CIMB Bank Berhad (13491-P)

IMPORTANT NOTICE DATED: 28 APRIL 2023
NOTICE OF AMENDMENTS TO THE CIMB ONLINE BANKING AGREEMENT

Dear Valued Customers,

Please be informed of the new security enhancements in CIMB Clicks App and CIMB OCTO App for fraud control purposes:-

- SecureTAC Approval from only one device i.e. the Primary Device
- Added verification by CIMB Consumer Call Center for first time enrolment in CIMB Clicks App and CIMB OCTO App

In line with the above, please be informed that the CIMB Online Banking Agreement terms hasve been amended as set out in the below table. The amendments shall take effect and be binding with effect on 20 May 2023.

A tabulation of the main revised/amended clauses are set out in the table below:

CIMB ONLINE BANKING AGREEMENT:

Existing Clause	Rationale/ Revised Clause
Definitions **"Primary Device"** means the last mobile device on which you activated the CIMB Mobile Banking Application.	*Revise the definition of Primary Device to reflect that the Primary Device is either the last mobile device on which CIMB Clicks App or CIMB OCTO App is activated on or the mobile device as selected by the customer.* "Primary Device" means the last mobile device on which you activated the CIMB Mobile Banking Application or the mobile device selected by you to be Primary Device in the 'Manage Device' tab in CIMB OCTO App.
Definitions "SecureTAC™" is a security feature that has been implemented to provide a second layer of protection for certain Banking Services accessed via CIMB Online Banking, in addition to your User ID and Online Banking Password. The SecureTAC™ feature is linked to your User ID and Primary Device and you will under this security feature be required to 'Approve' the transaction(s) in order to access and perform certain types of Banking Services. The type of Banking Services subject to SecureTAC™ will be determined from time to time by CIMB Bank and/or pursuant to any applicable legal or regulatory requirements.	*Revise the definition of SecureTAC to insert in the phrase 'via the Primary Device' to provide added clarity that SecureTAC approval is through the Primary Device.* "SecureTAC™" is a security feature that has been implemented to provide a second layer of protection for certain Banking Services accessed via CIMB Online Banking, in addition to your User ID and Online Banking Password. The SecureTAC™ feature is linked to your User ID and Primary Device and you will under this security feature be required to 'Approve' the transaction(s) via the Primary Device in order to access and perform certain types of Banking Services. The type of Banking Services subject to SecureTAC™ will be determined from time to time by CIMB Bank and/or pursuant to any applicable legal or regulatory requirements.

Definitions "Secure Messaging Service" (SMS) refers to a method of communication by which you may send or receive messages to and or from CIMB Bank through a mailbox which you access through the CIMB Mobile Banking Application.	*Secure Messaging Service and short message service. Amended to delete "(SMS)" from the definition of Secure Messaging Service as Secure Messaging is spelled out throughout the T&C.* "Secure Messaging Service" refers to a method of communication by which you may send or receive messages to and or from CIMB Bank through a mailbox which you access through the CIMB Mobile Banking Application.
2. Procedure for Enrolment and Access to CIMB Online Banking 2.2 You may also be required to provide CIMB Bank with certain customer information as CIMB Bank may deem necessary to effectively provide the Banking Services. Such information may include, amongst other things, your name, address, date of birth, contact number (including mobile telecommunication number), e-mail address and answers to security questions. This information will be retained by CIMB Bank or CIMB Islamic Bank and may be used for marketing our respective financial services and for profiling purposes and may be disclosed to other parties or persons in accordance with the provisions of Clause 12 of this Agreement. You must promptly update the CIMB Bank or CIMB Islamic Bank, as the case may be, in the event of any change in such information.	*Amendments to Clause 2.2 to reflect other types of information collected by the Bank i.e. preferred name and phone number. Added clarity on the need to update customer's CIMB Clicks profile in the event of any change in customer's personal information. Such update is to be effected online in CIMB Clicks i.e. at www.cimbclicks.com.my* *2. Procedure for Enrolment and Access to CIMB Online Banking* 2.2 You may also be required to provide CIMB Bank with certain customer information as CIMB Bank may deem necessary to effectively provide the Banking Services. Such information may include, amongst other things, your name, preferred name, address, phone number (including mobile telecommunication number) and e-mail address. This information will be retained by CIMB Bank or CIMB Islamic Bank and may be used for marketing our respective financial services and for profiling purposes and may be disclosed to other parties or persons in accordance with the provisions of Clause 12 of this Agreement. You must promptly update such personal information online in CIMB Clicks, in the event of any change in such information.
2A. Procedure for first time setup and subsequent log on to the CIMB Mobile Banking Application: - For CIMB Clicks App, upon successful verification of your User ID and Online Banking Password, you will be prompted to authenticate yourself by entering the CRN and CIMB Card PIN used for registering your User ID and activate: - a) CIMB Messenger (mandatory), b) Biometric Authentication (only available for select supported mobile devices) (optional), c) Quick Payment (optional), and d) SecureTAC™ (mandatory). - For CIMB OCTO App, upon successful verification of your User ID and Online Banking Password, you will be prompted to activate: - a) Push Notification (optional), b) Biometric Authentication (only available for select supported mobile devices) (optional), c) Quick Payment (optional), d) Passcode (optional) and e) SecureTAC™ (mandatory). If you had	*Amendments to Clause 2A to reflect the additional steps during the first time setup for CIMB Clicks App and CIMB OCTO Appf* 2A. Procedure for first time setup and subsequent log on to the CIMB Mobile Banking Application: - For CIMB Clicks App, upon successful verification of your User ID and Online Banking Password, you will be prompted to deactivate your existing device if you have previously downloaded and installed the CIMB Mobile Banking Application on another mobile device and to activate.-a) CIMB Messenger (mandatory), b) Biometric Authentication (only available for selected supported mobile devices) (optional), c) Quick Payment (optional) and d) SecureTAC™ (mandatory). You will thereafter be prompted and required to call the Consumer Call Center for verification purposes. - For CIMB OCTO App, upon successful verification of your User ID and Online Banking Password, you will be prompted to deactivate your existing device if you have previously downloaded and installed the CIMB Mobile Banking Application on another mobile device, set the device name and to activate: - a) Push Notification (optional), b) Biometric Authentication

registered for your User ID with a CIMB debit card or credit card, you will first have to authenticate yourself by entering the CRN and CIMB Card PIN prior to the activation process from (a) to (e) above.	(only available for selected supported mobile devices) (optional), c) Quick Payment (optional), d) Passcode (optional) and e) SecureTAC™ (mandatory). You will thereafter be prompted and required to call the Consumer Call Center for verification purposes.
	Amendments to Clause 5.15.1 to insert in "CIMB Clicks and" since SecureTAC™ is also applicable and required for performance of certain Banking Services made available on CIMB Clicks i.e. at www.cimbclicks.com.my
5. Responsibility for CIMB Card Pin, CRN, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, User ID and Biometric Data	*5. Responsibility for CIMB Card Pin, CRN, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, User ID and Biometric Data*
5.15.1 the SecureTAC™ linked to your User ID and Primary Device will enable you to perform certain Banking Services made available on CIMB Mobile Banking Application; and	5.15.1 the SecureTAC™ linked to your User ID and Primary Device will enable you to perform certain Banking Services made available on CIMB Clicks and CIMB Mobile Banking Application; and

The revised CIMB Online Banking Agreement can be assessed via the URL below:

English | Bahasa Malaysia

For further clarification, you may contact our Consumer Contact Centre at **+603 6204 7788.**

The Management
CIMB Bank Berhad