

Frequently Asked Questions (FAQ)

(A) Conversion of PETRONAS Savers Account to Regular Savings Account

1. What is the product conversion exercise?

This initiative aims to streamline our products and services due to the discontinuation of PETRONAS Savers Account and PETRONAS Debit Mastercard. This exercise will be executed in two (2) stages as described in the Important Notice.

2. Which account will be discontinued and converted?

Your existing PETRONAS Savers Account will be automatically converted to a Regular Savings Account on 24 January 2026 with no change to your account number.

Benefits and features of the **Regular Savings Account**:

- **Earn interest rate of up to 0.35%p.a. on your account balance**

Balance	Interest Rates (p.a.)
First RM100,000	0.10%
RM100,000.01 – RM200,000	0.15%
RM200,000.01- RM300,000	0.25%
RM300,000 & above	0.35%

- **Statement-based with debit card**

- *Manage and track your transactions easily with our complimentary monthly statements and enjoy greater banking convenience with a debit card for your daily transactions.*

- **Online banking via CIMB Clicks (Web) / CIMB Octo App**

- *A convenient and secure way of performing online account inquiries, banking transactions, fund transfers, bill payments, reload or top-up prepaid mobile phone and more.*

3. How will the conversion exercise impact my PETRONAS Savers Account?

Apart from the product name change, there is no impact to your existing account as your account number remains the same and there will be no service interruptions to your account. Rest assured that you will be able to access your account and all services as usual.

4. What options do I have if I do not wish to convert to a Regular Savings Account?

If you prefer not to convert to a Regular Savings Account and wish to explore other savings accounts available at CIMB or close your account, please visit any CIMB branch for assistance before 24 January 2026. Our staff will guide you through the alternatives available and assist with the account closure if desired.

5. Is Regular Savings Account protected by Perbadanan Insurans Deposit Malaysia (PIDM)?

Yes, it is protected by PIDM up to RM250,000 for each depositor. You may refer to our website and search "PIDM" for more information.

6. What is the statement cycle for the Regular Savings Account?

The statement cycle for the Regular Savings Account is on the 18th of every month. You can view your account statement via CIMB Clicks web.

7. Will the Bank ask for my personal banking details?

CIMB will never ask for your personal banking details, Personal Identification Number (PIN), One Time Password (OTP) or Transaction Authorisation Code (TAC) through phone calls, Short Message Service (SMS), WhatsApp (WA) or emails. Please contact our Consumer Contact Centre at 603 6204 7788 immediately if such an event happens.

(B) PETRONAS Debit Mastercard to CIMB Debit Mastercard**8. What will happen to my PETRONAS Debit Mastercard?**

You are required to visit any CIMB branch to replace your PETRONAS Debit Mastercard with a new CIMB Debit Mastercard at no charge during the replacement period from 28 January to 8 May 2026 (“Replacement Period”).

9. What happens if I am unable to replace my PETRONAS Debit Mastercard during the replacement period?

If you do not replace your PETRONAS Debit Mastercard by 8 May 2026, your debit card will be blocked on 9 May 2026. Consequently, you will not be able to perform cash withdrawals, point-of-sales transactions, and all standing instructions, JomPay, and bill payments linked to your CIMB PETRONAS Debit Mastercard will be automatically cancelled. To continue enjoying the services, you must replace your debit card.

10. Will I be charged a replacement fee to replace my PETRONAS Debit Mastercard?

No, there is no charge to replace your PETRONAS Debit Mastercard from 28 January to 8 May 2026.

11. Since the CIMB Debit Mastercard’s number is different from the PETRONAS Debit Mastercard, will the standing instructions via Pay Bills and JomPay linked to my PETRONAS Debit Mastercard be processed as usual?

To ensure uninterrupted processing of your standing instructions via Pay Bills and JomPay originally linked to your PETRONAS Debit Mastercard, kindly cancel the standing instruction via CIMB Clicks Web and set-up up fresh standing instructions to the new debit card.

To navigate to that page in CIMB Clicks, select “Pay and Transfer”, then “Scheduled Transaction”. You can cancel standing instructions, view the list of pending and cancelled transactions, as well as set-up new scheduled transactions.

12. Will I continue to earn up to 2% cash rebate on fuel purchases and transactions at PETRONAS stations and Kedai Mesra after the product conversion?

No, the PETRONAS cash rebate feature will be discontinued after the product conversion to Regular Savings Account. For more information on the features and benefits of the Regular Savings Account, search “Regular Savings Account” on our website.

13. Will I still enjoy the cash rebate before the product conversion?

Yes, you will continue to enjoy the cash rebate as long as you meet the existing requirements. Eligible transactions will be accumulated until 23 January 2026, and the final cash rebate will be paid out in February 2026.

14. My account has been converted to a Regular Savings Account and I am still holding the PETRONAS Debit Mastercard. Will I continue to enjoy the cash rebate?

After the product conversion on 24 January 2026, cash rebates and other PETRONAS Account features will no longer be available. Kindly visit any CIMB branch to replace your PETRONAS Debit Mastercard with a new CIMB Debit Mastercard at no charge during the replacement period from 28 January to 8 May 2026.

15. How do I find the nearest CIMB branch?

Kindly visit our website at www.cimb.com.my and search for “locate us”.