

Frequently Asked Questions (FAQ)

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

1. What is the account 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 account 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 the 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) Replacement of 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.

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. How do I find the nearest CIMB branch?

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