Credit Card PIN & PAY – Frequently Asked Questions (FAQ)

1. **What is a PIN & PAY card?**
   PIN & PAY card is a PIN-enabled card that allows you to make purchase by keying in a 6-digit PIN, with no signature required. It is an enhanced payment method and will make an already safe payment system even more secure. Changing to PIN & PAY payment method is an industry-wide initiative mandated by Bank Negara Malaysia.

2. **What is a PIN?**
   A PIN, or Personal Identification Number, is a secret code selected by you to prove that you are the rightful holder of the card. The PIN for CIMB Bank/CIMB Islamic credit cards issued in Malaysia consists of six digits. Your PIN must always be kept secret and never noted down or exposed anywhere or disclosed to anyone.

3. **Why is PIN & PAY safer than signing?**
   With both your card and 6-digit PIN selected by you, signature verification will no longer be required. As the PIN is known only to you, you have greater protection against fraud if your card is lost or stolen. So remember, keep the PIN a secret!

4. **Why do I need to receive a new card to use PIN?**
   You will be issued a new PIN & PAY card because your current card does not support PIN for payment. From 1 January 2017 onwards, all payment terminals in Malaysia will only accept PIN & PAY cards.

5. **When will I get my PIN & PAY card?**
   We will be issuing PIN & PAY cards in phases in 2016 to replace the current cards. In the meantime, you may continue using your existing card until your replacement card is received.

6. **Can I request a PIN & PAY card sooner?**
   No, there is no need to call in to request for a PIN & PAY card as the transition to PIN & PAY cards is an automated process.

7. **Can I continue using my existing card after I have received my PIN & PAY card?**
   Your existing card will be deactivated 90 days after your new PIN & PAY card is issued. Please activate and use your PIN & PAY card once you receive it to avoid any interrupted service.

8. **Do I need to pay additional fees to get a new PIN & PAY card?**
   No additional fees apply to your new PIN & PAY card.
9. I just received my renewal card in October 2015, when is the latest that I will receive my PIN & PAY card?
   You will receive your PIN & PAY card by January 2017, at the latest.

10. What if I don’t receive my new PIN & PAY card by January 2017?
    It may be that your existing signature-based card is not activated. To receive your new PIN & PAY card, please call the number on the back of your card.

11. How will the new card be delivered to me?
    Your new PIN & PAY card will be delivered to you via normal mail.

12. What do I need to do once I receive my PIN & PAY card?
    You must ACTIVATE your card according to the instructions accompanying your new card. If you have registered your mobile phone with the bank, you will receive your Temporary PIN via SMS. You must then change the Temporary PIN to your Personal PIN.

13. What if I haven’t registered my mobile phone number with the bank?
    You will receive your Temporary PIN in a PIN mailer which you must change to your Personal PIN.

14. How do I change my Temporary PIN?
    You can do so via 2 options:
    (i) CIMB BANK/CIMB ISLAMIC ATM or
    (ii) CIMB Clicks (www.cimbclicks.com.my)
    You are strongly advised to change the Temporary PIN to a 6-digit PIN that is known only to you.

15. Is the PIN I use for making purchases the same as the PIN used to withdraw cash at ATMs?
    Yes, each card will have only one PIN and can be used for both points of sales (“POS”) for purchases and cash withdrawals at ATMs. Instructions on how to activate your PIN and card will be sent together with the new card.

16. Will the PIN be used to make purchases online or over the telephone?
    No, the PIN that you use for POS transactions and at ATMs must never be entered online or disclosed over the telephone.

17. What happens if I use my PIN & PAY card at a point of sales terminal that doesn’t support PIN?
    I’ve noticed that some local and overseas terminals do not accept the PIN payment method.
    At POS terminals that do not support PIN including local and overseas terminals, your signature will be required to verify your transaction. Please ensure you sign on your new PIN & PAY card as soon as you receive it.
18. How will I know when a PIN is required at the point of sales terminal?
The point of sales terminal will determine if PIN is required or not. If PIN is required, it will ask for PIN. All you need to do is to follow the prompts on the terminal.

19. Do I need to enter my PIN whenever I use the card in Malaysia?
No, not all transactions at point of sales will need PIN:
- Contactless credit card transactions below RM250 do not require PIN
- At a terminal that does not support PIN, your signature will be required

20. What happens if I enter the wrong PIN?
You will be allowed three (3) attempts before your PIN is blocked. Limited PIN tries protects you against the possibility of a criminal act using your card. If your PIN becomes blocked, please contact us to receive a new Temporary PIN. You may call the number on the back of your card or visit CIMB Clicks. PIN change on CIMB Clicks will be available from 21 November 2015 onwards.

21. What happens if I forget my PIN?
Before 1 January 2017, signature will still be allowed when using your new PIN & PAY card. If you cannot remember your PIN while transacting at an attended terminal, the retailer will assist you to complete your transaction using signature. After 1 January 2017, you will no longer be allowed to use your card at a POS terminal in Malaysia without your PIN.

As a security measure, you must enter your PIN at automated fuel dispensers and other unattended terminals if you are prompted for your PIN, even before 1 January 2017. If you forget your PIN, you will not be able to use your card at these unattended terminals.

If you do forget your PIN, please contact us to receive a new Temporary PIN. You may call the number on the back of your card or visit CIMB Clicks. PIN change on CIMB Clicks will be available from 21 November 2015 onwards.

22. How do I keep my PIN secure?
It’s very important that you keep your PIN secret to protect against fraud should your card be lost or stolen. Here are some ways to have a PIN that is not easily guessed:

- **DO NOT:**
  - use numbers that are associated with you, such as your birthdate, telephone number or identity card number;
  - keep a written record of your PIN;
  - allow another person to see your PIN when you enter it;
  - disclose your PIN to anyone including your family members;

- **DO notify CIMB Bank/CIMB Islamic immediately if you become aware that your PIN has become known to someone else.**
23. What is the “WiFi” icon on the credit card?
It means your credit card comes with Contactless feature. You can simply tap or wave the card on contactless enabled card reader to make payment.

24. How do I use my PIN & PAY card for contactless transactions?
After your card is tapped or waved on contactless enabled card reader, the terminal will prompt for PIN for credit card transactions above RM250. Contactless transactions below RM250 will not require PIN. The RM250 limit however is subject to change.

25. What about supplementary card? Will they be changed too?
Yes. All the supplementary cards linked to your current principal card will be changed to the new PIN & PAY cards.

26. Will I receive my principal/ supplementary cards together?
The transition to PIN & PAY cards is done in batches and you might not receive all your principal/supplementary cards at the same time.

27. What about supplementary cardmembers and their PIN?
The new PIN & PAY supplementary cards will be sent to the principal cardmember’s address that is registered with the bank. The supplementary card’s Temporary PIN will be sent to the principal cardmember, after which, the supplementary cardmember must change the Temporary PIN to a Personal PIN.

28. Will my current credit limit be increased?
No. Your new card credit limit will remain the same as per your current card.

29. My current card is registered for auto-billings/ standing instructions/ insurance/ IPP. Do I need to change them manually?
No. As such, all your current auto-billings/ standing instructions/ insurance/ IPP will be transferred automatically to your new card.

30. My current card is tagged with Touch ´n Go Zing card. What do I need to do?
Your Touch ´n Go Zing card will be transferred automatically to your new card upon card activation. If there is no activation after 90 days, the auto reload of Zing card will be temporarily blocked. Once you activate your new card, kindly allow 2 working days to enable the Zing card auto reload.

31. What will happen to my new credit card if I fail to activate it within 90 days?
The new credit card is still valid to be activated. However, to avoid any of your transactions being declined you are highly encouraged to activate your new card immediately once you received it.
32. **Do I need to call up Call Centre for replacement card or can I go to the branch to activate it after 90 days?**  
No. Please follow the instructions on the card carrier for steps on how to activate your card as well as PIN change.

33. **I have accumulated bonus points with my current card. What will happen to all the bonus points with the new card?**  
All your existing bonus points will be transferred to your new card. This applies only to the following cards (CIMB Visa Platinum, CIMB Platinum MasterCard, CIMB Visa Signature & CIMB World MasterCard).

34. **The credit card I have now is linked to my current/savings account, which I can use like an ATM/debit card for my daily banking needs. With this new PIN & PAY credit card, can I continue to enjoy this service?**  
No, the new PIN & PAY credit card can no longer be linked to your current/savings account.

35. **Can I disable the ATM cash withdrawal function for the new card?**  
No, you can’t disable this function as the new PIN & PAY credit card has cash withdrawal as a standard feature.