

CIMB PHONE BANKING -FREQUENTLY ASKED QUESTION (FAQ)

1. What is CIMB Bank/CIMB Islamic Phone Banking?

CIMB Bank/CIMB Islamic Phone Banking is a 24-hour secure banking service which enables customers to obtain account information over the phone without having to visit our bank branches or speak to our Call Centre executives.

2. Are there any charges for CIMB Bank/CIMB Islamic Phone Banking?

CIMB Bank/CIMB Islamic Phone Banking is a complimentary service offered to all CIMB Bank and CIMB Islamic customers.

3. What are the phone numbers for CIMB Bank/CIMB Islamic Phone Banking?

Customer Category	Customer Service Operating Hours	Telephone Number
Retail customers Business customers Credit Card customers	24 hours	+603-6204 7788

4. Who can apply for CIMB Bank/CIMB Islamic Phone Banking?

Both individuals and business corporations can apply for this service.

INDIVIDUALS / RETAIL CUSTOMERS

1. What are the criteria for CIMB Bank/CIMB Islamic Phone Banking enrolment?

CIMB Bank/CIMB Islamic customers who have one or more retail account (borrowing/Financing or non-borrowing/non-financing) and/or have a credit card are eligible to register for CIMB Bank/CIMB Islamic Phone Banking.

2. How do I register for CIMB Bank/CIMB Islamic Phone Banking?

There are 2 ways to register for your TPIN:

To register for your TPIN at the ATM machine, please refer to the diagram below:

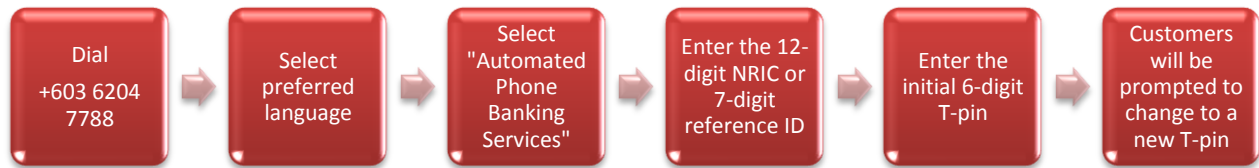


- To register for your TPIN over the phone, please call +603 6204 7788 and speak to our Customer Service Executives.

3. Will I have instant access to CIMB Bank/CIMB Islamic Phone Banking after registering for my TPIN at the ATM?

Yes, you will have instant access to your account information via CIMB Bank/CIMB Islamic Phone Banking after creating your T-PIN at the ATM. Please note that only account(s) or credit card(s) linked to your ATM/Debit card or credit card are auto-registered for CIMB Bank/CIMB Islamic Phone Banking.

4. How do I access CIMB Bank/CIMB Islamic Phone Banking after registering for my TPIN at the ATM?



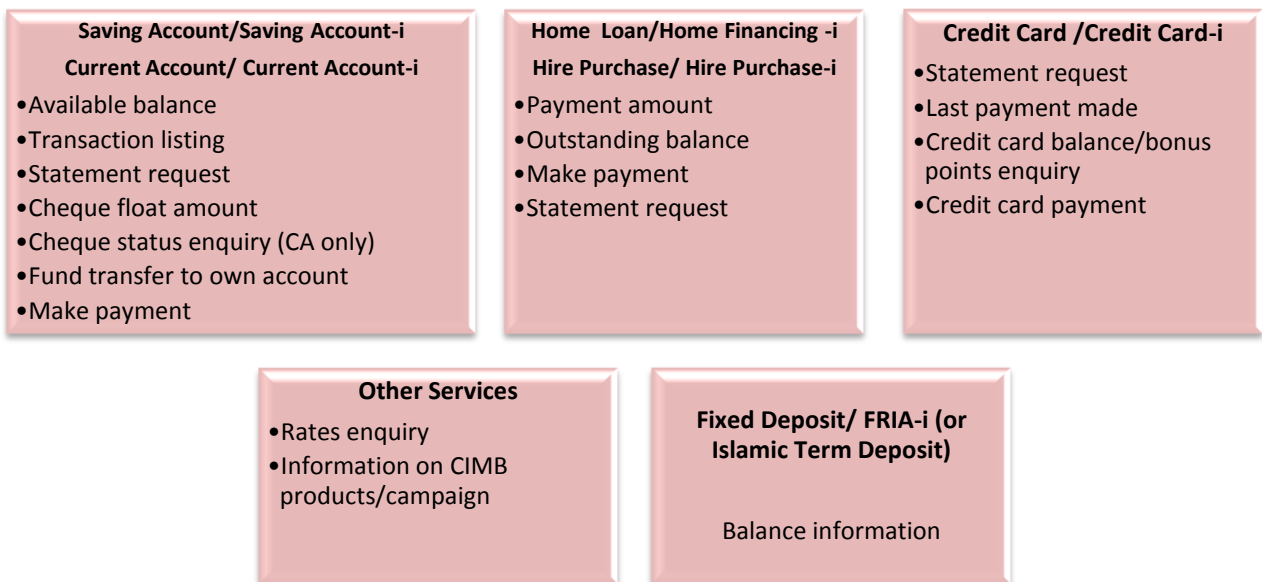
Once you have successfully changed your T-PIN, your access to CIMB Bank/CIMB Islamic Phone Banking will be activated.

*The 7 digit Reference ID can be used for individuals who do not have the 12 digit NRIC (Armed Forces, etc.)

5. If I am residing overseas, how can I register for CIMB Bank/CIMB Islamic Phone Banking?

You may register for CIMB Bank/CIMB Islamic Phone Banking via the Call Centre.

6. What are the services available via CIMB Bank/CIMB Islamic Phone Banking?



7. What should I do if I lose my CIMB Bank/CIMB Islamic Phone Banking T-PIN?

In the event that you lose your T-PIN or suspect that the secrecy of your T-PIN has been compromised, please contact our Call Centre by dialing +603 6204 7788 or the phone number stated on the reverse side of your ATM/debit card or credit card.

8. What should I do if I forget my Reference ID or T-PIN?

If you have forgotten your Reference ID or T-PIN, please contact our Call Centre at +603 6204 7788 (or the phone number stated on the reverse side of your ATM/debit or credit card) and speak to any of our Customer Service Executives.

BUSINESS CUSTOMERS

1. Can I apply for the CIMB Bank/CIMB Islamic Phone Banking service as a business customer?

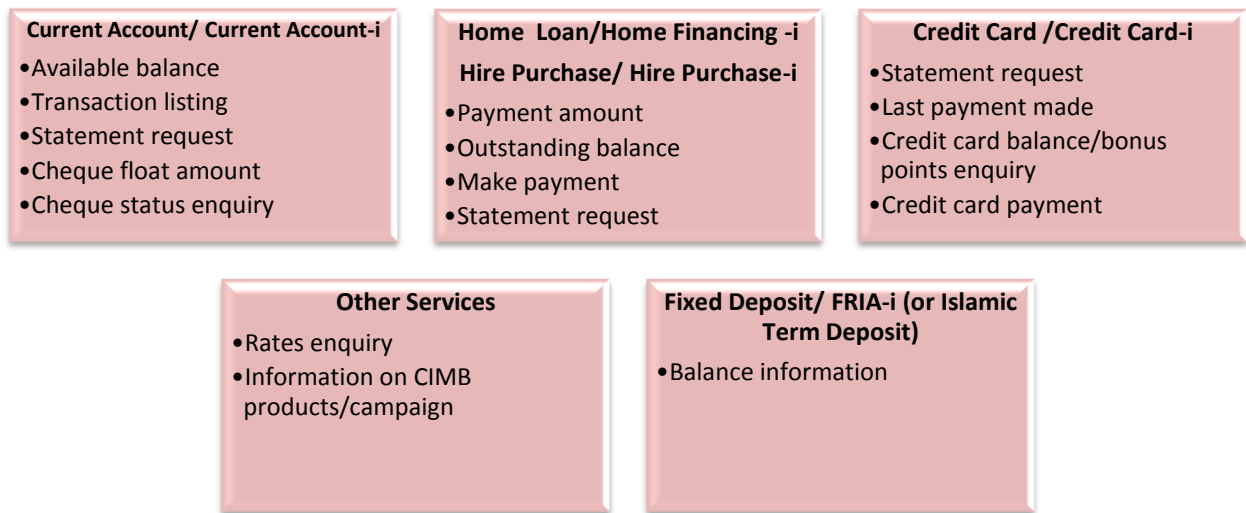
Business customers can apply for CIMB Bank/CIMB Islamic Business Phone Banking which offers a 24-hour secure banking service to:

- Sole-proprietorship
- Partnership
- Company
- Association
- Society

The application is open to the abovementioned business customers who have any of the following business accounts with CIMB Bank/CIMB Islamic:

- Current Account/Current Account-i
- Fixed Deposit Account/FRIA-i (or Islamic Term Deposit)
- Loan/Financing Account

2. What are the services available via CIMB Bank/CIMB Islamic Business Phone Banking?



3. How do I register for CIMB Bank/CIMB Islamic Business Phone Banking?

You will need to complete a copy of the application form entitled “CIMB Bank Berhad/CIMB Islamic Bank Berhad Business Phone Banking Application Form”. The form can be obtained from any CIMB Bank/CIMB Islamic bank branch or website.

4. What are the supporting documents required for CIMB Bank/CIMB Islamic Business Phone Banking?

Your CIMB Bank/CIMB Islamic Business Phone Banking registration must be supported with copies of the following documents:

- For Company – Latest Certified True Copy of Form 49
- For Association/ Society – Certified True Copy of Resolution and Constitution
- For Sole Proprietorship/Partnership – Certified True Copy Form A/B & Form D
- NRIC (or passport where necessary for non-residents) of all nominated user(s)

5. Who can I appoint as nominated users?

- The nominated users must be 18 years of age or above.
- You are discouraged from appointing non-staff as well as junior staff to be the nominated users for operating the CIMB Bank/CIMB Islamic Business Phone Banking service.
- The authorized persons for Company / Association / Society can elect to appoint themselves to be the nominated users.

6. Is there any limit to the number of nominated users?

There is no limit to the number of nominated users. Ideally, you are advised to limit the number of nominated users to not more than five (5) for ease of control or administration.

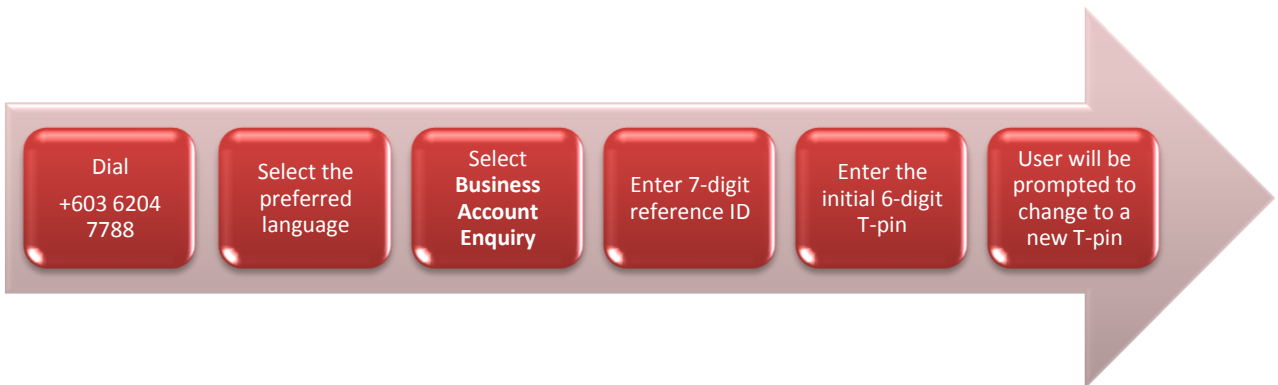
7. How do I submit the duly completed and signed application form?

Once the form has been completed, you can submit the form together with the required documents to any CIMB Bank/CIMB Islamic bank branch for processing.

8. What should the Nominated Users expect to receive following a successful registration?

For every nominated user who has been enrolled to operate the CIMB Bank/CIMB Islamic Business Phone Banking service, he / she will receive a T-PIN Mailer followed by a Welcome Letter which will be mailed to him / her separately. The nominated user will be notified of his / her unique 7-digit Reference ID in the Welcome Letter.

9. How do the Nominated Users activate their T-PIN?



Note: 7-digit Reference ID and TPIN is received via PIN Mailer upon application of TPIN.

10. What if the nominated users did not receive or forgot their Reference ID or T-PIN?

The nominated users are required to call +603 6204 7788 if they have forgotten their Reference ID or T-PIN and press “0” to speak to a Customer Service Officer.