Frequently Asked Questions

CIMB Debit Card

1. How can I apply for CIMB Debit Card?

Simply visit any CIMB branch near to you to open a CIMB Current Account/-i, Savings Account/-i or Investment Account-i (Account) with us, and a CIMB Debit Card will be issued to you at the same time.

If you are an existing CIMB Current Account /-i, Savings Account/-i or Investment Account-i account holder holding a CIMB ATM card / Bankcard, you are required to upgrade to the CIMB Debit Card at no charge. You will be issued the CIMB Debit Card instantly upon application.

2. Can CIMB Debit Card be used overseas?

Yes. However, you are required to activate the overseas usage function before using your CIMB Debit Card for overseas shopping or Automated Teller Machine (ATM) withdrawals in line with Bank Negara Malaysia's guideline. Please note that using your CIMB Debit Card overseas carries higher risk as some countries may not have the same security measures as in Malaysia. Refer to Q33-Q38 below to understand more on overseas transactions.

3. Can CIMB Debit Card be used for Card-Not-Present (CNP) transactions or Online transactions?

Yes. However, you are required to activate CNP usage function before using your CIMB Debit Card for CNP non 3D-Secure transactions in line with Bank Negara Malaysia's guideline.

Please note that activating your CIMB Debit Card for CNP usage carries higher risk as some CNP transactions are not authenticated via strong authentication methods such as SecureTAC verification or One-Time Password (OTP) Authentication Code sent via SMS and fraudulent transactions may occur.

3D-Secure is an added layer of security for online Credit, Debit and Prepaid Cards transactions. It was developed to improve the security of Internet payments/purchases and offered to you, as the "Verified by VISA" and "MasterCard SecureCode". When making online purchases, an authentication page will appear/pop-up and you will need to verify the transaction via SecureTAC or OTP Authentication Code sent via SMS.

Refer to Q27-Q32 below to understand more on CNP transactions.

4. What are the instances where holding-of-funds transaction is done to my account?

- A pre-authorisation amount of RM200 is charged for petrol purchases made at the outdoor pump. The pre-authorisation amount will then be reversed and the actual amount will be charged upon settlement by the merchant within 3 days. You may opt to pay at the cashier with your CIMB Debit Card to avoid the pre-authorisation holding.

- Exemptions for holding-of-funds transactions include transactions at local PETRONAS or PETRON petrol stations:
  I. there will be no pre-authorisation amount charged; *and*
  II. you are required to key in your 6-digit PIN at the terminal.

- Some hotels charge a pre-authorisation amount upon check-in, depending on the duration of stay. During check-out, the pre-authorisation amount will be reversed and the actual amount will be charged.

5. What is my daily purchase limit?

The CIMB Debit Card has a default daily purchase limit of RM10,000 (Mass or regular accounts*) and RM20,000 (Prime/Preferred). You may change this limit in multiples of RM1,000 at any CIMB ATMs, CIMB Clicks or via CIMB OCTO App.

*(*Note: Mass or regular accounts include CIMB Debit Cards issued to Youth account holders aged 18 – 23 years old whereas Youth account holders aged 12-17 years old would have a default daily purchase limit for RM200 instead.)*

6. What security features does the CIMB Debit Card possess?

- Secure Chip and PIN technology protects your account details and money.
- SMS alerts are sent to your registered mobile phone number with the Bank at no extra cost to you whenever a purchase amount of at least RM1,000 is made to your CIMB Debit Card.
- SecureTAC authentication sent via the CIMB OCTO App or OTP Authentication Code sent via SMS to verify purchases made online at participating 3D Secure merchants.

7. Why is my purchase declined?

There are a few reasons why your purchase using your CIMB Debit Card might be declined. Refer to this list of potential reasons:

- There are insufficient funds in your CIMB Current Account/-i, Savings Account/-i or Investment Account-i that is linked to the CIMB Debit Card. You will need to top up funds in your account to make purchases.

- There are insufficient funds due to pre-authorisation holding amount at petrol stations or hotels. You will need to top up funds in your account.

- Your purchase amount exceeds your chosen daily spending limit. You can opt to change your daily spending limit either via CIMB ATM, CIMB Clicks Website, or CIMB OCTO App.

  Visit here for the useful guide:
  https://www.cimb.com.my/en/personal/help-support/faq/debit-cards/useful-guide-for-you.html#dctips

- The Point-of-Sale (POS) function (which refers to in-store purchases/payments via card terminal) on your CIMB Debit Card is disabled. To activate this function, you can do it via any CIMB ATM or at any CIMB branch nationwide.

- If your transactions are declined overseas, you may not have activated the Overseas Flag. To activate this function, you can do it via CIMB OCTO App, any CIMB ATM, CIMB Clicks, at any CIMB branch nationwide or call us:
  - Consumer Contact Centre at +603 6204 7788 (Local & Overseas)
  - Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

  (*Refer to Q2*)

Visit here for useful guides:
https://www.cimb.com.my/en/personal/help-support/faq/debit-cards/useful-guide-for-you.html

- Online, mail order, or phone transactions that do not use 3D Secure may be disabled for your CIMB Debit Card (refer to Question No.3 for 3D Secure Transactions). To activate this function, you can do it via CIMB OCTO App. Alternatively, you can call us:
    - Consumer Contact Centre at +603 6204 7788 (Local & Overseas)
    - Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

  (*Refer to Q3*)

8. Can I use my CIMB Debit Card for Contactless retail payment(s) / transaction(s)?

Yes, you can tap your card on the contactless reader when you see the Card or MyDebit contactless logo at the Retailer or Merchant's POS terminals. For retail transactions below RM250, your PIN is not required.

9. How can I use my CIMB Debit Card for Contactless retail payment(s) / transaction(s)?

- The Retailer or Merchant's POS terminals must be able to accept Card or MyDebit contactless payments.
- Wave or tap your CIMB Debit Card close to the contactless card reader after the Merchant has entered the transaction amount for you to approve.
- In the event that your CIMB Debit Card is accidentally tapped more than once, you will only get billed once for the transaction.
- If you hold your card up to a reader and you have any other contactless payment cards nearby, the reader might detect more than one card and will not complete the payment. You will need to perform the transaction again. Please ensure you only use the intended card for the transaction and have it tapped at the reader.

10. Is the Contactless payment / transaction method on my CIMB Debit Card safe?

Safeguards are in place to prevent unauthorised use of the intercepted card security details. Each contactless transaction includes a unique code that changes with each purchase, which can only be used once and can only be generated by the chip in your original contactless card, hence, this prevents a counterfeit card from being produced from the intercepted card security details.

11. Can I reduce the Contactless transaction total daily limit on my CIMB Debit Card?

You can reduce the Contactless transaction total daily limit on your CIMB Debit Card at any CIMB ATMs as follows:

1. Insert your CIMB Debit Card and enter your PIN
2. At the Main Menu, tap 'Others'
3. Choose 'ATM/Debit/Credit Card Related'
4. Select 'Debit Card'
5. Select 'Set Contactless Transaction Limit'
6. Enter your new I/C number to confirm

Your Contactless Transaction Limit will be updated.

12. Can I disable the Contactless payment / transaction method on my CIMB Debit Card?

If you wish to disable the Contactless payment / transaction method on your CIMB Debit Card, you can disable it via CIMB OCTO App, at any of our ATMs or CIMB Clicks Website or contact us:

- Consumer Contact Centre at +603 6204 7788 (Local & Overseas)
- Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

13. What should I do if my CIMB Debit Card is lost or stolen?

Please call us immediately at:

- Consumer Contact Centre at +603 6204 7788 (Local & Overseas), or
- Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas), or
- Visit any CIMB branch to make a report.

14. What are my responsibilities as a CIMB Debit Card cardholder?

Money should only be taken from your bank account if you authorise the payment. If you notice an unauthorised payment, please contact us immediately.

You will be liable for PIN-based unauthorised transactions if you have:

- Acted dishonestly or fraudulently;
- Delayed in notifying us as soon as having discovered the loss or unauthorised use of your CIMB Debit Card;
- Voluntarily disclosed your PIN to another person; or
- Recorded your PIN on the CIMB Debit Card; or on anything kept within the proximity of your CIMB Debit Card.

You will be liable for unauthorised transactions which require signature verification or with contactless card, if you have:

- Acted dishonestly or fraudulently;
- Delayed in notifying us as soon as having discovered the loss or unauthorised use of your CIMB Debit Card;
- Left your CIMB Debit Card or an item containing your CIMB Debit Card, unattended in places visible and accessible to others; or
- Voluntarily allowed another person to use your CIMB Debit Card.

Generally, to safeguard your debit card, kindly adhere to the following responsibilities:-

(a) Abide by the terms and conditions for the use of the debit card product;
(b) Take reasonable steps to carry out the following obligations:
   i. To not disclose the PIN or security credentials (e.g., passcode) to any other person;
   ii. To not allow any other person to use the debit card product;
   iii. To not disclose the details of the debit card product to a third party except to facilitate payment and purchase authorisation or to provision the debit card product on a mobile wallet;
   iv. To not record or write down the PIN or security credentials on the debit card product, or on anything kept in close proximity with the card;
   v. To not use a PIN or security credential that is predictable and can be easily associated to the cardholder such as birth date, identity card, passport, driving license or contact number; and
(c) Notify the Bank as soon as reasonably practicable after having discovered that the debit card product is lost, stolen, an unauthorised transaction has occurred or the PIN and security credentials may have been compromised;

(d) Notify the Bank immediately upon receiving a transaction alert if the transaction was unauthorised;
(e) Notify the Bank immediately of any change in the cardholder's contact number;
(f) Use the debit card product responsibly, including not using the card for unlawful activity; and
(g) Check the account statement periodically and report any discrepancy without undue delay.

CIMB Debit Card Renewal

15. **When should I renew my CIMB Debit Card?**
    You may renew your CIMB Debit Card three (3) months before it expires.

16. **Can I renew my CIMB Debit Card after it has expired?**
    Yes, you can renew your CIMB Debit Card after it has expired. However, to avoid any usage disruption(s) such as ATM cash withdrawals or retail transaction, it is recommended to have it renewed before it expires.

17. **Will there be any fee to renew my CIMB Debit Card?**
    No fees will be charged.

18. **If my CIMB Debit Card expires, will I be able to perform ATM cash withdrawal or any transaction(s)?**
    No, you will not be able to use your CIMB Debit Card once it has expired. Please visit any CIMB branch to renew your CIMB Debit Card.

19. **How do I renew my CIMB Debit Card?**
    Visit any CIMB branch to renew your CIMB Debit Card or through the CIMB OCTO App (for Mastercard only).

20. **I am currently overseas; how do I renew my CIMB Debit Card?**
    You may contact us for assistance:
    - Email at contactus@cimb.com , or
    - Consumer Contact Centre at +603 6204 7788 (Local & Overseas) , or
    - Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

21. **I have renewed my CIMB Debit Card, however I am unable to use it for Contactless transaction. What should I do?**
    For security purposes, the Contactless payment method will only be automatically activated for the replaced/renewed CIMB Debit Card after you have transacted POS transaction at least once using your PIN.

22. **I have applied / renewed / replaced my CIMB Visa Debit Card. However, I am unable to use it for Contactless transactions routed via MyDebit. What should I do?**
    To enjoy the Contactless feature routed via MyDebit, kindly perform the first POS transaction via PIN authorisation.

23. Do I need to register for a new Clicks User ID upon renewing/replacing my CIMB Debit Card?

There is no need to register for new Clicks User ID. All you need to do is:

- Login to CIMB Clicks website with your existing Clicks User ID & password;
- Enter your new CIMB Debit Card's card number, ATM PIN, read Terms and Conditions and click "Agree & Continue" to access your existing CIMB Clicks profile.

24. When I log into CIMB Clicks Website / CIMB OCTO App, I was asked to enter my renewed/replaced CIMB Debit Card number. Do I need to go through these steps?

Yes, as part of our security measure you will need to enter your existing CIMB Debit Card number and ATM PIN as your previous card was terminated. This will ensure you will be able to access your existing CIMB Clicks profile. (*Refer to Q23*)

25. My CIMB Debit Card has expired, can I continue to access CIMB Clicks Website / CIMB OCTO App?

Yes, you can continue to access CIMB Clicks/ CIMB OCTO App even after your CIMB Debit Card has expired. However, if you have renewed your CIMB Debit Card, you must update your new CIMB Debit Card number in CIMB Clicks / CIMB OCTO App before being able to perform any transactions using your Debit Card via CIMB Clicks / CIMB OCTO App, such as bill payments. (*Refer to Q23*)

26. How do I update my new CIMB Debit Card details on CIMB Clicks / CIMB OCTO App?

CIMB Clicks Website (https://www.cimbclicks.com.my)

- Login to CIMB Clicks website with your existing Clicks User ID & password;
- Clicks Website Dashboard > Services

CIMB OCTO App

- Login to CIMB OCTO App with your existing Clicks User ID & password;
- CIMB OCTO App Homepage > More> Services



Scan this QR code to download CIMB OCTO App (https://onelink.to/cimbocto) from respective device app store. Verify the URL before proceeding and do not enter any information on unverified pages.

CIMB Debit Card Card-Not-Present (CNP) transaction

27. What is Card-Not-Present (CNP) transaction?

A CNP transaction is a retail transaction where the cardholder is not physically present at the merchant when the payment is made. The following are examples of CNP transactions:

- Online transactions.
- Mail order/ Telephone order transactions. E.g. when the purchase order and card details are provided to the merchant via mail or over the phone.

28. Can my CIMB Debit Card be used for CNP transactions?

Yes. However, you are required to activate the CNP usage function before using your CIMB Debit Card for CNP non-3D secure transactions in line with Bank Negara Malaysia's guideline. Please note that activating your CIMB Debit Card for CNP usage carries higher risk as some CNP transactions are not authenticated via strong authentication method such as dynamic password, hence fraudulent transactions may occur.

29. Why am I required to opt-in to the CNP usage function before I can use my CIMB Debit Card for CNP transactions?

In line with Bank Negara Malaysia's guidelines to safeguard users from potential fraud and/or scams, banks by default require cardholders to opt-in to the CNP usage function before being able to use it for CNP transactions.

30. How do I activate the CNP usage function on my CIMB Debit Card?

You may activate the CNP function via the CIMB OCTO App. Alternatively, please contact us:

- Consumer Contact Centre at +603 6204 7788 (Local & Overseas)
- Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

31. Can I deactivate the CNP usage function after I have activated it?

Yes, you can deactivate it at any time through the CIMB OCTO App or by calling CIMB Contact Centre. However, if you wish to start performing any CNP transactions again, you will need to activate the function again prior to performing the CNP transaction.

You may deactivate the CNP function via the CIMB OCTO App. Alternatively, please contact us:

- Consumer Contact Centre at +603 6204 7788 (Local & Overseas)
- Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

32. What if I have more than one (1) debit card with CIMB, do I have to activate the CNP usage function for each debit card to perform CNP transactions on each debit card?

Yes, for each CIMB Debit Card you hold that you would like to use for CNP transactions, you will need to activate the CNP usage function for each card.

CIMB Debit Card Overseas transaction

33. What is overseas transaction?

An overseas transaction is a transaction made outside of Malaysia. The following Overseas transaction will require opt-in from cardholders to ensure that the transactions are enabled for continuous usage:

- Cash withdrawals at any overseas ATMs
- Retail purchases at any authorised merchants overseas

34. Can my CIMB Debit Card be used for overseas transactions?

Yes. However, you are required to activate the overseas usage function before using your CIMB Debit Card for overseas shopping or Automated Teller Machine (ATM) withdrawals in line with Bank Negara Malaysia's guideline. Please note that using your CIMB Debit Card overseas carries higher risk as some countries may not have the same security measures as in Malaysia.

You will be using the same 6-digit PIN for usage overseas. For those countries that have yet to migrate to PIN will still require you to sign for verification when you use your CIMB Debit Card for payment. Although the standard PIN in Malaysia is 6 digits, the standard in many overseas markets could still be 4 digits. It is possible that when you are abroad, you may encounter a problem using your CIMB Debit Card at an overseas terminal if the terminal restricts PIN entry to 4 digits. If you encounter a terminal that restricts the entry of a PIN to 4 digits, then you have two choices:

- ask the retailer to bypass the PIN entry and sign; or
- if this is not possible, or the retailer refuses to allow signature, then you must opt for a different payment method.

35. Why am I required to opt-in to the overseas usage function before I can use my CIMB Debit Card for the overseas transactions?

In line with Bank Negara Malaysia's guidelines to safeguard users from potential fraud and/or scams, banks by default require cardholders to opt-in to the overseas usage function before being able to use it for the overseas transactions.

36. How do I activate the overseas usage function on my CIMB Debit Card?

You can activate the overseas usage function via CIMB OCTO App, CIMB Clicks Website or call us:

- Consumer Contact Centre at +603 6204 7788 (Local & Overseas)
- Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

37. Can I deactivate the overseas usage function after I have activated it?

Yes, you can deactivate it at any time via CIMB OCTO App, CIMB Clicks or contact CIMB Contact Centre. However, if you wish to start performing any overseas transactions again, you will need to activate the function again prior to performing the overseas transactions.

To deactivate the overseas usage function, please contact us:

- Consumer Contact Centre at +603 6204 7788 (Local & Overseas)
- Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

38. What if I have more than one (1) debit card with CIMB, do I have to activate the overseas usage function for each debit card to perform overseas transactions on each debit card?

Yes, for each CIMB Debit Card you hold that you would like to use for overseas transactions, you will need to activate the overseas usage function for each card.

Transaction Alert Notification

39. How do I receive the transaction alerts?

For CIMB OCTO App user, you will receive Post Transaction Alert (PTA) via push notification for transaction performed on your CIMB Debit Card. For non CIMB OCTO App user, you will receive the PTA via Short Message Service (SMS).

40. Can I request to receive PTA via SMS instead of push notification in CIMB OCTO App?

We are progressively moving our mode of communications to push notification in CIMB OCTO MY App. As such, SMS option will not be available for PTA.

41. What should I do if I receive PTA for a transaction that I do not recognize or have not performed?

Please contact us immediately:

- Consumer Contact Centre at +603 6204 7788 (Local & Overseas)
- Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

42. Why did I not receive an alert for my transaction?

Please contact us and clarify:

- Consumer Contact Centre at +603 6204 7788 (Local & Overseas)
- Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

Some of the reasons for this could be:

a. Card Present – PIN based Transaction
   When you make a payment by physically using your card and entering your PIN (for example, at a store), alerts may not be sent.
b. 3D Secure Online Transaction

43. Can I receive the transaction alerts via my CIMB OCTO App when I am overseas?

Yes. You can receive the PTA via push notification while you are abroad as long as your phone is connected to the internet.

44. What if I have changed my mobile number?

You will still receive the push notification if you have push notification enabled on CIMB OCTO App.

45. What should I do if I am not receiving the push notifications?

For CIMB OCTO App: Please ensure push notification is enable during CIMB OCTO App first-time-Setup. If you disabled during first-time-setup, you can enable it again at More > Settings > Manage push notification. Please ensure permission for Notification is given to CIMB OCTO App in the phone setting as well.

46. **My Clicks ID (for online banking) is registered under my CIMB Debit Mastercard. When I apply for a CIMB Visa Debit Card, do I need to register for a new Clicks ID using the new CIMB Visa Debit Card?**
If you are performing bill payment, JomPAY transactions or top up (such as prepaid or app re-load), you will need to register for a new Clicks ID using your unique CIMB Visa Debit Card number.

However, if you are making fund transfers from any of your CIMB Current Account/-i, Savings Account/-i or Investment Account-i or changing your ATM limit or overseas spending limit, you can use your original Clicks ID or new Clicks ID created for CIMB Visa Debit Card.

47. **I have activated the CIMB Octo App using the Clicks ID registered via the Debit Mastercard. When I perform a card-not-present transaction on my CIMB Visa Debit Card, will I receive an SMS OTP or SecureTAC approval via the CIMB OCTO App?**
As each customer is assigned a unique CIMB OCTO App ID, you will receive an SMS OTP for the second Debit Card (which is the CIMB Visa Debit Card). When you perform a CNP transaction on your original Debit Card (which is the CIMB Debit Mastercard), you will receive a message to validate and approve the SecureTAC via the Octo App.

48. **After renewing/replacing my CIMB Debit Card, I am unable to log into my CIMB OCTO App. May I know how to proceed?**
Kindly login to CIMB Clicks Website. Once your new debit card is reflected in Clicks, you will be able to login to the CIMB OCTO App after 30 minutes.

CIMB Debit Card Account Linkage

49. **Can I link my existing CIMB Current Account/-i, Savings Account/-i or Investment Account-i to my CIMB Visa Debit Card?**
Yes, you can link any existing CIMB Current Account /-i, Savings Account/-i or Investment Account-i (individual account holder or with signing condition of either one to sign for joint account) to your CIMB Visa Debit Card, as long as it has not been linked to other CIMB debit card for purchases.

50. **I have an existing CIMB Debit Mastercard that is linked to a CIMB Current Account/-i, Savings Account/-i or Investment Account-i. Can I link my CIMB Visa Debit Card to the same account?**
No. Each debit card must be linked to a unique CIMB Current Account/-i, Savings Account/-i or Investment Account-i that has not been linked to your other CIMB Debit Mastercard or CIMB Visa Debit Card.

51. **Can I link my debit card to multiple CIMB Current Account/-i, Savings Account/-i or Investment Account-i?**
Yes, you can. However, the CIMB Current Account/-i, Savings Account/-i or Investment Account-i designated for purchases can only be linked to one unique debit card, and therefore it cannot be designated for purchases to another debit card.

E.g. Customer's CIMB Debit Mastercard can be linked to one CIMB Current Account/-i, one Savings Account/-i and/or one Investment account-i, however transactions can only be deducted from one selected account.

CIMB Debit Card Dispute

52. What should I do immediately after noticing an unauthorized transaction?

We understand that this situation may be concerning, and we are here to assist you throughout the process.

Kindly perform the following steps immediately upon noticing an unauthorized transaction performed on your debit card:

1. Block your debit card by calling our Consumer Contact Centre at +603 - 6204 7788
2. Report the suspicious transaction(s) to CIMB
3. Be guided by our Contact Centre's instructions in filing a dispute or fraudulent claim

53. In the event my debit card was lost, stolen or there was an unauthorised use on the debit card, how do I lodge the dispute to CIMB? Will I receive an acknowledgement of receipt and will the dispute be investigated and verified?

You may lodge a dispute through any of the following methods:

A) Consumer Contact Centre

- Call our Consumer Contact Centre to report the transaction and initiate the dispute process.
- Submit a completed Transaction Dispute Form, along with relevant supporting documents, via one of these channels:

i. Mail
CIMB BANK BERHAD / CIMB ISLAMIC BANK BERHAD
Customer Resolution Unit (CRU)
P.O. Box 10338, Level 2, GPO Kuala Lumpur
50710 Wilayah Persekutuan

ii. Email: contactus@cimb.com

Once you have provided the Bank with the details as required in the Transaction Dispute Form to investigate your disputed transaction, we will contact the relevant merchant to verify the case.

You will receive an email within 3 working days confirming that we have received your dispute, upon receiving the completed Transaction Dispute Form.

The email will also include your dispute reference number. Your dispute reference number is a unique number assigned to your case. Keep this number for future enquiries, as it will help us locate your dispute and provide updates on its status more quickly.

B) Branch Submission

Kindly visit any CIMB branch for assistance. You may visit our website and use the "Locate us" feature to find your nearest branch.

54. What information am I required to provide to the Bank for a disputed transaction?

You are required to provide the following information promptly as stated in the Transaction Dispute Form for our further investigation and processing:-

a) Cardholder's name
b) Affected debit card product number
c) Date of the disputed transaction
d) Time of the disputed transaction
e) Amount of the disputed transaction
f) Reason why the cardholder believes that it is a disputed transaction
g) Merchant Name

55. How can I check the status of my dispute?

To check on the status of your dispute, please call the number 603 - 6204 7788. For CIMB Preferred customers, kindly call 1 300 885 300 (local) or +603 2295 6888 (overseas).

Please indicate your dispute reference number in your communication with us.

56. How long does it take for the Bank to resolve a disputed transaction?

We will keep you updated within 14 days from the date your complaint is received, provided all required documents are submitted and no further information is needed. Should we need additional information, we will contact you.

57. How will I be informed about the status of my dispute?

If your dispute is successful, you will receive an SMS once the disputed amount has been refunded to your account. If your dispute is not successful, the Bank will send you a formal letter explaining the outcome.

-END-