Frequently Asked Questions - MyDebit Cash Out

1. **What is MyDebit *Cash Out?**
   MyDebit Cash Out is a feature of debit card, which allows you to withdraw cash from your bank accounts at any MyDebit selected merchants/retailers that display the MyDebit Cash Out logo after making payments for your purchases with CIMB Debit Card.

   MyDebit Cash Out offers customers an easier way to withdraw cash, without going to an ATM.

   *Cash Out = Withdrawal of cash at MyDebit selected merchants/retailers.

2. **Where and how can I perform MyDebit Cash Out?**
   You can withdraw cash domestically at the participating merchant's point-of-sale (POS) terminals that display the MyDebit Cash Out logo.

   Here's how it works:
   - Look for the MyDebit Cash Out logo in participating merchants/retailers:

     

   - Make a retail purchase with your CIMB Debit Card.
   - Request for MyDebit Cash Out (maximum of RM500 per transaction).
   - Merchants/retailers will use POS terminal to process the MyDebit Cash Out transaction.
   - Insert your CIMB Debit Card and enter your Personal Identification Number (PIN) at POS terminal.
   - Merchants/retailers proceeds with the MyDebit Cash Out transaction process.
   - You will receive the cash and bank slip/receipt upon a successful MyDebit Cash Out transaction from the cashier.

3. **Can I perform MyDebit Cash Out transaction without purchase retail transaction?**
   No. MyDebit Cash Out can only be performed with a purchase transaction.

4. **If my purchase amount is RM200, would I still be able to withdraw the maximum of RM500?**
   Yes, the purchase amount would not count towards the withdrawal limit of RM500.

5. **What is the minimum purchase amount required to perform MyDebit Cash Out transaction?**
   There is NO minimum purchase amount.

6. **Who are the participating MyDebit merchants/retailers offering MyDebit Cash Out facility?**
   MyDebit merchants/retailers whose point-of-sale terminals display MyDebit Cash Out logo offer this facility.

7. **Do I need to pay any fee/charge when I use my CIMB Debit Card for MyDebit Cash Out?**
   Yes. MyDebit Cash Out fee of RM0.50 per transaction will be imposed for each MyDebit Cash Out transaction. This fee will be paid by the Cardholders and deducted at point of transaction.

8. **Does MyDebit Cash Out fee apply to withdrawals at ATM?**
   No. MyDebit Cash Out fee is different from withdrawing cash from ATM. The withdrawal fees as per below table:

Cash Withdrawal	Fees/Charges
Domestic	
CIMB Bank ATM network in Malaysia	NIL
MEPS Shared ATM network in Malaysia	RM1.00 per transaction
MEPS Local Incorporated Foreign Bank (LIFB)	RM1.00 per transaction
MyDebit Cash Out	RM0.50/withdrawal (maximum RM500 per transaction)

9. **Can I perform MyDebit Cash Out transaction when I travel overseas?**
   No. MyDebit Cash Out can only be performed in Malaysia at MyDebit selected merchants/retailers that display the MyDebit Cash Out logo.

10. **Is MyDebit Cash Out transaction applicable with contact or contactless purchase transaction?**
    MyDebit Cash Out transaction is applicable with contact purchase transactions only and PIN entry is required.

11. **Is PIN entry required for MyDebit Cash Out transaction?**
    Yes. PIN entry is required for all MyDebit Cash Out transactions.

12. **What is the maximum MyDebit Cash Out limit?**
    The maximum MyDebit Cash Out limit is RM500 per transaction.

13. **What is the minimum MyDebit Cash Out limit?**
    There is no minimum MyDebit Cash Out limit.

14. **What is the daily MyDebit Cash Out limit?**
    The daily MyDebit Cash Out limit is based on the customers ATM withdrawal limit. You can modify this limit via the CIMB Octo App, CIMB Clicks (on web version), or any CIMB ATM

15. **Why is it that sometimes my retail/MyDebit Cash Out transaction gets declined?**
    Among the common reasons are:
    - Insufficient balance in your current account, savings account or Investment account (excluding TIA-i);
    - Withholding of pre-authorisation amount; or
    - Transaction amount exceeds the set daily purchase limit.

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