

IMPORTANT NOTICE DATED: 28/10/2018
NOTICE OF AMENDMENTS TO CIMB CLICKS TERMS AND CONDITIONS

We wish to inform you that CIMB Clicks Terms and Conditions have been varied, amended and new clauses incorporated as set out in the below table and shall take effect and be binding with effect from 19/11/2018.

A tabulation of the revised clauses is as follows:

CIMB Clicks Terms and Conditions

- Amendments on the definition of Internet Banking Password, Clauses 2.3 (ii), 3.3, 3B(ii), 5.1, 5.2, 5.3, 5.4, 5.5, 5.7, 6.1, 6.2, 6.3, 6.4, 6.13, 13.6, 13.7, 14.2, 14.10, 17.2.1, 17.2.8 and 17.2.10
- Incorporation of the definition of "SecureTAC" and Clause 5.15

Clause No.	Existing Clause	Revised Clause
Definitions	Nil	"SecureTAC" is an additional security feature for CIMB Clicks app that has been implemented to provide second layer of protection for online banking transactions, in addition to your CIMB Clicks Login Username and Password. The SecureTAC will be linked/registered with your CIMB Clicks User ID and mobile device by requesting and entering your TAC in order to access and perform the Banking Services made available in CIMB Clicks App.
Definitions	"Internet Banking Password" or "CIMB Clicks Password" means the 8 character, alphanumeric personal password that you select to access CIMB Clicks and subsequently for each time you log on to CIMB Clicks, in order to allow CIMB Bank's Internet Banking system to associate it with your CRN and CIMB Clicks User ID for verification and authentication purposes prior to granting you access to CIMB Clicks.	"Internet Banking Password" or "CIMB Clicks Password" means the minimum 8 character personal password that you select to access CIMB Clicks and subsequently for each time you log on to CIMB Clicks, in order to allow CIMB Bank's Internet Banking system to associate it with your CRN and CIMB Clicks User ID for verification and authentication purposes prior to granting you access to CIMB Clicks.
2.3(iii)	(iii) loan/financing account number, Master Agreement Number/Securities Custodial Account Number or unit trust account number, the "captcha" and your personal particulars; a TAC on SMS will be sent to you based on the mobile device number provided by you to the Bank. You shall insert the TAC on SMS and thereafter, select and key in your preferred CIMB Clicks User ID that will enable your continued access and use of CIMB Clicks. You will then be prompted to key in a preferred 8 character, alphanumeric password. Your Internet Banking password must be alphanumeric.	(iii) loan/financing account number, Master Agreement Number/Securities Custodial Account Number or unit trust account number, the "captcha" and your personal particulars; a TAC on SMS will be sent to you based on the mobile device number provided by you to the Bank. You shall insert the TAC on SMS and thereafter, select and key in your preferred CIMB Clicks User ID that will enable your continued access and use of CIMB Clicks. You will then be prompted to key in a preferred minimum 8 character personal password.
3.3	Should you wish to continue to reset and change your Internet Banking Password, you shall key in a new preferred 8-character, alphanumeric password and confirm the said new password. Thereafter you shall insert the TAC on SMS and submit the request to enable your Internet Banking Password to be reset and successfully changed	Should you wish to continue to reset and change your Internet Banking Password, you shall key in a new preferred minimum 8-character personal password and confirm the said new password. Thereafter you shall insert the TAC on SMS and submit the request to enable your Internet Banking Password to be reset and successfully changed.

3B(ii)	ii) Upon successful verification of your CIMB Clicks User ID and Internet Banking Password, you will be able prompted to activate:- i). CIMB Messenger Service (mandatory), ii) Fingerprint authentication (only available to supported mobile devices and optional), and (iii) Quick Balance (optional)	ii) Upon successful verification of your CIMB Clicks User ID and Internet Banking Password, you will be prompted to activate:- i). CIMB Messenger Service (mandatory), ii) Fingerprint authentication (only available to selected supported mobile devices and optional),(iii) Quick Balance (optional) and (iv) SecureTAC (mandatory).
5.1	You agree and acknowledge that you shall at all times keep your CIMB ATM Pin, Internet Banking Password, TAC and CIMB Clicks User ID confidential and shall not share or disclose your CRN, CIMB ATM Pin, Internet Banking Password, TAC, CIMB Clicks User ID and Fingerprint(s) to any person whatsoever, including any Officers of CIMB Bank or CIMB Islamic Bank. You are under a duty to exercise utmost care, diligence and precautions to safeguard your mobile device from loss, theft or fraudulent used of your mobile device to prevent any unauthorised used of TAC on SMS or TAC on CIMB Messenger which is sent to your mobile device.	You agree and acknowledge that you shall at all times keep your CIMB ATM Pin, Internet Banking Password, SecureTAC, TAC and CIMB Clicks User ID confidential and shall not share or disclose your CRN, CIMB ATM Pin, Internet Banking Password, TAC, SecureTAC, CIMB Clicks User ID and Fingerprint(s) to any person whatsoever, including any Officers of CIMB Bank or CIMB Islamic Bank. You are under a duty to exercise utmost care, diligence and precautions to safeguard your mobile device from loss, theft or fraudulent use of your mobile device to prevent any unauthorised use of TAC on SMS or TAC on CIMB Messenger which is sent to your mobile device.
5.2	You shall, at all times, observe all security measures as may be prescribed by CIMB Bank or CIMB Islamic Bank in relation to your CRN, CIMB ATM PIN, Internet Banking Password, TAC, CIMB Clicks User ID and Fingerprint(s) and further, you shall take all reasonable precautions necessary to ensure that no other persons have or will be granted access to your CIMB ATM PIN, Internet Banking Password, TAC, CIMB Clicks User ID and Fingerprint(s) and such precautions may include, among others, immediately memorising the CIMB ATM PIN, Internet Banking Password, TAC and CIMB Clicks User ID and destroying any envelope or document on which it is stated (if any), not retaining the CIMB ATM PIN, Internet Banking Password, TAC and CIMB Clicks User ID in any form except in memory, not leaving your computer and/or your mobile device unattended whilst accessing CIMB Clicks and ensuring that others do not see your entering of the CIMB ATM PIN, Internet Banking Password, TAC and CIMB Clicks User ID upon access to CIMB Clicks as well as ensuring you properly log off from CIMB Clicks upon completion of your use thereto.	You shall, at all times, observe all security measures as may be prescribed by CIMB Bank or CIMB Islamic Bank in relation to your CRN,CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC, CIMB Clicks User ID and Fingerprint(s) and further, you shall take all reasonable precautions necessary to ensure that no other persons have or will be granted access to your CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC, CIMB Clicks User ID and Fingerprint(s) and such precautions may include, among others, immediately memorising the CIMB ATM PIN, Internet Banking Password, TAC and CIMB Clicks User ID and destroying any envelope or document on which it is stated (if any), not retaining the CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC and CIMB Clicks User ID in any form except in memory, not leaving your computer and/or your mobile device unattended whilst accessing CIMB Clicks and ensuring that others do not see you entering the CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC and CIMB Clicks User ID upon access to CIMB Clicks as well as ensuring you properly log off from CIMB Clicks upon completion of your use thereto.
5.3	You agree that you shall, at all times, be responsible for all access and/or use of CIMB Clicks made via your CRN, CIMB ATM PIN, Internet Banking Password, TAC, CIMB Clicks User ID and Fingerprint(s) whether it was in fact made by you or by any other person(s) purporting to be you. You further consent and agree that your CIMB ATM PIN, Internet	You agree that you shall, at all times, be responsible for all access and/or use of CIMB Clicks made via your CRN, CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC, CIMB Clicks User ID and Fingerprint(s) whether it was in fact made by you or by any other person(s) purporting to be you. You further consent and agree that your CIMB ATM PIN,

	<p>Banking Password, TAC and/or CIMB Clicks User ID will serve as a means of verifying your identity to CIMB Bank and CIMB Islamic for purposes of the transactions contemplated under CIMB Clicks. In this regard you authorise CIMB Bank and CIMB Islamic to accept, follow and act upon your instructions when verifying your identity through your CIMB ATM PIN, Internet Banking Password, TAC and/or CIMB Clicks User ID and CIMB Bank and CIMB Islamic Bank shall not be liable for acting upon such instructions in good faith.</p>	<p>Internet Banking Password, SecureTAC, TAC and/or CIMB Clicks User ID will serve as a means of verifying your identity to CIMB Bank and CIMB Islamic for purposes of the transactions contemplated under CIMB Clicks. In this regard you authorise CIMB Bank and CIMB Islamic to accept, follow and act upon your instructions when verifying your identity through your CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC and/or CIMB Clicks User ID and CIMB Bank and CIMB Islamic Bank shall not be liable for acting upon such instructions in good faith.</p>
<p>5.4</p>	<p>If you discover or have reasonable grounds to believe that your CRN, CIMB ATM Pin, Internet Banking Password, TAC and CIMB User ID, your computer and/or your mobile devices has been compromised in any way and/or you have received any statement, data or information which indicates that unauthorized transaction has taken place or is otherwise not intended for you, you shall immediately notify CIMB Bank or via telephone at its Consumer Contact Centre specified in Clause 14.1 and/or in accordance with such terms, conditions and/or procedures as may be stipulated by CIMB Bank or CIMB Islamic Bank from time to time. For the avoidance of doubt, all telephone calls made to CIMB Bank's Consumer Contact Centre shall be logged by CIMB Bank.</p>	<p>If you discover or have reasonable grounds to believe that your CRN, CIMB ATM Pin, Internet Banking Password, SecureTAC, TAC and CIMBUser ID, your computer and/or your mobile devices has been compromised in any way and/or you have received any statement, data or information which indicates that unauthorized transaction has taken place or is otherwise not intended for you, you shall immediately notify CIMB Bank via telephone at its Consumer Contact Centre specified in Clause 14.1 and/or in accordance with such terms, conditions and/or procedures as may be stipulated by CIMB Bank or CIMB Islamic Bank from time to time. For the avoidance of doubt, all telephone calls made to CIMB Bank's Consumer Contact Centre shall be logged by CIMB Bank.</p>

5.5	<p>Subject to Clause 5.7, until CIMB Bank or CIMB Islamic Bank receives and logs such notification under Clause 5.4 above, you shall be liable for all such transactions, which are conducted through CIMB Clicks, whether or not the same were conducted or authorised by you. For the avoidance of doubt, you shall be liable for all such transactions conducted through CIMB Clicks up to the point of time notification is made and logged pursuant to Clause 5.4 above, or otherwise, up to the point of time notification is supposed to be made, which for the avoidance of doubt, is immediately upon you discovering or having reasonable grounds to believe that your CRN, CIMB ATM PIN, Internet Banking Password, TAC and CIMB Clicks User ID has been compromised in any way and/or you have received any statement, data or information which indicates that an unauthorised transaction has taken place or is otherwise not intended for you. Where such notification is delayed for any reason, you shall, in addition to being liable for all transactions conducted up to the above referred point in time, be liable for the actual loss which occurred after the said point in time, until the actual notification made by you is received and logged by CIMB Bank or CIMB Islamic Bank subject to Clause 5.8 below.</p>	<p>Subject to Clause 5.7, until CIMB Bank or CIMB Islamic Bank receives and logs such notification under Clause 5.4 above, you shall be liable for all such transactions, which are conducted through CIMB Clicks, whether or not the same were conducted or authorised by you. For the avoidance of doubt, you shall be liable for all such transactions conducted through CIMB Clicks up to the point of time notification is made and logged pursuant to Clause 5.4 above, or otherwise, up to the point of time notification is supposed to be made, which for the avoidance of doubt, is immediately upon you discovering or having reasonable grounds to believe that your CRN, CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC and CIMB Clicks User ID has been compromised in any way and/or you have received any statement, data or information which indicates that an unauthorised transaction has taken place or is otherwise not intended for you. Where such notification is delayed for any reason, you shall, in addition to being liable for all transactions conducted up to the above referred point in time, be liable for the actual loss which occurred after the said point in time, until the actual notification made by you is received and logged by CIMB Bank or CIMB Islamic Bank subject to Clause 5.8 below.</p>
5.7	<p>Notwithstanding anything contained herein and for the avoidance of doubt, where the unauthorised use of your CRN, CIMB ATM PIN, Internet Banking Password, TAC, CIMB Clicks User ID, your computer or your mobile device is due to your actions, fraud, disclosure, abuse or misuse, which are deliberate, you shall be liable for such use even if a notification is made pursuant to Clause 5.4 above.</p>	<p>Notwithstanding anything contained herein and for the avoidance of doubt, where the unauthorised use of your CRN, CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC, CIMB Clicks User ID, your computer or your mobile device is due to your actions, fraud, disclosure, abuse or misuse, which are deliberate, you shall be liable for such use even if a notification is made pursuant to Clause 5.4 above.</p>

5.15	Nil	<p>By enabling SecureTAC authentication in CIMB Clicks App, you agree and acknowledge that the SecureTAC linked/registered with your CIMB Clicks User ID and mobile device will enable you to access and perform the Banking Services made available in CIMB Clicks App via SecureTAC. Post alert and notification for successful and/or failed scheduled transaction (excluding failed immediate transaction) that is authenticated by SecureTAC will be sent to you via CIMB Clicks App or SMS. It shall be your responsibility to ensure that such notice is not disclosed to or given access to any other parties (disclosure to third parties). CIMB Bank shall not be responsible or liable for any embarrassments, losses or damages whatsoever arising from the disclosure to third parties. Such notification may be sent in Bahasa Malaysia, English or other languages as determined by CIMB Bank.</p>
6.1	<p>You shall, at all times, be responsible for all Instructions transmitted to CIMB Bank or CIMB Islamic Bank via your CRN, CIMB ATM PIN, Internet Banking Password, TAC and CIMB Clicks User ID regardless of whether they were made by you or someone purporting to be you and you hereby agree and acknowledge that CIMB Bank or CIMB Islamic Bank would be entitled to rely on and treat any Instructions made, submitted or effected pursuant to the use and entry of your CRN, CIMB ATM PIN, Internet Banking Password, TAC and CIMB Clicks User ID as having been made, submitted and effected by you and accordingly, CIMB Bank or CIMB Islamic Bank shall not be responsible or liable for any Losses which you may suffer, whether directly or indirectly, as a result of the same.</p>	<p>You shall, at all times, be responsible for all Instructions transmitted to CIMB Bank or CIMB Islamic Bank via your CRN, CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC and CIMB Clicks User ID regardless of whether they were made by you or someone purporting to be you and you hereby agree and acknowledge that CIMB Bank or CIMB Islamic Bank would be entitled to rely on and treat any Instructions made, submitted or effected pursuant to the use and entry of your CRN, CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC and CIMB Clicks User ID as having been made, submitted and effected by you and accordingly, CIMB Bank or CIMB Islamic Bank shall not be responsible or liable for any Losses which you may suffer, whether directly or indirectly, as a result of the same.</p>
6.2	<p>All Instructions transmitted to and/or received by CIMB Bank or CIMB Islamic Bank through your CRN, CIMB ATM PIN, Internet Banking Password, TAC and CIMB Clicks User ID shall be deemed as regular and genuine Instructions made by you. For the avoidance of doubt, CIMB Bank or CIMB Islamic Bank is under no obligation to verify the said Instructions with you to determine its authenticity but CIMB Bank or CIMB Islamic Bank may, at its sole right and discretion, do so for its own purposes.</p>	<p>All Instructions transmitted to and/or received by CIMB Bank or CIMB Islamic Bank through your CRN, CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC and CIMB Clicks User ID shall be deemed as regular and genuine Instructions made by you. For the avoidance of doubt, CIMB Bank or CIMB Islamic Bank is under no obligation to verify the said Instructions with you to determine its authenticity but CIMB Bank or CIMB Islamic Bank may, at its sole right and discretion, do so for its own purposes.</p>

6.3	<p>Subject to Clause 6.6, all Instructions transmitted via your CRN, CIMB ATM PIN, Internet Banking Password, TAC and CIMB Clicks User ID shall be irrevocable and binding on you upon transmission.</p>	<p>Subject to Clause 6.6, all Instructions transmitted via your CRN, CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC and CIMB Clicks User ID shall be irrevocable and binding on you upon transmission.</p>
6.4	<p>You hereby authorise CIMB Bank or CIMB Islamic Bank to accept and act upon any Instructions made by you in respect of CIMB Clicks including but not limited to withdrawal(s), transfer(s) or to otherwise deal with your Account(s) without any further authority. Further, you agree and acknowledge that subject to CIMB Bank or CIMB Islamic Bank having received notification from you pursuant to Clause 5.3 herein, CIMB Bank or CIMB Islamic Bank will be deemed to have been duly authorised by you to accept and act upon Instructions to CIMB Bank or CIMB Islamic Bank made via your CRN, CIMB ATM PIN, Internet Banking Password, TAC and CIMB Clicks User ID, whether or not such Instructions were in fact made by you or any other person(s) purporting to be you.</p>	<p>You hereby authorise CIMB Bank or CIMB Islamic Bank to accept and act upon any Instructions made by you in respect of CIMB Clicks including but not limited to withdrawal(s), transfer(s) or to otherwise deal with your Account(s) without any further authority. Further, you agree and acknowledge that subject to CIMB Bank or CIMB Islamic Bank having received notification from you pursuant to Clause 5.3 herein, CIMB Bank or CIMB Islamic Bank will be deemed to have been duly authorised by you to accept and act upon Instructions to CIMB Bank or CIMB Islamic Bank made via your CRN, CIMB ATM PIN, Internet Banking Password, SecureTAC, TAC and CIMB Clicks User ID, whether or not such Instructions were in fact made by you or any other person(s) purporting to be you.</p>
6.13	<p>You shall be solely responsible for the security and care of the computer(s) or mobile device(s) used to generate and/or receive the TAC. Neither CIMB Bank nor CIMB Islamic Bank shall be responsible for any fraudulent or unauthorized transactions arising from the loss or compromise of the TAC or any other computer(s) or mobile device(s) used to generate and/or receive the TAC. Any loss, theft, remote takeover or interception of the TAC and/or any other device used to generate and/or receive TAC including your mobile telecommunication device must be promptly notified to CIMB Bank or CIMB Islamic Bank at the address stated herein and you shall remain responsible for any unauthorized transactions which took place as a result of the loss or theft.</p>	<p>You shall be solely responsible for the security and care of the computer(s) or mobile device(s) used to generate and/or receive the TAC or SecureTAC. Neither CIMB Bank nor CIMB Islamic Bank shall be responsible for any fraudulent or unauthorized transactions arising from the loss or compromise of the TAC or SecureTAC or any other computer(s) or mobile device(s) used to generate and/or receive the TAC or SecureTAC. Any loss, theft, remote takeover or interception of the TAC and/or any other device used to generate and/or receive TAC including your mobile telecommunication device must be promptly notified to CIMB Bank or CIMB Islamic Bank at the address stated herein and you shall remain responsible for any unauthorized transactions which took place as a result of the loss or theft.</p>
13.6	<p>You shall not initiate any claims, actions or suits against CIMB Bank or CIMB Islamic Bank, for any unauthorised use of CIMB Clicks whether as a result of your CRN, Internet Banking Password, TAC and CIMB Clicks User ID being compromised or otherwise.</p>	<p>You shall not initiate any claims, actions or suits against CIMB Bank or CIMB Islamic Bank, for any unauthorised use of CIMB Clicks whether as a result of your CRN, Internet Banking Password, SecureTAC, TAC and CIMB Clicks User ID being compromised or otherwise.</p>

13.7	You shall not initiate any claims, actions or suits against CIMB Bank or CIMB Islamic Bank, for any unauthorised use of CIMB Clicks whether as a result of your CRN, CIMB ATM PIN, Internet Banking Password, TAC and CIMB Clicks User ID being compromised or otherwise.	You shall not initiate any claims, actions or suits against CIMB Bank or CIMB Islamic Bank, for any unauthorised use of CIMB Clicks whether as a result of your CRN, CIMB ATM PIN, Internet Banking Password, TAC, SecureTAC and CIMB Clicks User ID being compromised or otherwise.
14.2	Subject to Clause 14.3, you may be required to disclose to CIMB Bank or CIMB Islamic Bank all relevant information relating to any report, query or complaint including but not limited to your name, the relevant Account(s) number(s), a description of any such error, query or complaint, date of the disputed transaction or error, an explanation on why you believe it to be an error or why you require more information and the amount(s) involved in the suspected error disputed transaction, query or complaint, as maybe relevant. Notwithstanding this, you shall not, at any time and under any circumstances whatsoever, disclose your Internet Banking Password, TAC and CIMB Clicks User ID to any CIMB Bank or CIMB Islamic Bank staff or representative.	Subject to Clause 14.3, you may be required to disclose to CIMB Bank or CIMB Islamic Bank all relevant information relating to any report, query or complaint including but not limited to your name, the relevant Account(s) number(s), a description of any such error, query or complaint, date of the disputed transaction or error, an explanation on why you believe it to be an error or why you require more information and the amount(s) involved in the suspected error disputed transaction, query or complaint, as maybe relevant. Notwithstanding this, you shall not, at any time and under any circumstances whatsoever, disclose your Internet Banking Password, SecureTAC, TAC and CIMB Clicks User ID to any CIMB Bank or CIMB Islamic Bank staff or representative.
14.10	CIMB Bank or CIMB Islamic Bank shall follow rigorous security procedures and use state of the art technologies to protect its customer's information and transactions against unauthorised access, disclosure, alteration and/or its misuse. Henceforth, subject to Clause 16, CIMB Bank or CIMB Islamic Bank, as the case may be, assures total reimbursement to you in the event you suffer monetary losses due to direct loss from your Account arising from your use of CIMB Clicks and the Banking Services provided always the losses were due to CIMB Bank's system malfunctioning wherein such malfunctioning will be subject to confirmation by the Digital Banking Department, CIMB Bank. CIMB Bank and CIMB Islamic Bank, however, will not be responsible for any loss due to your CIMB Clicks User ID, Internet Banking Password and/or TAC being stolen as it is your first and foremost responsibility to keep your information safe at all times.	CIMB Bank or CIMB Islamic Bank shall follow rigorous security procedures and use state of the art technologies to protect its customer's information and transactions against unauthorised access, disclosure, alteration and/or its misuse. Henceforth, subject to Clause 16, CIMB Bank or CIMB Islamic Bank, as the case may be, assures total reimbursement to you in the event you suffer monetary losses due to direct loss from your Account arising from your use of CIMB Clicks and the Banking Services provided always the losses were due to CIMB Bank's system malfunctioning wherein such malfunctioning will be subject to confirmation by the Digital Banking Department, CIMB Bank. CIMB Bank and CIMB Islamic Bank, however, will not be responsible for any loss due to your CIMB Clicks User ID, Internet Banking Password, TAC and/or mobile device being stolen as it is your first and foremost responsibility to keep your information safe at all times.
17.2.1	Any malfunction, defect in and/or any breakdown, disruption or failure of any telecommunications, computer, terminal, server or other device or system whether or not owned, operated or maintained by you, CIMB Bank or any other person, including but not limited to the failure of any such equipment or system to accept, recognise or process any CIMB ATM PIN, Internet Banking Password,	Any malfunction, defect in and/or any breakdown, disruption or failure of any telecommunications, computer, terminal, server or other device or system whether or not owned, operated or maintained by you, CIMB Bank or any other person, including but not limited to the failure of any such equipment or system to accept, recognise or process any CIMB ATM PIN, Internet Banking Password, TAC,

	TAC, CIMB Clicks User ID or Instruction;	SecureTAC, CIMB Clicks User ID or Instruction;
17.2.8	Any loss, theft or unauthorised use of your CIMB ATM PIN, Internet Banking Password, TAC, CIMB Clicks User ID;	Any loss, theft or unauthorised use of your CIMB ATM PIN, Internet Banking Password, TAC, SecureTAC, CIMB Clicks User ID;
17.2.10	Any purported access to and use of CIMB Clicks and/or the Banking Service(s), your CIMB ATM PIN, Internet Banking Password, TAC, CIMB Clicks User ID as well as any other software or hardware provided by CIMB Bank to you, if any;	Any purported access to and use of CIMB Clicks and/or the Banking Service(s), your CIMB ATM PIN, Internet Banking Password, TAC, SecureTAC, CIMB Clicks User ID as well as any other software or hardware provided by CIMB Bank to you, if any;

The revised CIMB Clicks Terms and Conditions can be found on our website at:
CIMB Clicks Revised T&C: [English](#) | [Bahasa Malaysia](#)

For further clarification, you may contact our Consumer Contact Centre at **+603 6204 7788**.

The Management
CIMB Bank Berhad