

IMPORTANT NOTICE DATED: 27/2/2019
NOTICE OF AMENDMENTS TO CIMB CLICKS INTERNET BANKING AGREEMENT

We wish to inform you that CIMB Clicks Internet Banking Agreement ("Terms and Conditions") have been varied and amended as set out in the below table and shall take effect and be binding with effect from 23/03/2019.

A tabulation of the revised clauses is as follows:

CIMB Clicks Internet Banking Agreement

- Amendments on the definition of "SecureTAC", Clauses 5.1, 5.15 and 6.13.

Clause No.	Existing Clause	Revised Clause
Definitions	"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.	"SecureTAC" is an additional security feature for CIMB Clicks that has been implemented to provide second layer of protection for certain Banking Services in CIMB Clicks and the type of Banking Services will be determined by CIMB Bank in its sole and absolute discretion and/or pursuant to the law, regulation or regulatory requirements , in addition to your CIMB Clicks Login Username and CIMB Clicks Password. The SecureTAC will be linked/registered with your CIMB Clicks User ID and mobile device by requesting and entering your SecureTAC in order to access and perform certain Banking Services made available in CIMB Clicks and the type of Banking Services will be determined by CIMB Bank in its sole and absolute discretion and/or pursuant to the law, regulation or regulatory requirements
5.1	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.	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 or SecureTAC on CIMB Clicks App which is sent to your mobile device.

5.15	<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>	<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 perform certain Banking Services made available in CIMB Clicks and the type of Banking Services will be determined by CIMB Bank in its sole and absolute discretion and/or pursuant to the law, regulation or regulatory requirements. Post alert or notification for successful and/or failed scheduled transaction (excluding failed immediate transaction) that is authenticated by SecureTAC will be sent to you either by SMS, push notification via CIMB Messenger Service or email. It shall be your responsibility to ensure that your SecureTAC, CIMB Clicks User ID, CIMB Clicks Password, post alert or notification and mobile device which is linked/registered with SecureTAC are not disclosed to or given access to any other third parties. CIMB Bank shall not be responsible or liable for any embarrassments, losses or damages whatsoever arising from the disclosure of transaction authentication code including but not limited to TAC and SecureTAC, CIMB Clicks User ID, CIMB Clicks Password, post alert or notification and/or the provision of access to linked/registered mobile device to third parties. Such post notification or alert may be sent in Bahasa Malaysia, English or other languages as determined by CIMB Bank.</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 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>	<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 or SecureTAC and/or any other device used to generate and/or receive TAC or SecureTAC 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>

The revised 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 (13491-P)