1. What is DuitNow?

DuitNow allows you to perform instant transfers to your recipients via CIMB Clicks. With DuitNow, you can make transfers by entering the recipient's mobile number, National Registration Identity Card numbers (NRIC), Business Registration number or Army/Police number which has been registered as DuitNow ID.

2. Why should I use DuitNow?

- Free for all CIMB customers
- Real time payment, funds are reflected instantly into your bank account
- No need to search for account number to receive fund transfer
- Payment is secured and your information safeguarded
- Convenient as transfer can be made via CIMB Clicks

3. Do I need to register for DuitNow?

- To <u>receive</u> payments via DuitNow, you must do a one-time registration through your bank to link your bank account with your mobile number, NRIC or Business Registration number.
- To <u>transfer</u> via DuitNow, your recipients have to provide you with their registered DuitNow ID.

4. Why did I receive registration SMS from CIMB regarding DuitNow?

For ease and convenient, we are pre-registering selected CIMB customers' mobile number as DuitNow ID for their CIMB/CIMB Islamic bank current/savings account.

5. What fees do I have to pay if I'm automatically registered?

There will be <u>no fees or charges</u> for using DuitNow.

6. When can I start using DuitNow?

The service is expected to be available in December 2018.

7. I am interested to use DuitNow, what do I need to do?

If you received the DuitNow SMS, your mobile number and CIMB/CIMB Islamic bank current/savings account will be registered for DuitNow ID after 30 November 2018 onwards.

8. I am not interested in DuitNow, what do I need to do?

You may 'opt-out' from DuitNow ID pre-registration by fill in the Opt-Out form available on <u>www.cimbclicks.com.my/duitnow</u> by 18 November 2018 30 November 2018.

9. How do I know if my registration for DuitNow is successful?

We will send you an SMS notification to inform you that your CIMB current or savings account and mobile number has been successfully registered for DuitNow ID by early December 2018