



A STEP-BY-STEP GUIDE TO INVEST IN e-GOLD INVESTMENT ACCOUNT (eGIA) via CIMB Clicks

FORWARD  Together

8 December 2022



WARNING

THE e-GOLD INVESTMENT ACCOUNT (“eGIA”) IS NOT A PRINCIPAL PROTECTED PRODUCT NOR AN INTEREST BEARING ACCOUNT. THE RETURNS ON THE eGIA DEPENDS ON GOLD PRICE FLUCTUATIONS, THE RETURNS ON YOUR INVESTMENT IN GOLD ARE UNCERTAIN AND YOU RISK EARNING NO RETURNS AND/OR THE POSSIBILITY OF INCURRING LOSSES. YOU ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE CIMB BANK e-GOLD INVESTMENT ACCOUNT AGREEMENT AND OPEN THE eGIA BASED ON YOUR OWN JUDGMENT AND/OR INDEPENDENT ADVICE OBTAINED.

THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.



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e-Gold Investment Account Opening > Buy Gold > Check eGIA investment holdings

03 ➤ Frequently Asked Questions





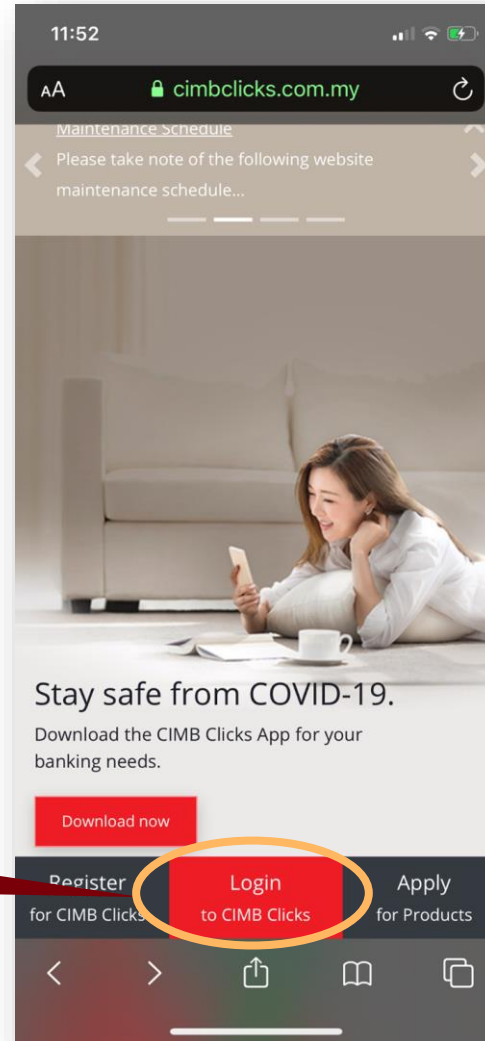
01

Existing Customers

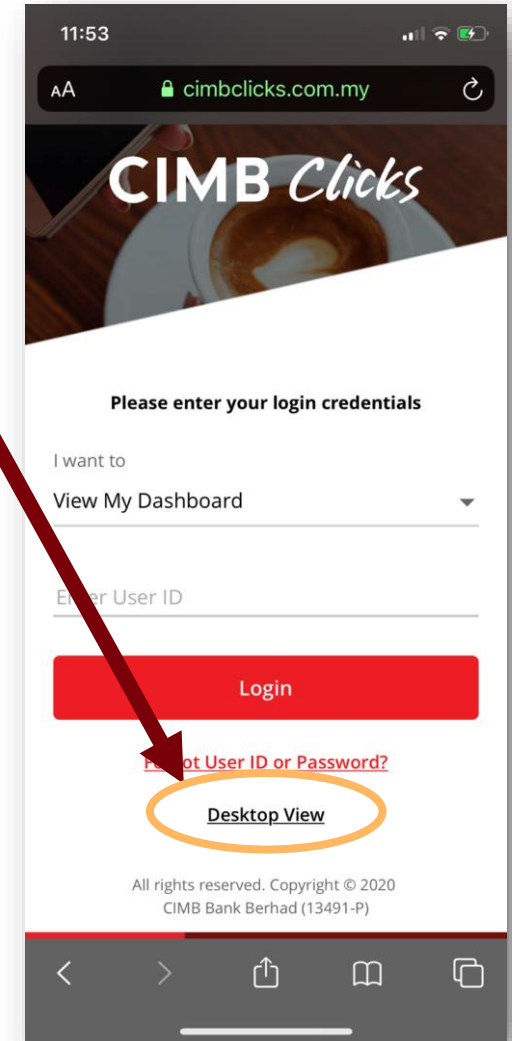
- A. [Buy Gold](#)
- B. [Sell Gold](#)
- C. [Check eGIA investment holdings](#)
- D. [Subscribe to Gold Price Alert](#)

CIMB Clicks (Mobile Phone User)

01 ➤ Logon to www.cimbclicks.com.my and click on “Login to CIMB Clicks”



02 ➤ Choose “Desktop view”



Note: Please ensure you're in desktop view in order to view more products.

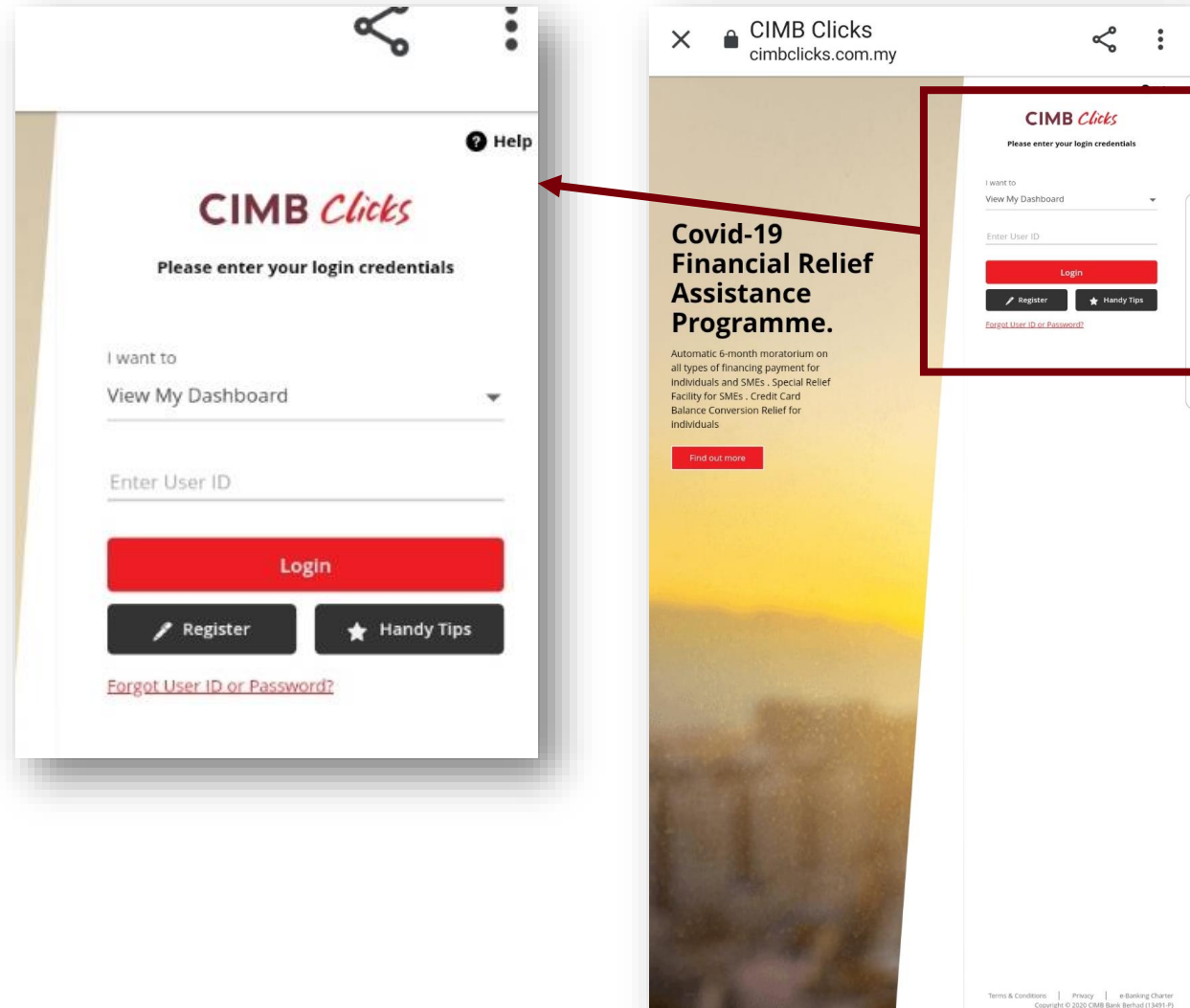


8 December 2022

CIMB Clicks (Mobile Phone User)

03 ➤ The page will be refreshed with desktop view version.

04 ➤ Login with your User ID & password.



CIMB Clicks (Desktop/ Tablet User)

01 ➤ Logon to
www.cimbclicks.com.my/clicks/#/

02 ➤ Login with your User ID
& password.



We got your back with up to RM1,000* cash back too.

Campaign period: 10 Feb - 31 May 2020.

Apply Now

FROM RM37/MTH

APPLY IN 10 MINS

NEXT DAY ✓

CIMB Clicks Help

Please enter your login credentials

I want to
View My Dashboard

Enter User ID ×
CIMB Clicks ID is mandatory

Login

 **Register** ★ **Handy Tips**

[Forgot User ID or Password?](#)

[Terms & Conditions](#) | [Privacy](#) | [e-Banking Charter](#)
Copyright © 2020 CIMB Bank Berhad (13491-P)





01

Existing Customers

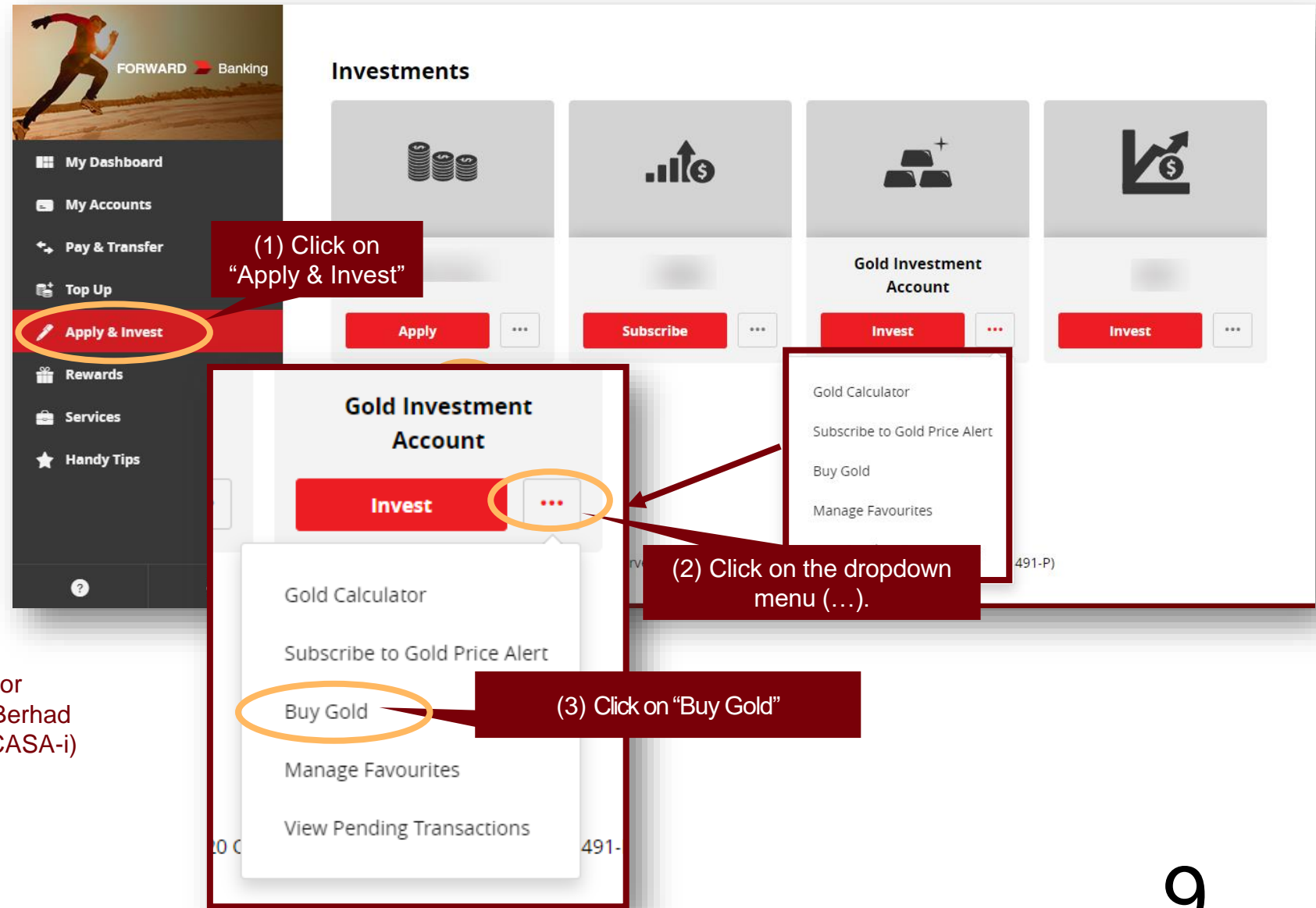
A. Buy Gold

- Now
- Later

Buy Gold

- 01 ➤ Select '**Apply & Invest**' on the menu shown on the left panel.
- 02 ➤ Look for '**Gold Investment Account**' tile under Investments & Click on the dropdown menu (...).
- 03 ➤ Select "**Buy Gold**" from the dropdown menu.

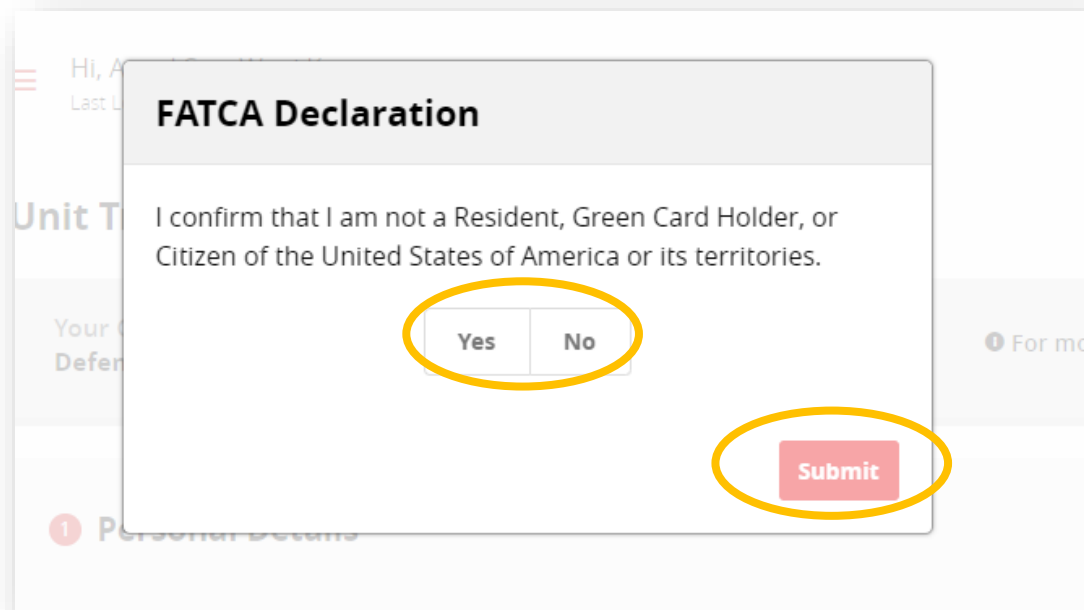
➤ **Note:** Customer must have a valid current or savings account (CASA) with CIMB Bank Berhad or current account-i or savings account-i (CASA-i) with CIMB Islamic Bank Berhad



Buy Gold

04 ➤ Please submit the Foreign Account Tax Compliance Act (FATCA) Declaration to proceed with the account opening

Note: If the answer is no, please refer to [FAQ Q3](#) for customers who are eligible to open a CIMB Bank Gold Investment Account via CIMB Clicks



The screenshot shows a modal window titled "FATCA Declaration" overlaid on a blurred background of the CIMB Clicks interface. The modal contains the following text: "I confirm that I am not a Resident, Green Card Holder, or Citizen of the United States of America or its territories." Below this text are two radio button options, "Yes" and "No", which are circled in yellow. At the bottom right of the modal is a red "Submit" button, also circled in yellow. The background shows a sidebar with a menu icon, a greeting "Hi, A...", and a "Unit T" section. A progress indicator at the bottom left shows "1 Personal Details" as the first step.



Buy Gold - Now

05 ➤ Enter the value (in gram) that you want to buy for gold trading

Note: Please refer to [FAQ 10](#) for list of daily transaction limits

06 ➤ Choose your preferred eGIA account

07 ➤ Select account you wish to pay from

Note: Customer must have a valid current or savings account (CASA) with CIMB Bank Berhad or current account-i or savings account-i (CASA-i) with CIMB Islamic Bank Berhad

Buy Gold

1

Amount and When

Amount (grams)
10

(subject to daily combined limit of: RM 50,000) [Change Limit](#)

RM Equivalent
2,525.00

[Converter](#)

2

For

☒ Own Account

☐ Favourite Account

☐ Open Account

Account
eGIA

3

Pay From

Account
AIR ASIA SAVER

Click on Desktop view

Now

Later

Available Balance

gram(s)

Available Balance

MYR



Buy Gold - Later

05 ➔

Enter the value (in gram) that you want to schedule the transaction for gold trading when gold price is less than a certain value and key in the number of times

Note: Please refer to [FAQ 10](#) for list of daily transaction limits

06 ➔

Choose your preferred eGIA account

07 ➔

Select account you wish to pay from

Note: Customer must have a valid current or savings account (CASA) with CIMB Bank Berhad or current account-i or savings account-i (CASA-i) with CIMB Islamic Bank Berhad

Buy Gold

1 Amount and When

Amount (grams)
2

When
Now Later

(Subject to daily combined limit of: RM 100,000)

[Change Limit](#)

2 For

☒ Own Account
☐ Favourite Account
☐ Open Account
My Own Gold Account

When price is less than
190 MYR per 1 GRAM

Number of times
29

Cancel Save

3 Pay From

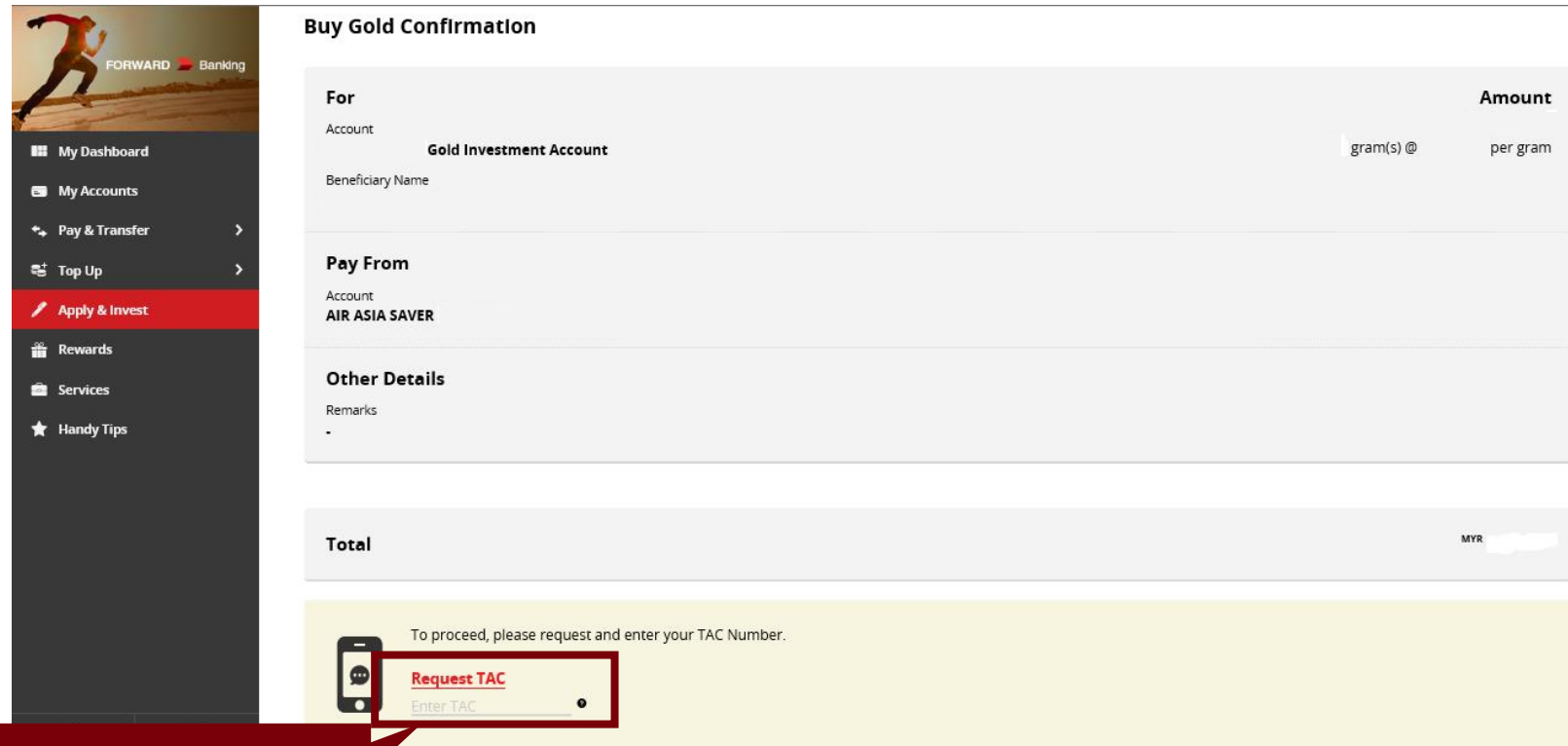
Account
CURRENT ACCOUNT 80 0699667 1

Available Balance
MYR 2,539.11



Buy Gold

- 08 ➤ You will be directed to **Buy Gold confirmation page** with the indication of the investment amount.
- 09 ➤ Request for TAC
- 10 ➤ Enter TAC to complete the transaction.



Buy Gold Confirmation

For	Amount
Account Gold Investment Account	gram(s) @ per gram
Beneficiary Name	

Pay From
Account AIR ASIA SAVER

Other Details
Remarks -

Total MYR

To proceed, please request and enter your TAC Number.

Request TAC

Enter TAC

(10) Enter the valid TAC number





01

Existing Customers

B. Sell Gold

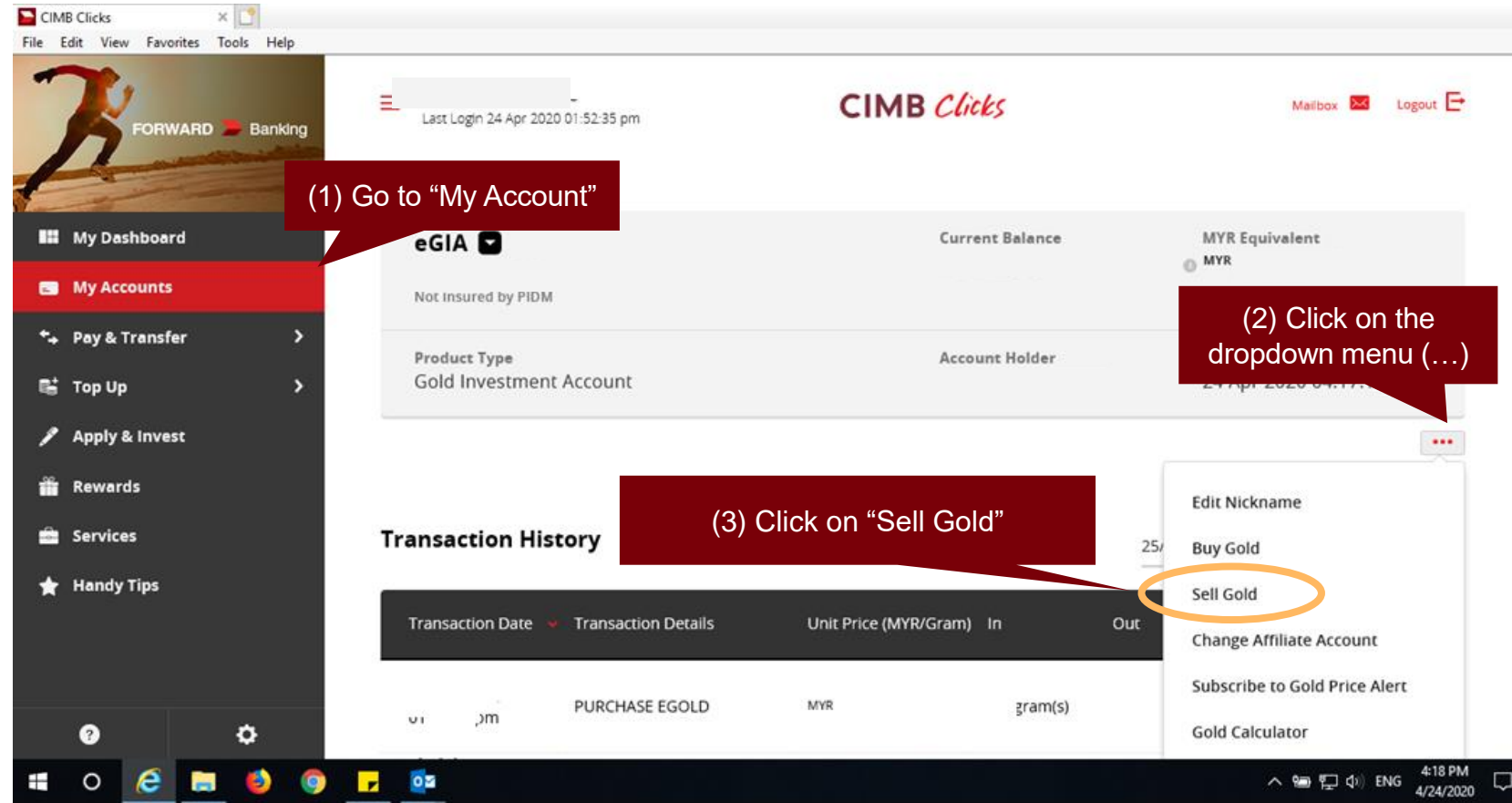
- **Now**
- **Later**

Sell Gold

01 ➤ Go to “My Account”

02 ➤ Click on the **dropdown menu (...)**

03 ➤ Click on “**Sell Gold**”



Sell Gold - Now

04 ➤ Enter the value (in gram) that you want to sell for gold trading

Note: Please refer to [FAQ 10](#) for list of daily transaction limits

05 ➤ Choose your eGIA account

06 ➤ After you've completed all the fields, click **“Submit”**

Sell Gold

1 Amount and when


Amount (grams)
1

When

Now

Later

RM Equivalent
238.30

 [Converter](#)

3 Sell Gold From

Account
eGIA

2 Transfer To

Account Type



Sell Gold - Later

04 ➤

Enter the value (in gram) that you want to schedule the transaction for gold trading when gold price is more than a certain value and key in the number of times.

Note: Please refer to [FAQ 10](#) for list of daily transaction limits

05 ➤

Choose your eGIA account

06 ➤

After you've completed all the fields, click **“Submit”**

Sell Gold

1

Amount and when

Gram

When

Now

Later

2

Sell Gold From

Account

eGIA 40 0035971 S 90

When price is more than

180

MYR per 1 GRAM

Number of times

1

Available Balance

0 grams

3

Transfer To

Account Type

8006947435

Cancel

Save



Sell Gold

07 ➤ You will be directed to sell Gold Confirmation page with the indication of **sell gold amount**.


08 ➤ Request for TAC

09 ➤ Enter TAC to complete the process.

Sell Gold Confirmation

Sell Gold From	Gold Investment Account	Amount (grams) MYR 238.30 1 gram(s) @ MYR 238.30 per gram
Transfer To	Savings Account	
Remarks	Test	

To proceed, please request and enter your TAC Number.



Request TAC
Enter TAC





01

Existing Customers

C. Check eGIA account holdings

Check GIA Account Holdings

01 ➤ Select '**My Accounts**' on the left panel menu.

02 ➤ Under Investments, look for Gold Investment for the available eGIA account details.

03 ➤ Checking of eGIA account holdings can be done on both CIMB Clicks Desktop view and mobile application.

The image displays three sequential screenshots of the CIMB Clicks mobile application interface, illustrating the steps to check eGIA account holdings.

(1) Select "My Account": The first screenshot shows the left-hand navigation menu. The 'My Accounts' option, represented by a red icon, is highlighted with a yellow circle.

(2) Under Investment, select "Gold Investment account": The second screenshot shows the 'Investments' section. Under the 'Gold Investment' heading, the 'Existing eGIA Number' option is highlighted with a yellow circle.

(3) eGIA Holding details: The third screenshot shows the 'eGIA Holding details' page. It displays the 'Gold Investment' section with a balance of MYR 192.60 and 1 gram(s) of gold.





01

Existing Customers

D. Subscribe to Gold Price Alert

Subscribe to Gold Price Alert

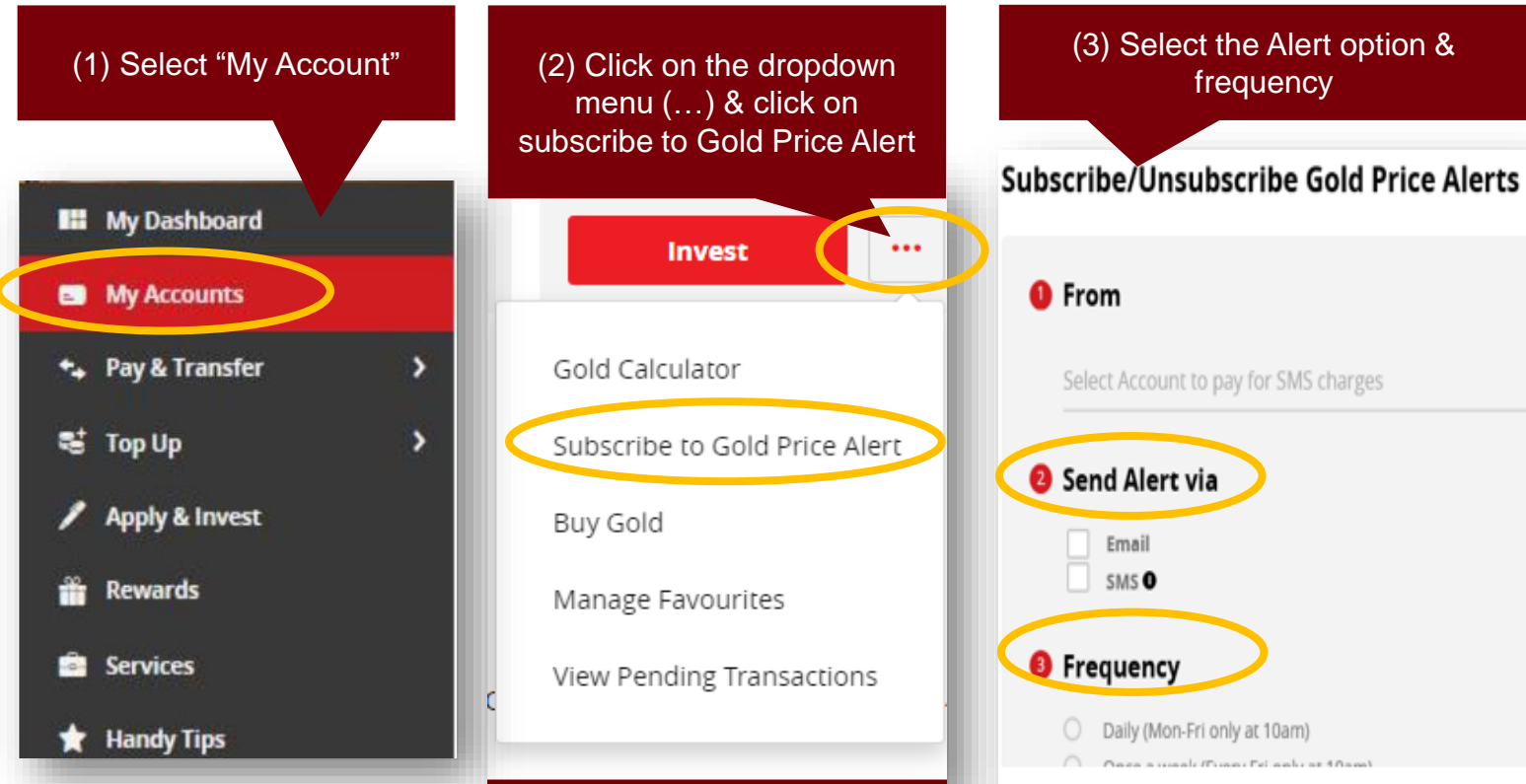
01 ➤ Select '**My Accounts**' on the left panel menu.

02 ➤ Click on the dropdown menu (...) & Click on Subscribe to Gold Price Alert

03 ➤ Select your Alert option either by email and/or SMS

Select the Frequency

Gold Price Alert subscription via SMS will be subject to respective telco charges (payable by customers)





02

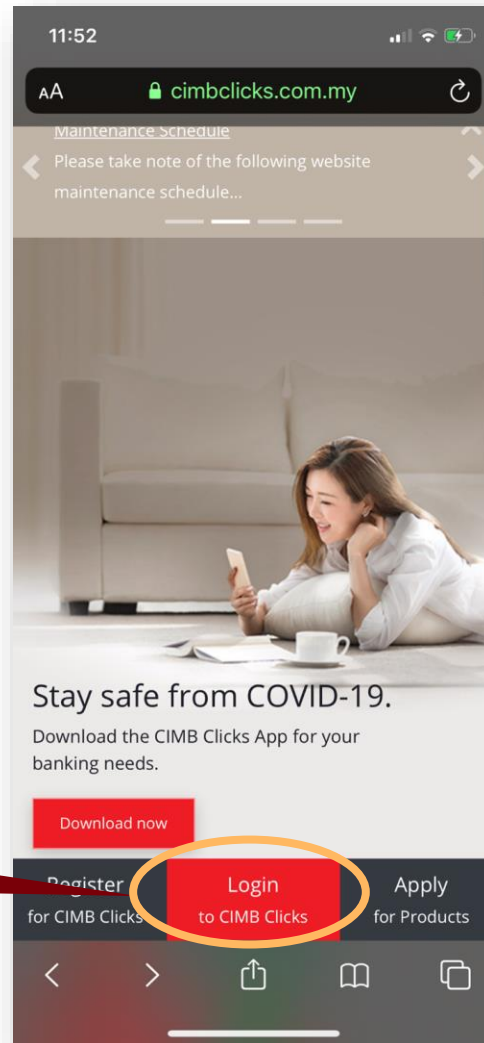
New Customers

- A. [Gold Investment Account Opening](#)
- B. [Buy Gold](#)
- C. [Check eGIA Account Holdings](#)

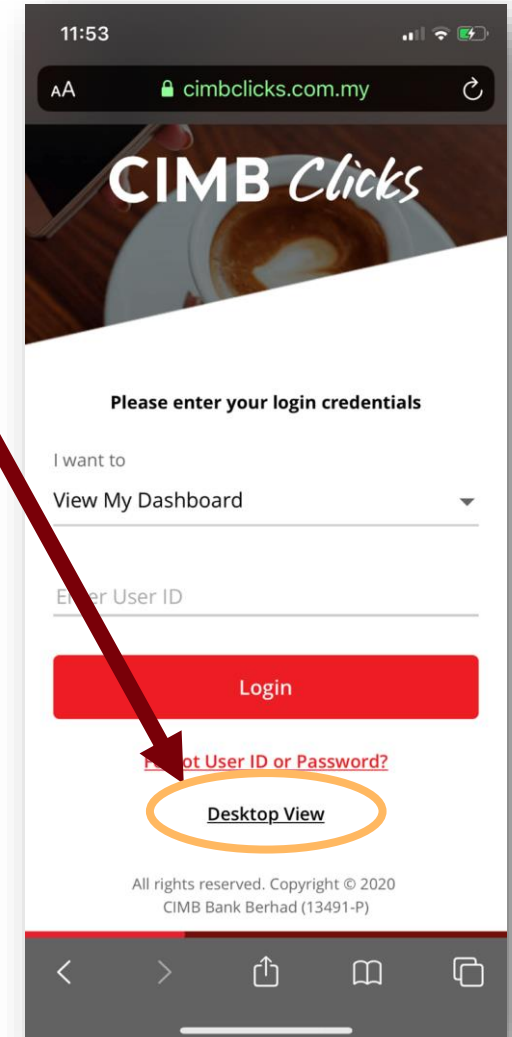
CIMB Clicks (Mobile Phone User)

01 ➤ Logon to www.cimbclicks.com.my and click on **“Login to CIMB Clicks”**

Click on Login to CIMB Clicks



02 ➤ Choose “Desktop view”



Note: Please ensure you're in desktop view in order to view more products.

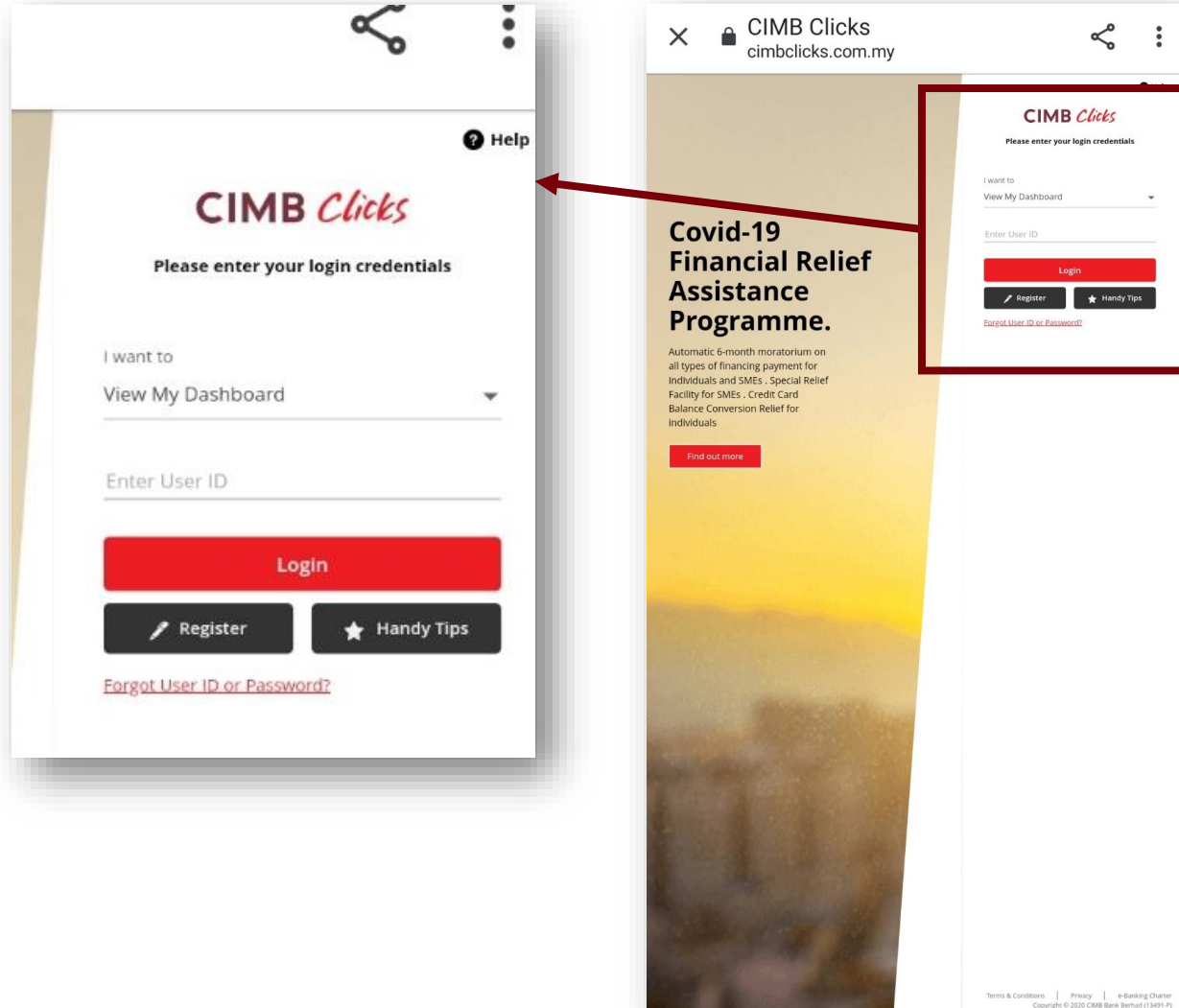


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CIMB Clicks (Mobile Phone User)

03 ➤ The page will be refreshed with desktop view version.

04 ➤ Login with your User ID & password.



CIMB Clicks (Desktop/ Tablet User)

01 ➤ Logon to
www.cimbclicks.com.my/clicks/#/

02 ➤ Login with your User ID
& password.

The image is a composite of two parts. The left part is a promotional banner for CIMB Clicks. It features a grey background with the text "We got your back with up to RM1,000* cash back too." in bold black font. Below this, it says "Campaign period: 10 Feb - 31 May 2020." and "Apply Now" in a red button. A white box with red text says "FROM RM37/MTH". Below that, it says "APPLY IN 10 MINS" and "NEXT DAY ✓". The right part is a screenshot of the CIMB Clicks login page. It has the CIMB Clicks logo at the top right, followed by a "Help" link. Below the logo, it says "Please enter your login credentials". There is a dropdown menu for "I want to" with "View My Dashboard" selected. Below that is a text input field for "Enter User ID" with a red "x" icon and a red error message "CIMB Clicks ID is mandatory". Below the input field is a red "Login" button. Below the login button are two dark grey buttons: "Register" with a pencil icon and "Handy Tips" with a star icon. Below these buttons is a red link "Forgot User ID or Password?". At the bottom of the page, there are links for "Terms & Conditions", "Privacy", and "e-Banking Charter", followed by the copyright notice "Copyright © 2020 CIMB Bank Berhad (13491-P)".

CIMB Clicks [Help](#)

Please enter your login credentials

I want to
View My Dashboard

Enter User ID ×
CIMB Clicks ID is mandatory

Login

[Register](#) [★ Handy Tips](#)

[Forgot User ID or Password?](#)

[Terms & Conditions](#) | [Privacy](#) | [e-Banking Charter](#)
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02

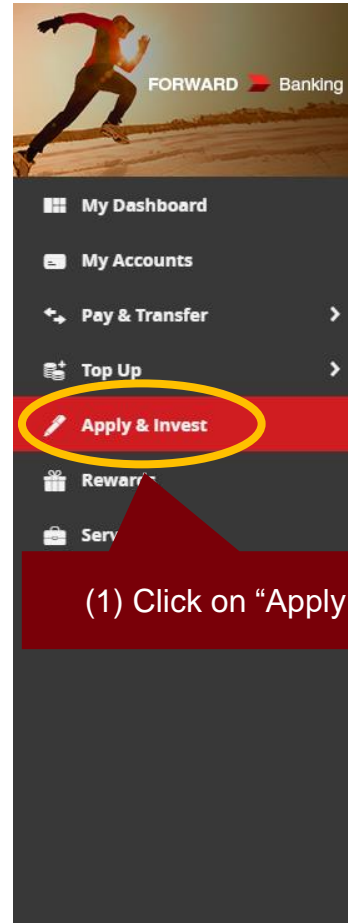
New Customers

A. Gold Investment Account Opening

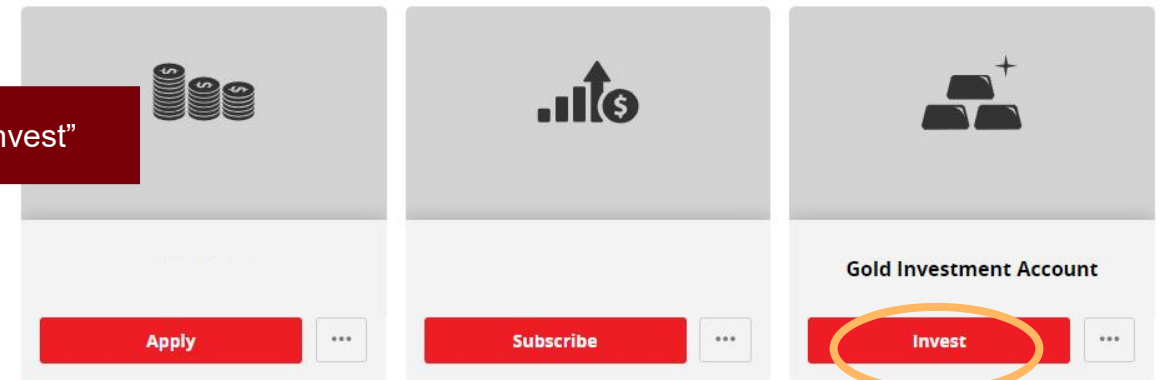
Gold Investment Account Opening

01 ➤ Log in to your Clicks account and click on '**Apply & Invest**' on the left panel.

02 ➤ On Gold Investment Account title, click on "**Invest**".



Investments



➤ **Note:** Customer must have a valid current or savings account (CASA) with CIMB Bank Berhad or current account-i or savings account-i (CASA-i) with CIMB Islamic Bank Berhad

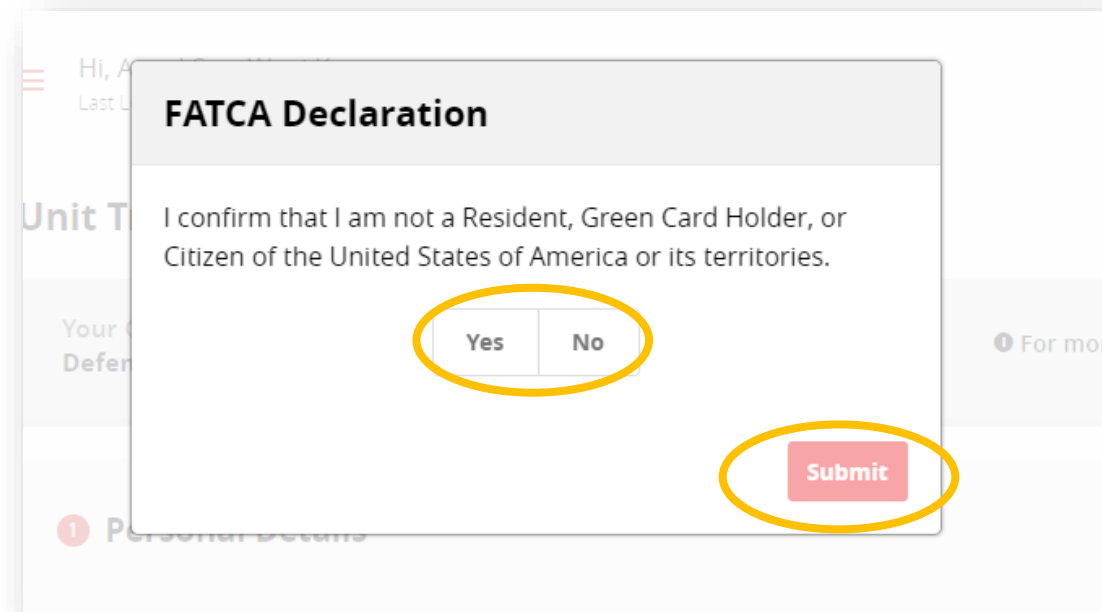


8 December 2022

Gold Investment Account Opening

03 ➤ Please submit the Foreign Account Tax Compliance Act (FATCA) Declaration to proceed with the account opening

Note: If the answer is no, please refer to [FAQ Q3](#) for customers who are eligible to open a CIMB Bank Gold Investment Account via CIMB Clicks



The screenshot shows a web interface for opening a Gold Investment Account. A modal window titled "FATCA Declaration" is displayed. The text inside the modal reads: "I confirm that I am not a Resident, Green Card Holder, or Citizen of the United States of America or its territories." Below this text are two buttons, "Yes" and "No", which are circled in yellow. To the right of these buttons is a red "Submit" button, also circled in yellow. The background of the web page is partially visible, showing a sidebar with a menu icon and some text like "Hi, A...", "Last L...", "Unit T...", "Your C...", "Defen...", and a main area with a "1 Personal Details" step indicator.



Gold Investment Account Opening

04 ➤

Under “Initial Investment”, a **minimum of 1 gram** of gold is required for account opening. Name of account holder will be shown by default.

05 ➤

Under “Debiting Account”, select your preferred debiting account to be associated with CIMB Gold Investment Account.

Note: Customer must have a valid current or savings account (CASA) with CIMB Bank Berhad or current account-i or savings account-i (CASA-i) with CIMB Islamic Bank Berhad

The screenshot shows a digital form for opening a Gold Investment Account. It is divided into three numbered sections: 1. Initial Investment, 2. Name, and 3. From. Step 04 points to the 'Initial Investment' section, specifically the 'Amount (grams)' input field which contains the number '1'. Step 05 points to the 'From' section, specifically the 'Debiting Account' dropdown menu. A 'Converter' button is visible between the first and second sections. The form has a light gray background with dark gray text and red accents for the section numbers and callout boxes.

1 Initial Investment

Amount (grams)

1

RM Equivalent

Converter

2 Name

3 From

Debiting Account



Gold Investment Account Opening

06 ➤ Please read the Product Disclosure Sheet, Terms and Conditions and Privacy Notice.

Once you have read, understood and agreed to the abovesaid, kindly confirm the Accepting Terms & Conditions by clicking “**Accept**” and “**Submit**” to finish the application to proceed with the account opening

Accepting Terms & Conditions:

IMPORTANT NOTICE: Please click on the links to read the [Product Disclosure Sheet](#), [Terms & Conditions](#) and [Privacy Notice](#) before proceeding with your application

I confirm that i accessed the above link for the Terms & Conditions and declare that i have read, understood and agree to be bound by the Terms & Conditions governing Gold Investment Account via CIMB Clicks.

I hereby acknowledge that i have read the Privacy Notice issued by CIMB Group (Which may be assessed at the above link and/or has been made available to me) and confirm my agreement to the same

Notes:

1. The gold price spread (difference between the Bank's quoted buy and sell prices) could potentially be wider on weekends and after 5pm on weekdays at the Bank's sole discretion.
2. Gold investment Accounts via CIMB Clicks is not insured by PIDM.

[Clear](#)

Submit



Gold Investment Account Opening

07 ➤ You will be directed to Gold Account Opening Confirmation page with the indication of **Gold Transaction amount**.


08 ➤ Request for TAC

09 ➤ Enter TAC to complete the process.

Gold Account Opening Confirmation

Account Number	-	Amount	10 gram(s)
From Account		RM Equivalent	MYR 2,439.00
Name			

TotalMYR 2,439.00



To proceed, please request and enter your TAC Number.

Request TAC
Enter TAC





02

New Customers

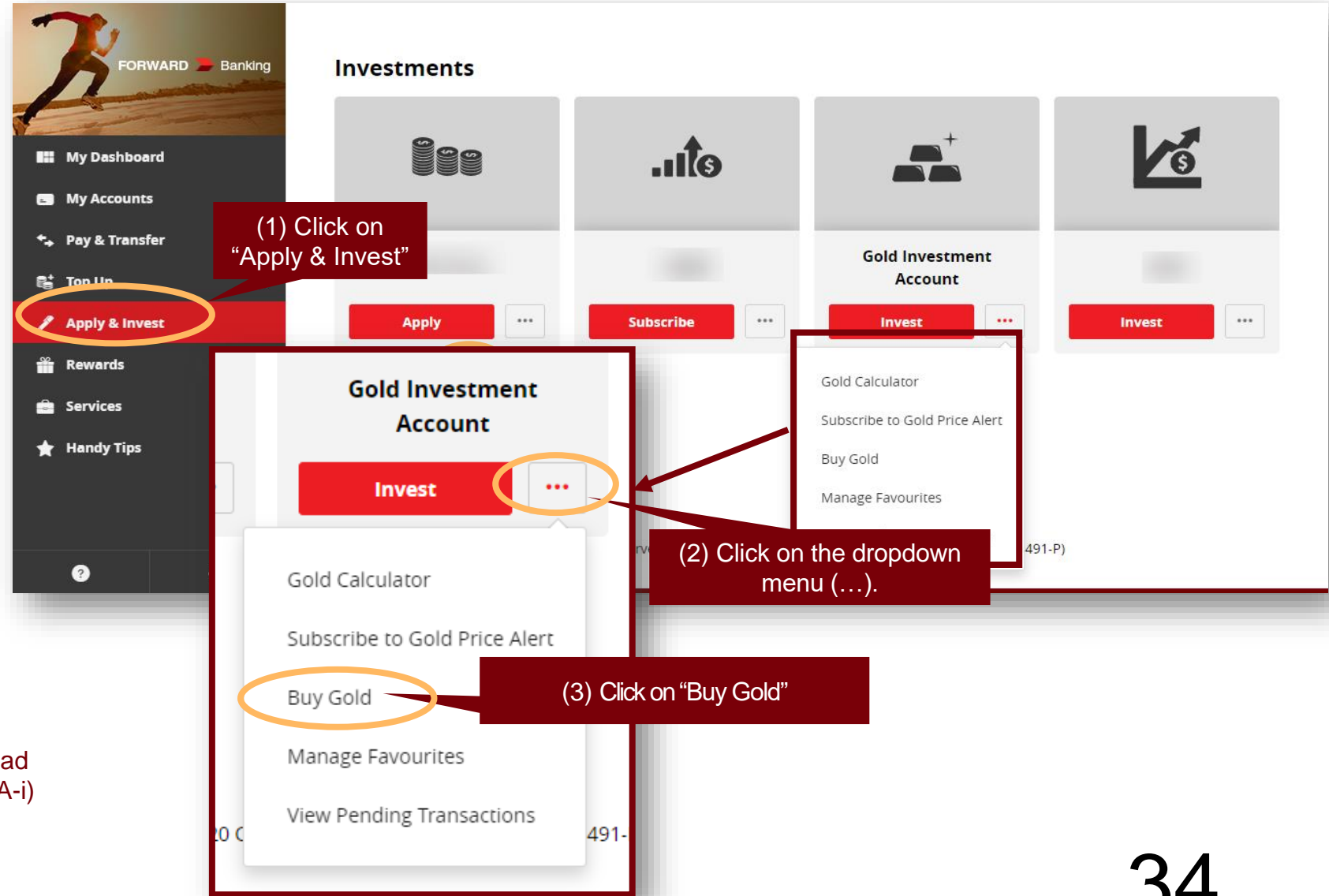
B. Buy Gold

- **Now**
- **Later**

Buy Gold

- 01 ➤ Select '**Apply & Invest**' on the menu shown on the left panel.
- 02 ➤ Look for '**Gold Investment Account**' tile under Investments & Click on the dropdown menu (...).
- 03 ➤ Select "**Buy Gold**" from the dropdown menu.

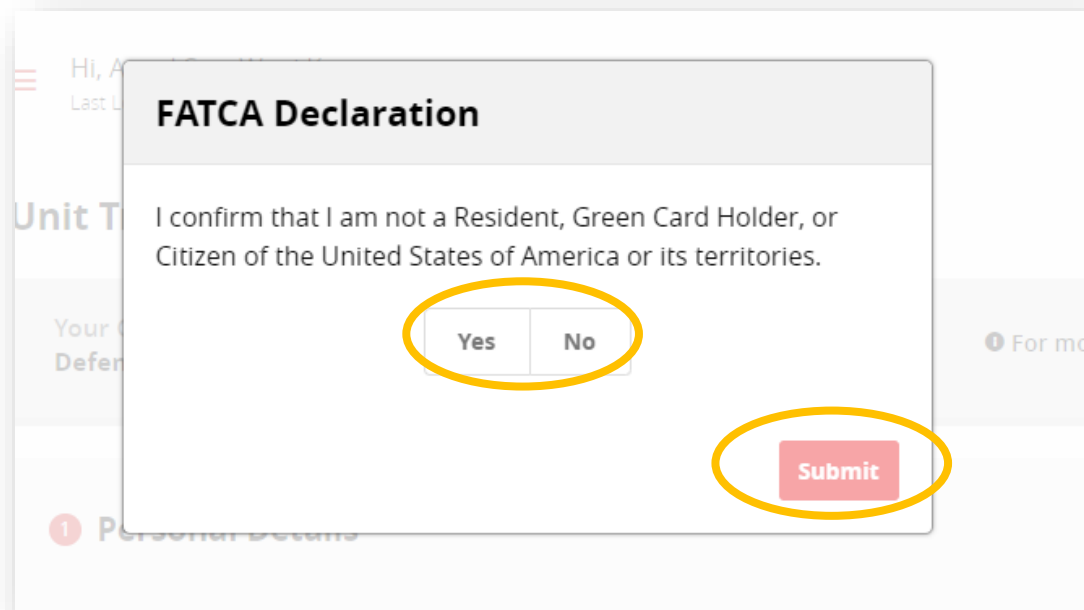
➤ **Note:** Customer must have a valid current or savings account (CASA) with CIMB Bank Berhad or current account-i or savings account-i (CASA-i) with CIMB Islamic Bank Berhad



Buy Gold

04 ➤ Please submit the Foreign Account Tax Compliance Act (FATCA) Declaration to proceed with the account opening

Note: If the answer is no, please refer to [FAQ Q3](#) for customers who are eligible to open a CIMB Bank Gold Investment Account via CIMB Clicks



The screenshot shows a web interface for a FATCA Declaration. The form is titled "FATCA Declaration" and contains the text: "I confirm that I am not a Resident, Green Card Holder, or Citizen of the United States of America or its territories." Below this text are two buttons, "Yes" and "No", which are circled in yellow. To the right of these buttons is a link that says "For more". At the bottom right of the form is a red "Submit" button, also circled in yellow. The background of the page shows a sidebar with a menu icon and a main content area with a greeting "Hi, A" and "Last L".

Buy Gold - Now

05 ➤ Enter the value (in gram) that you want to buy for gold trading

Note: Please refer to [FAQ 9](#) for list of daily transaction limits

06 ➤ Choose your preferred eGIA account

07 ➤ Select account you wish to pay from

Note: Customer must have a valid current or savings account (CASA) with CIMB Bank Berhad or current account-i or savings account-i (CASA-i) with CIMB Islamic Bank Berhad

Buy Gold

1

Amount and When

Amount (grams)

10

When

Now

Later

(subject to daily combined limit of: RM 50,000) [Change Limit](#)

RM Equivalent

2,525.00

[Converter](#)

2

For

☒ Own Account

☐ Favourite Account

☐ Open Account

Account

eGIA

3

Pay From

Account

AIR ASIA SAVER

Available Balance

gram(s)

Available Balance

MYR



Buy Gold - Later

05 ➤

Enter the value (in gram) that you want to schedule the transaction for gold trading when gold price is less than a certain value and key in the number of times.

Note: Please refer to [FAQ 10](#) for list of daily transaction limits

06 ➤

Choose your preferred eGIA account

07 ➤

Select account you wish to pay from

Note: Customer must have a valid current or savings account (CASA) with CIMB Bank Berhad or current account-i or savings account-i (CASA-i) with CIMB Islamic Bank Berhad

Buy Gold

1 Amount and When

Amount (grams)
2

When

Now

Later

(subject to daily combined limit of: RM 100,000)

[Change Limit](#)

Please fill in the future buy gold value.

2 For

- ☒ Own Account
☐ Favourite Account
☐ Open Account
My Own Gold Account

When price is less than

190

MYR per 1 GRAM

Number of times

29

Cancel

Save

3 Pay From

Account

CURRENT ACCOUNT 80 0699667 1

Available Balance

MYR 2,539.11



Buy Gold

08 ➤ You will be directed to **Buy Gold confirmation page** with the indication of the investment amount.

09 ➤ Request for TAC

10 ➤ Enter TAC to complete the transaction.

Buy Gold Confirmation

For

Account

Gold Investment Account

gram(s) @ MYR per gram

Beneficiary Name

Pay From

Account

AIR ASIA SAVER

Other Details

Remarks

-

Total

MYR



To proceed, please request and enter your TAC Number.

[Request TAC](#)

Enter TAC





02

New Customers

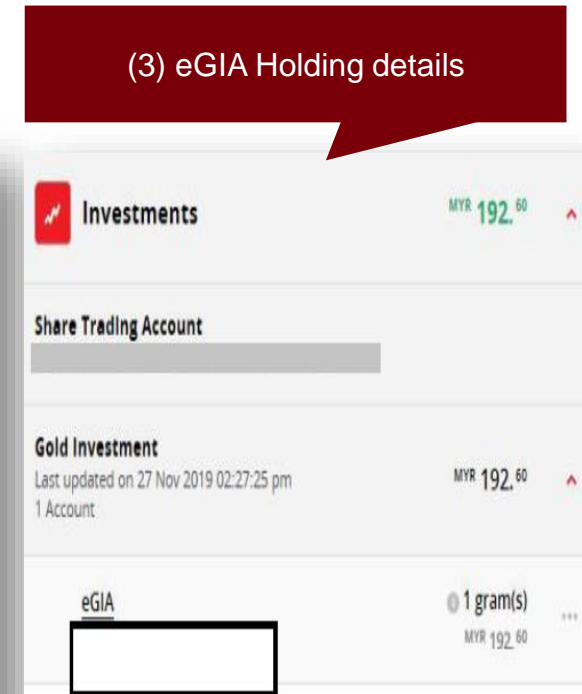
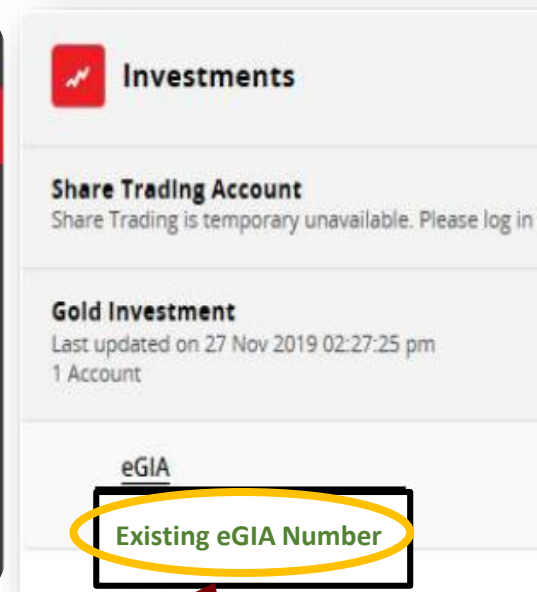
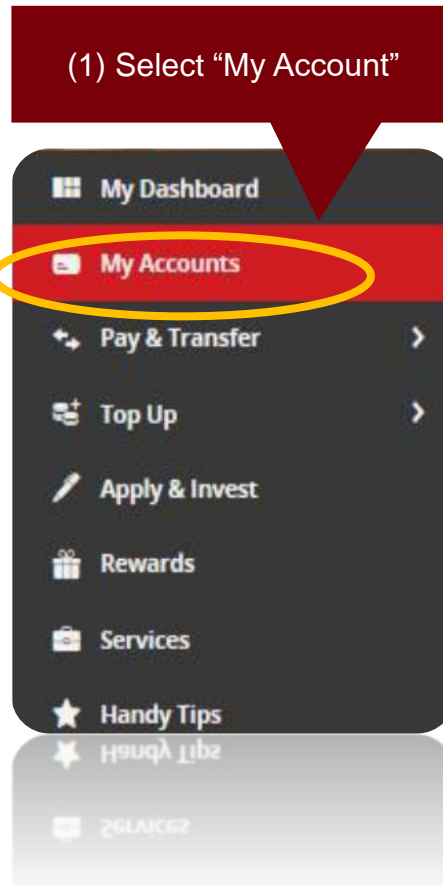
C. Check GIA Account Holdings

Check GIA Account Holdings

01 ➤ Select '**My Accounts**' on the left panel menu.

02 ➤ Under Investments, look for Gold Investment for the available eGIA account details.

03 ➤ Checking of eGIA account holdings can be done on both CIMB Clicks Desktop view and mobile application.





3

Frequently Asked Questions

8 December 2022

Frequently Asked Questions

Operating hours

01 ➤ Can I buy and sell gold anytime?

You can buy and sell gold between 8.30am to 11.30pm daily except during national public holidays in Malaysia.

02 ➤ When will the scheduled transaction for gold trading be processed?

It will be processed at 4.00pm daily.

Account opening

03 ➤ Who is eligible to open a CIMB Bank Gold Investment Account via CIMB Clicks?

- Individuals above 18 years old who are residents, permanent residents or non-residents.
- Individuals must not be a Resident, Green Card Holder, or Citizen of the United States of America or its territories.
- Minor under 18 years old (Subject to account being operated by parents/ guardian).
- Personal or Joint Account (Maximum 3 persons' name are allowed).

Account Closure

04 ➤ If I want to close my Gold Investment Account, how do I do that?

Please visit the nearest CIMB Bank branch to close your Gold Investment Account.

Validity of Scheduled Transaction

05 ➤ What is the validity period for a scheduled transaction? It is valid for 90 days only.



Frequently Asked Questions (cont'd)

Transaction & payment

06 ➤ Can I buy and sell gold if I have an existing current/savings account with CIMB?

Yes you can. You must have a valid current or savings account (CASA) with CIMB Bank Berhad or current account-i or savings account-i (CASA-i) with CIMB Islamic Bank Berhad

07 ➤ Can I buy Gold for third party accounts via CIMB Clicks?

Yes, you can.

08 ➤ Can I sell gold for 3rd party accounts via CIMB Clicks?

Unfortunately this service is not available on CIMB Clicks. For example, Customer A is the person who purchase gold for third party account (i.e. Customer B). Only Customer B can sell their gold holdings from their Gold Investment account and not Customer A.

09 ➤ Will the Bank notify me if my scheduled transaction for gold trading is performed successfully or rejected?

The Bank will send an SMS notification for successful scheduled transactions.

10 ➤ What is the minimum and maximum limit for gold trading via CIMB Clicks?

	8.30am to 4.59pm		5.00pm to 11.30pm	
Limit per transaction	Minimum	Maximum	Minimum	Maximum
Account Opening	1 gram	300 grams	1 gram	200 grams
Buy – Own account	1 gram	300 grams	1 gram	200 grams
Buy – Third party account	1 gram	RM30,000*	1 gram	200 grams or RM5,000* whichever is lower
Sell**	1 gram	300 grams	1 gram	200 grams

Daily limit for all transactions is capped at 6,000 grams. However, the maximum limit from 5.00pm – 11.30pm will prevail.

**Shared limit with Third Party Funds Transfer, Interbank GIRO and Instant Transfer (Combined Limit)*

***You are required to maintain at least 1 gram in the gold account*



Disclaimer

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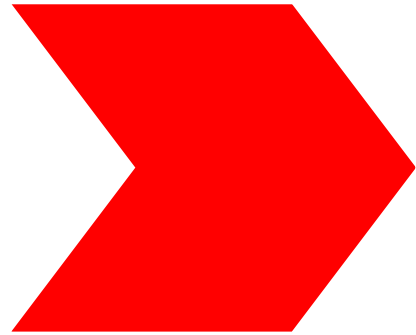
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