



A STEP-BY-STEP GUIDE TO INVEST IN e-GOLD

INVESTMENT ACCOUNT (eGIA) via CIMB Clicks

FORWARD  Together

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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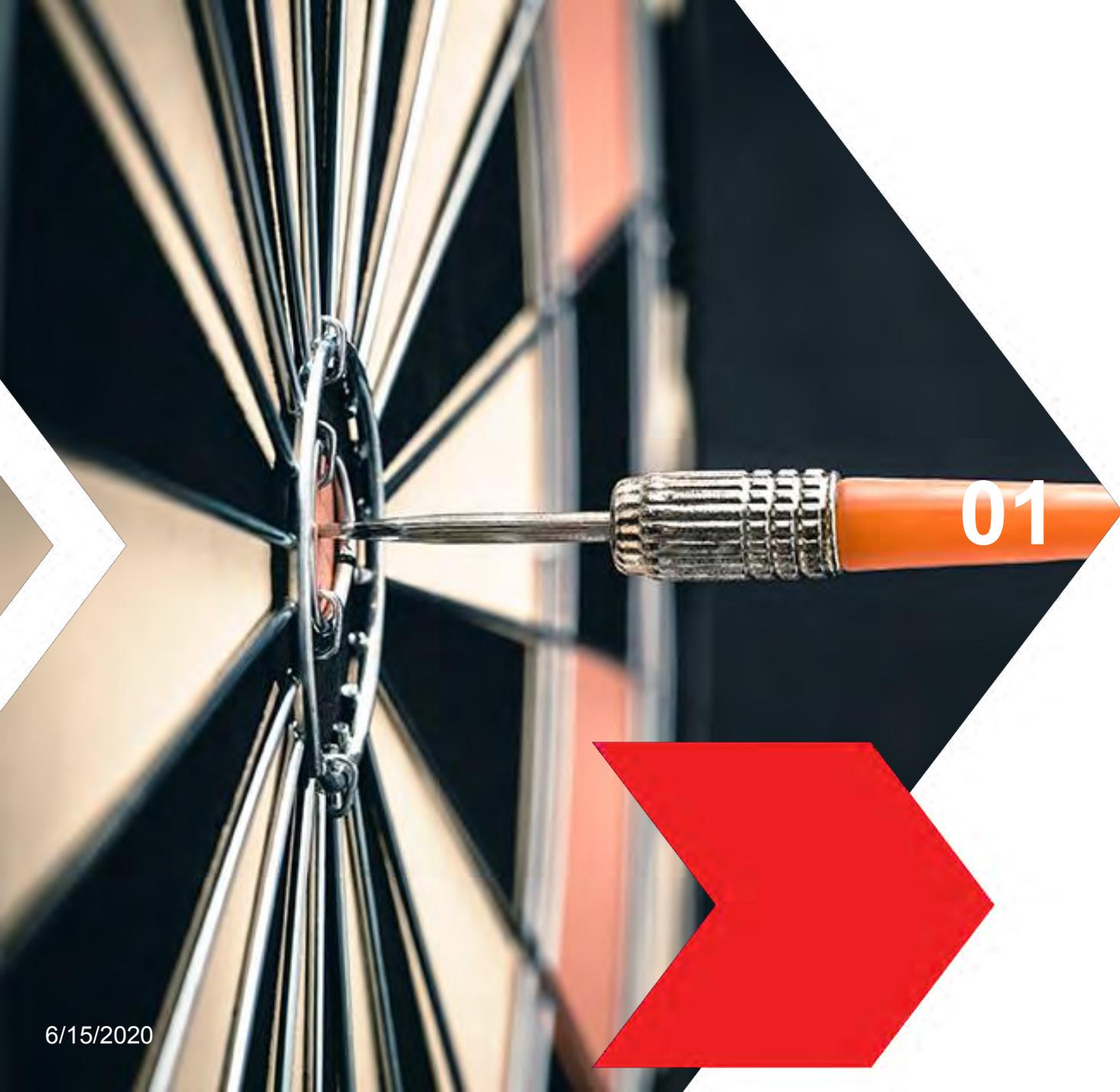
➤ New Customers

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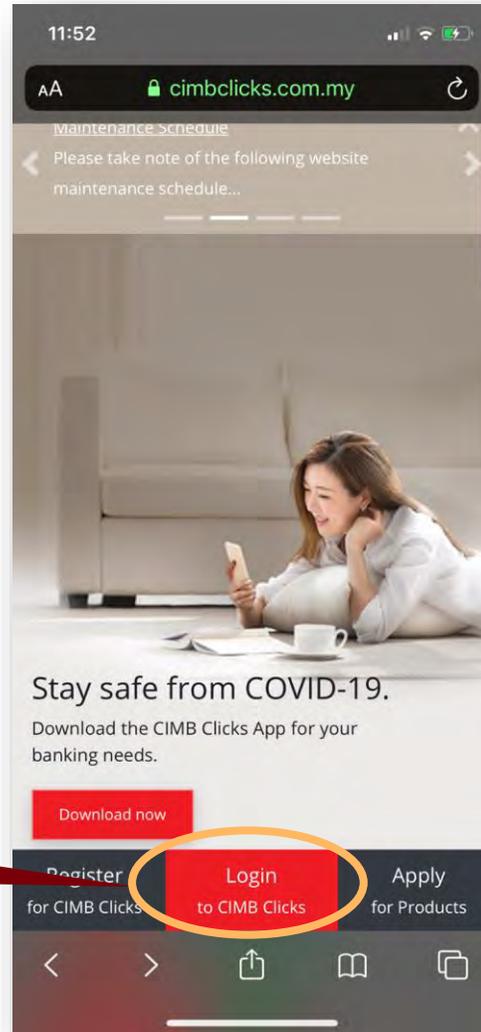
01

Existing Customers

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

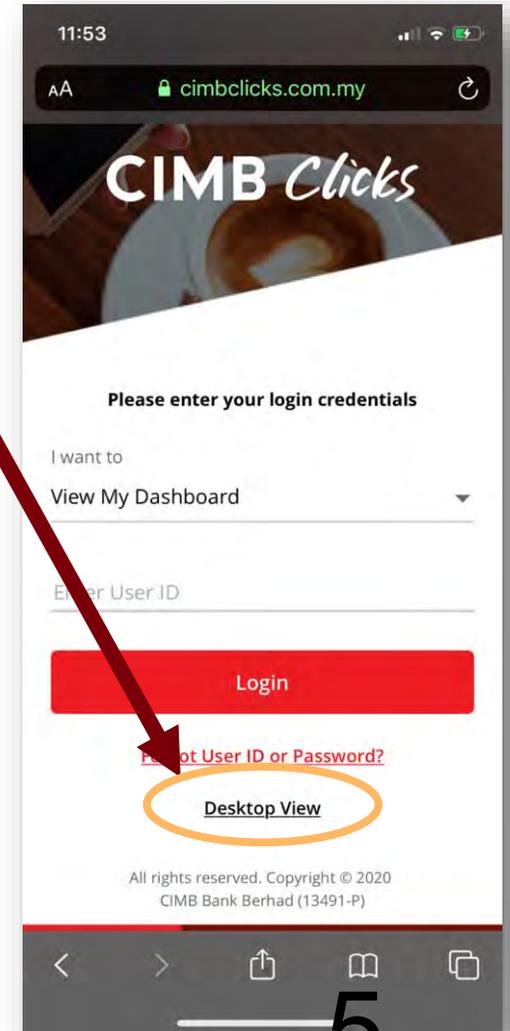
CIMB Clicks (Mobile Phone User)

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



Click on Login to CIMB Clicks

02 ➤ Choose “Desktop view”



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

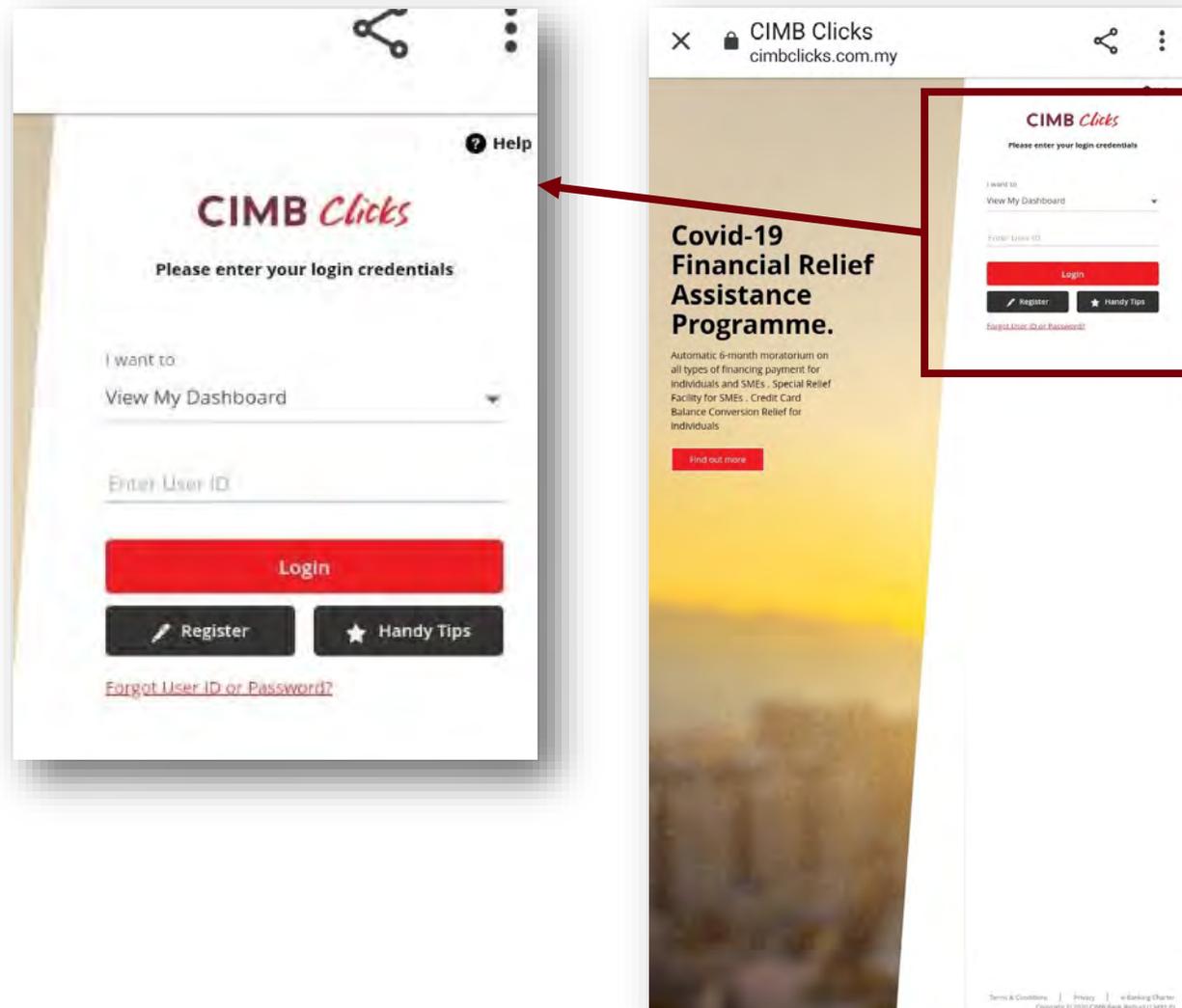


6/15/2020

CIMB Clicks (Mobile Phone User)

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

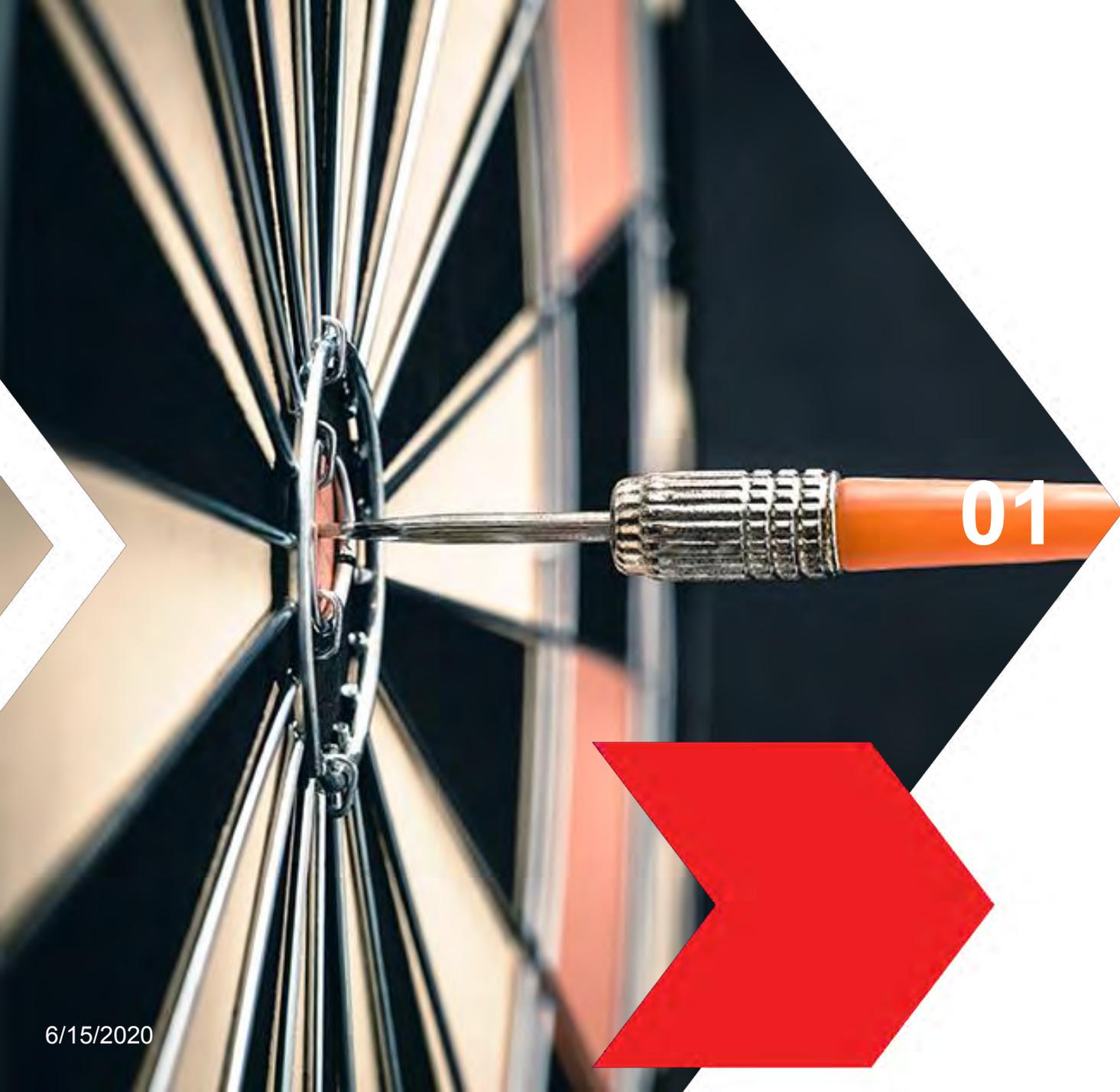
04 ➤ Login with your User ID & password.



CIMB Clicks (Desktop/ Tablet User)

- 01 ➤ Logon to www.cimbclicks.com.my/clicks/#/
- 02 ➤ Login with your User ID & password.

The screenshot displays the CIMB Clicks website interface. On the left, a promotional banner features the text: "We got your back with up to RM1,000* cash back too." Below this, it states "Campaign period: 10 Feb - 31 May 2020." A white sign in the foreground reads "Apply Now FROM RM37/MTH APPLY IN 10 MINS NEXT DAY ✓". On the right, the login form is visible, titled "CIMB Clicks" with a "Help" icon. It prompts the user to "Please enter your login credentials" and includes a dropdown menu for "I want to" (set to "View My Dashboard"). Below this is an "Enter User ID" field with a red "x" icon and a note that "CIMB Clicks ID is mandatory". The form contains a red "Login" button, a dark grey "Register" button, and a dark grey "Handy Tips" button. A link for "Forgot User ID or Password?" is also present. At the bottom, there are links for "Terms & Conditions", "Privacy", and "e-Banking Charter", along with the copyright notice "Copyright © 2020 CIMB Bank Berhad (13491-P)".



01

Existing Customers

A. Buy Gold

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 Conventional current or savings account (CASA) with CIMB Bank Berhad (Islamic CASA is not allowed)

The screenshot displays the CIMB mobile app interface. On the left, a dark sidebar menu contains several options: 'My Dashboard', 'My Accounts', 'Pay & Transfer', 'Top Up', 'Apply & Invest' (highlighted with a red circle), 'Rewards', 'Services', and 'Handy Tips'. The main content area is titled 'Investments' and features four tiles. The third tile, 'Gold Investment Account', is selected and expanded. Below the 'Invest' button on this tile is a dropdown menu with three red dots. The dropdown menu is open, showing options: 'Gold Calculator', 'Subscribe to Gold Price Alert', 'Buy Gold' (highlighted with a red circle), 'Manage Favourites', and 'View Pending Transactions'. Three red callout boxes with white text and arrows provide instructions: (1) Click on "Apply & Invest", (2) Click on the dropdown menu (...), and (3) Click on "Buy Gold".

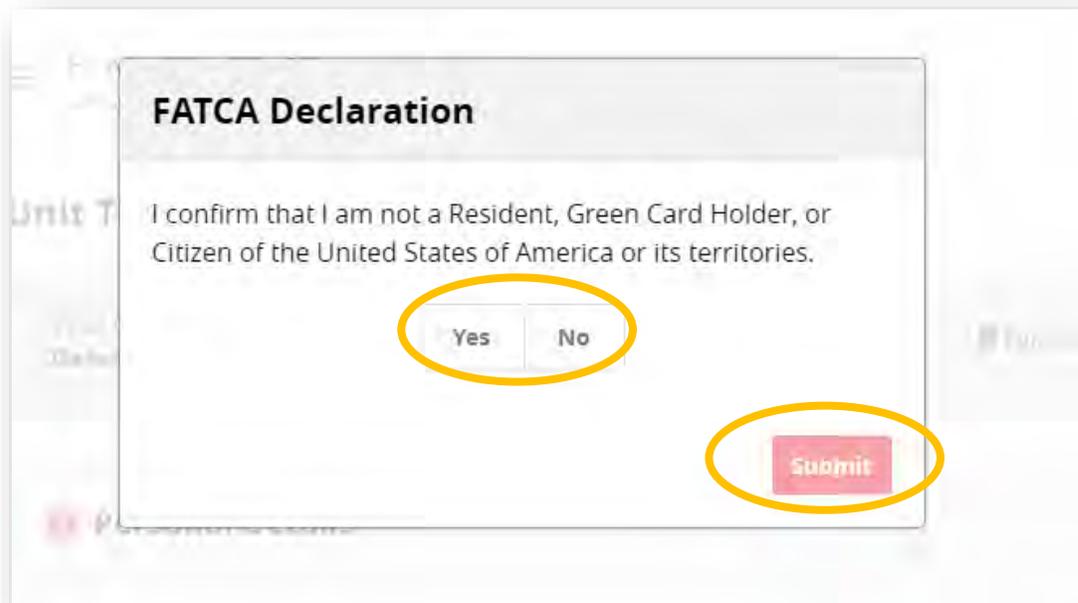


6/15/2020

Buy Gold (Existing Customers)

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 image shows a screenshot of a web form titled "FATCA Declaration". The form 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 radio button options, "Yes" and "No", which are circled in yellow. To the right of these options is a red "Submit" button, also circled in yellow. The form is set against a light gray background with some faint text visible on the left side.



Buy Gold

05 ➔ Enter the value (in gram) that you want buy or schedule the transaction 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 Conventional current or savings account (CASA) with CIMB Bank Berhad (Islamic CASA is not allowed)

Buy Gold

Click on Desktop view

1 Amount and When

Amount (grams)
10

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

Available Balance
gram(s)

3 Pay From

Account
AIR ASIA SAVER

Available Balance
MYR



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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.

FORWARD Banking

- My Dashboard
- My Accounts
- Pay & Transfer
- Top Up
- Apply & Invest**
- Rewards
- Services
- Handy Tips

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](#)

(10) Enter the valid TAC number





01

Existing Customers

B. Sell Gold

Sell Gold

01 ➤ Go to **“My Account”**

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

03 ➤ Click on **“Sell Gold”**

The screenshot shows the CIMB Clicks website interface. The left sidebar contains a navigation menu with the following items: My Dashboard, My Accounts (highlighted in red), Pay & Transfer, Top Up, Apply & Invest, Rewards, Services, and Handy Tips. The main content area displays account information for an eGIA (Gold Investment Account). A dropdown menu is open from the top right corner, listing options: Edit Nickname, Buy Gold, Sell Gold (circled in orange), Change Affiliate Account, Subscribe to Gold Price Alert, and Gold Calculator. A red callout box points to the 'My Accounts' menu item with the text '(1) Go to “My Account”'. Another red callout box points to the dropdown menu with the text '(2) Click on the dropdown menu (...)'. A third red callout box points to the 'Sell Gold' option with the text '(3) Click on “Sell Gold”'. The transaction history table below shows a single entry: PURCHASE EGOLD, MYR, gram(s).

Transaction Date	Transaction Details	Unit Price (MYR/Gram)	In	Out
01/01/2020	PURCHASE EGOLD	MYR	gram(s)	



6/15/2020

Sell Gold

04 ➤ Enter the value (in gram) that you want buy or schedule the transaction for gold trading

Note: Please refer to [FAQ 9](#) 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](#)

2 Sell Gold From

Account
eGIA

3 Transfer To

Account Type



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](#)





01

Existing Customers

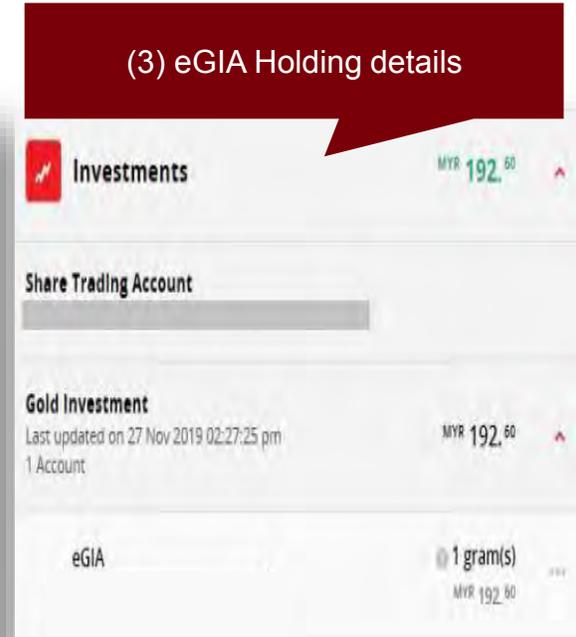
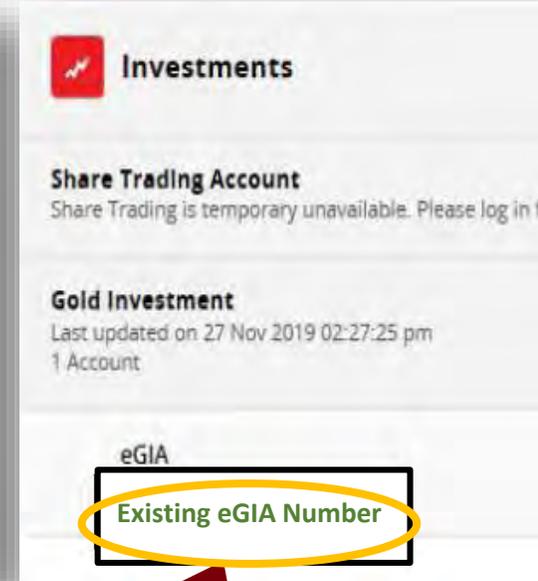
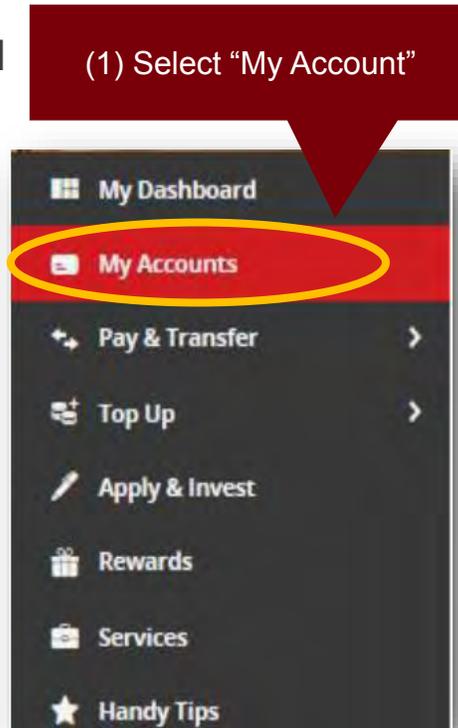
C. Check eGIA account holdings

Check GIA Account Holdings (Existing Customers)

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.





01

Existing Customers

D. Subscribe to Gold Price Alert

Subscribe to Gold Price Alert (Existing Customers)

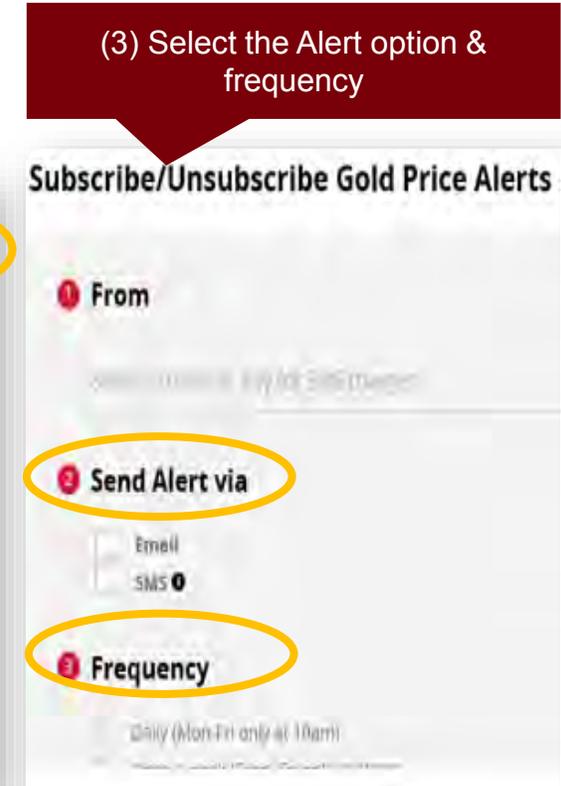
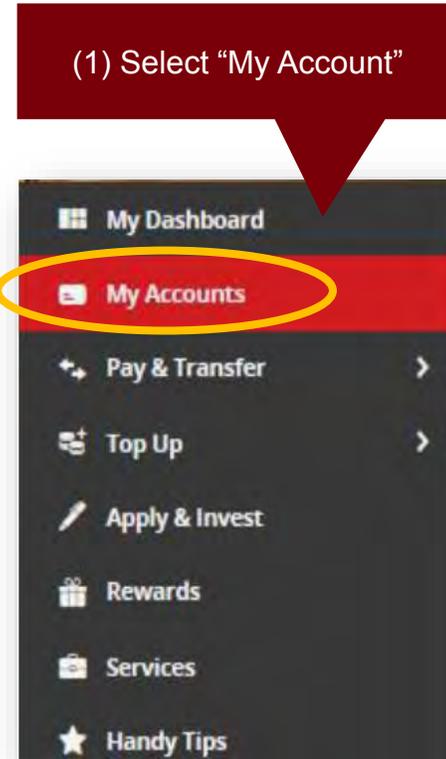
01 ➤ Select **'My Accounts'** on the left panel menu.

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)





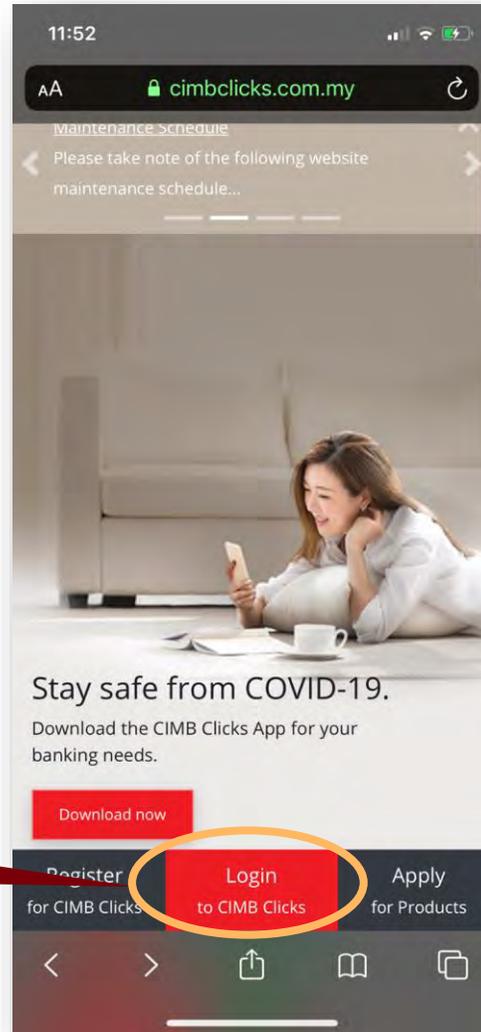
02

New Customers

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

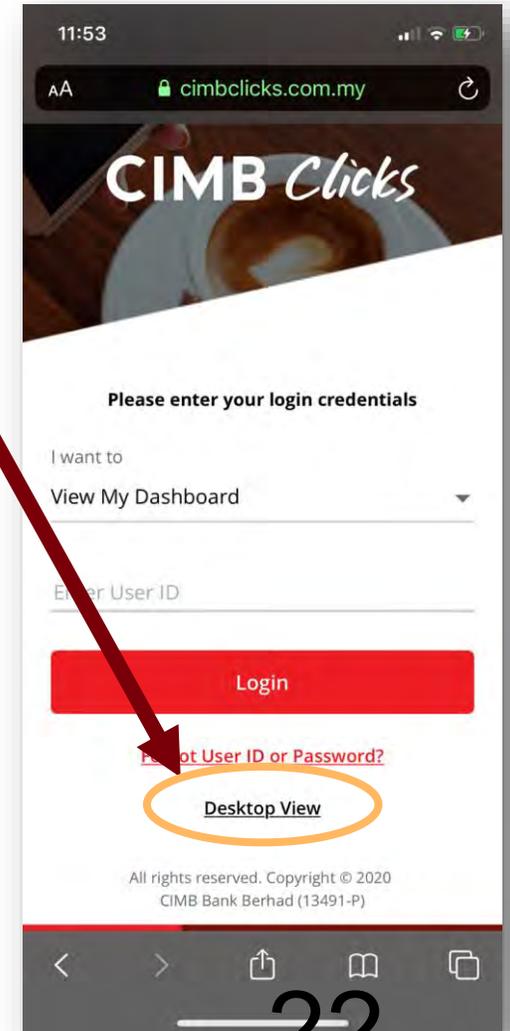
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Click on Login to CIMB Clicks

02 ➤ Choose “Desktop view”



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

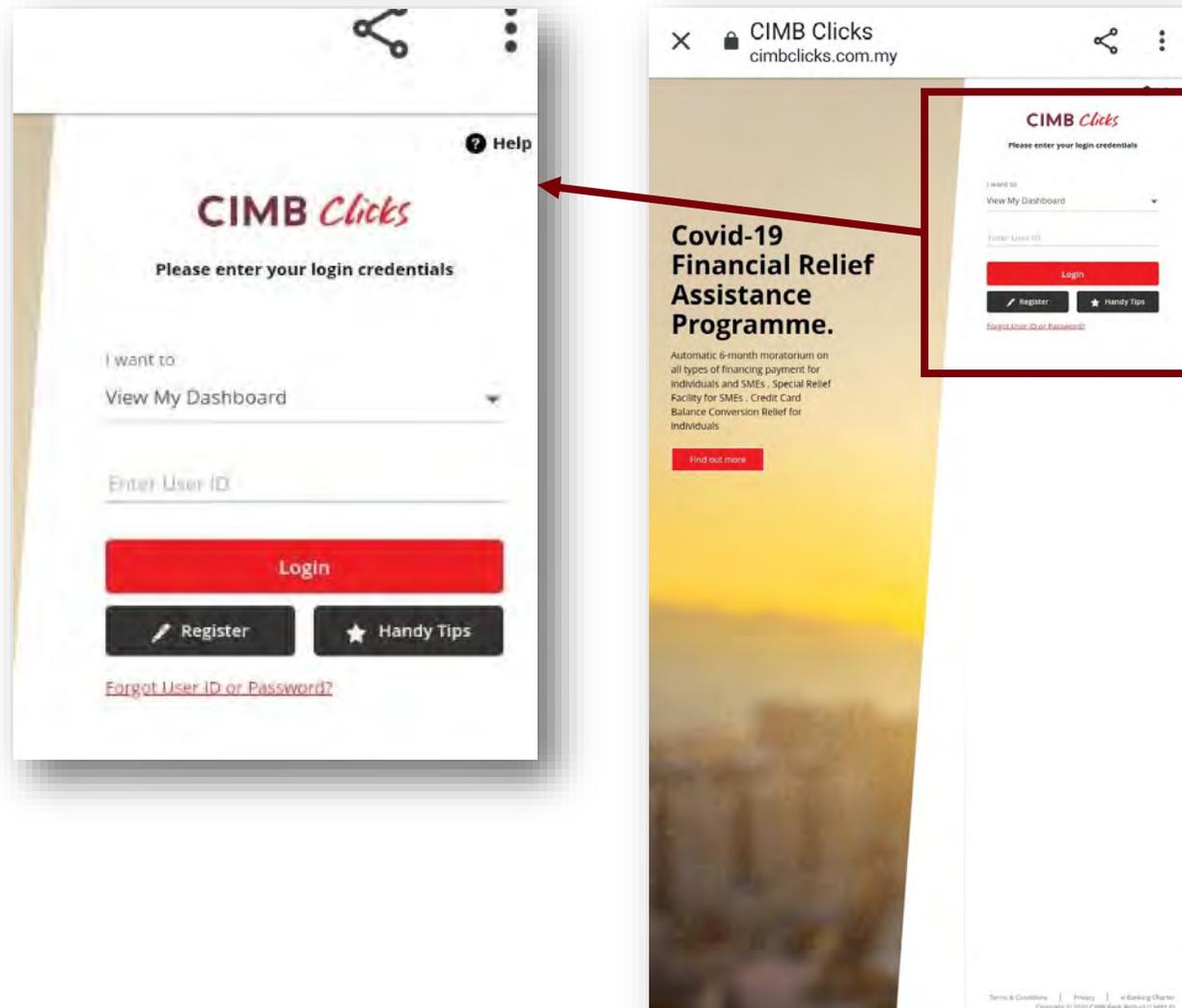


6/15/2020

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.

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02

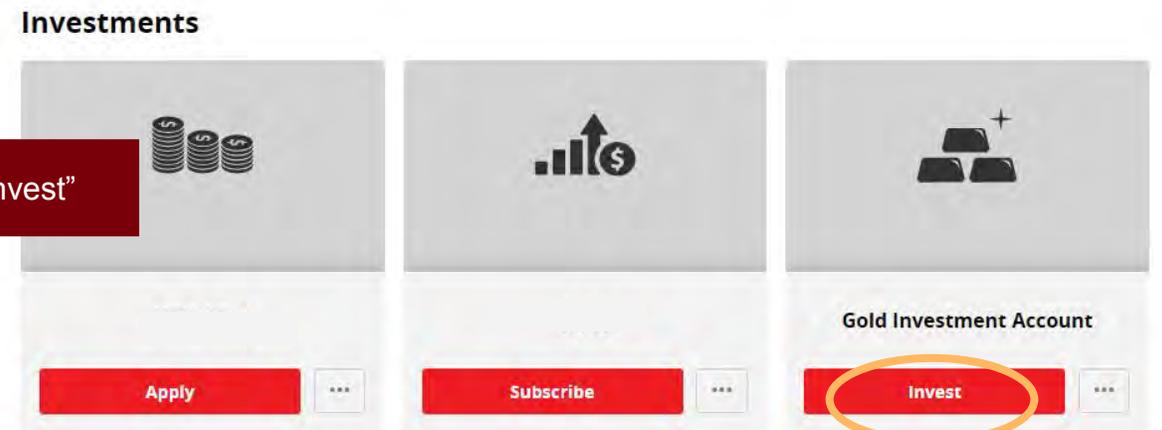
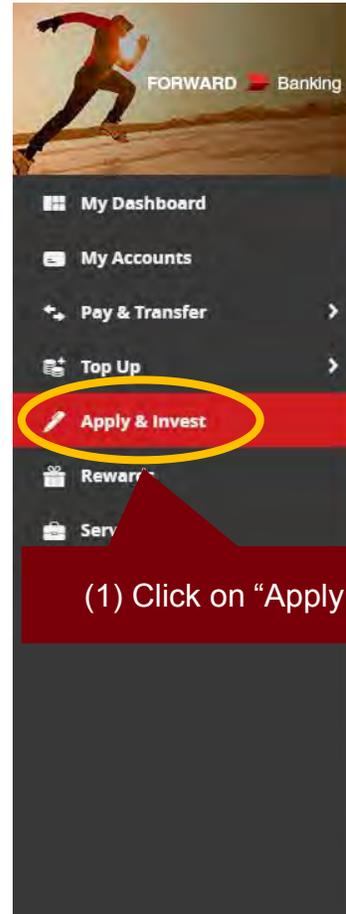
New Customers

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.

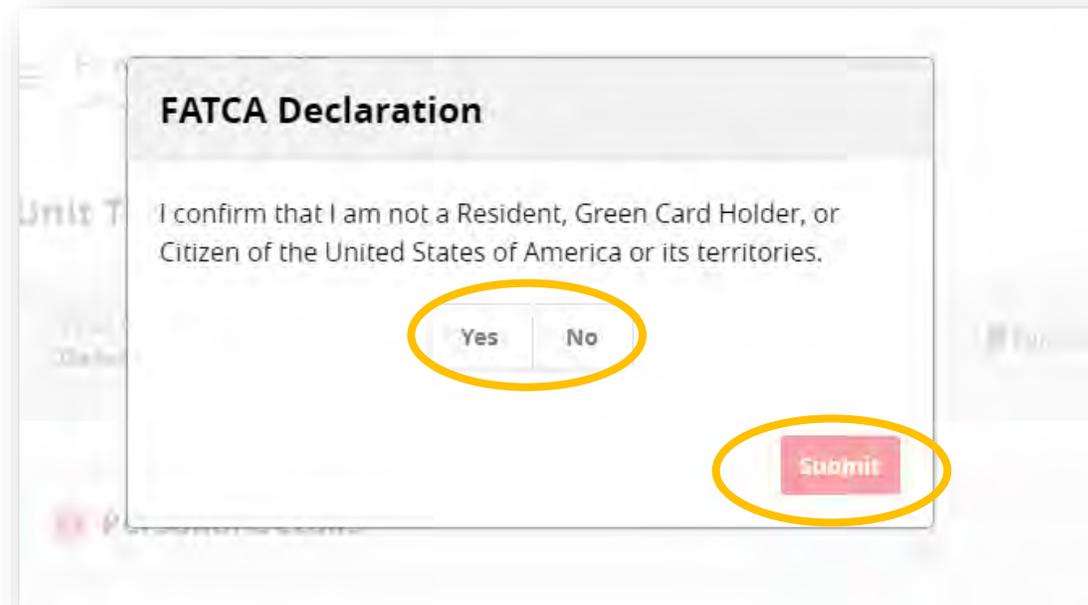
02 ➤ On Gold Investment Account title, click on **"Invest"**.



➤ **Note:** Customer must have a valid Conventional current or savings account (CASA) with CIMB Bank Berhad (Islamic CASA is not allowed)

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 image shows a screenshot of a web form titled "FATCA Declaration". The text on the form 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 radio button options, "Yes" and "No", which are circled in yellow. To the right of these options is a red "Submit" button, also circled in yellow. The form is set against a light gray background with some faint text visible on the left side.



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 Conventional current or savings account (CASA) with CIMB Bank Berhad (Islamic CASA is not allowed)

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

Accept Decline

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			

Total		MYR 2,439.00
--------------	--	--------------

To proceed, please request and enter your TAC Number.

 [Request TAC](#)





02

New Customers

B. Buy Gold

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 Conventional current or savings account (CASA) with CIMB Bank Berhad (Islamic CASA is not allowed)

FORWARD Banking

Investments

My Dashboard
My Accounts
Pay & Transfer
Top Up
Apply & Invest
Rewards
Services
Handy Tips

Gold Investment Account

Invest

Gold Calculator
Subscribe to Gold Price Alert
Buy Gold
Manage Favourites
View Pending Transactions

(1) Click on "Apply & Invest"

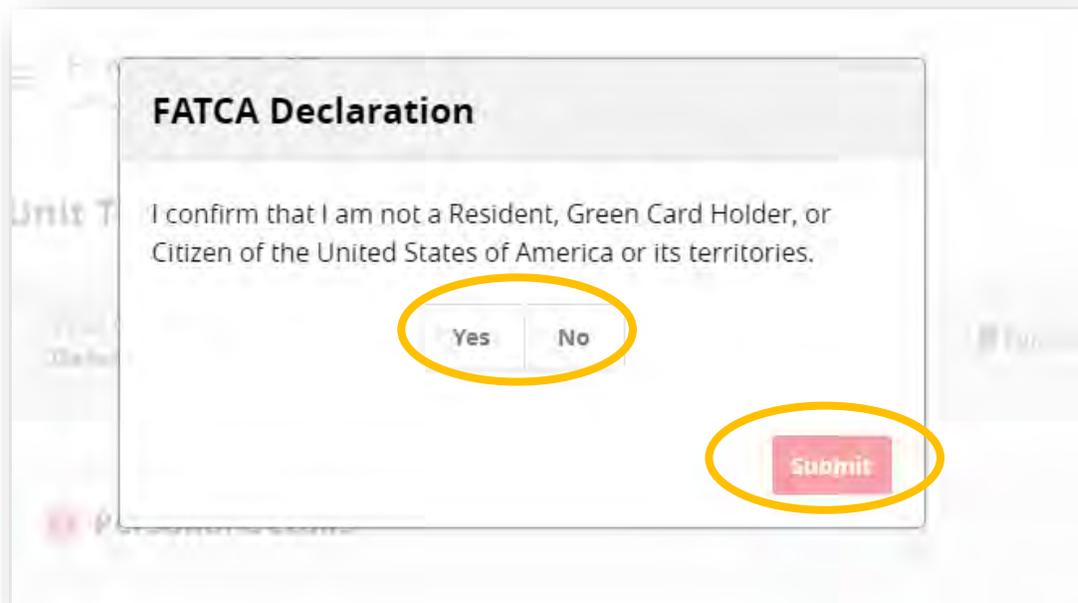
(2) Click on the dropdown menu (...).

(3) Click on "Buy Gold"

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



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Buy Gold

05 ➔ Enter the value (in gram) that you want buy or schedule the transaction 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 Conventional current or savings account (CASA) with CIMB Bank Berhad (Islamic CASA is not allowed)

Buy Gold

Click on Desktop view

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

Available Balance
gram(s)

3 Pay From

Account
AIR ASIA SAVER

Available Balance
MYR



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

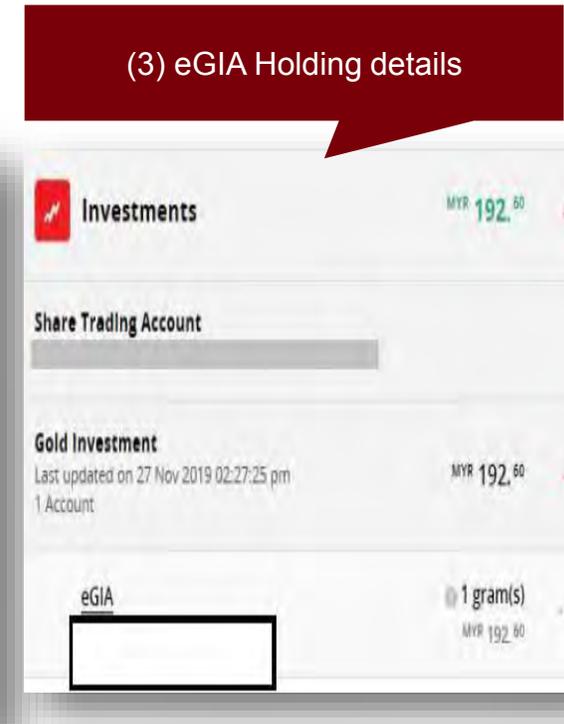
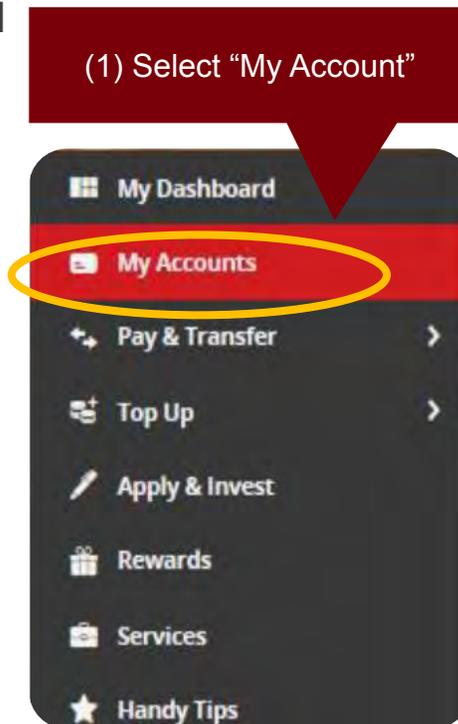
C. Check GIA account holdings

Check GIA Account Holdings (New Customers)

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

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 Closure

03 ➤ 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

04 ➤ What is the validity period for a scheduled transaction?

It is valid for 90 days only.

Account opening

05 ➤ 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).



Frequently Asked Questions

Transaction & payment

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

Yes you can, however this service is only for those Conventional current/savings account holders only.

07 ➤ 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.

08 ➤ 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.

09 ➤ Can I buy Gold for third part accounts via CIMB Clicks?

Yes, you can.



6/15/2020

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

The contents in this **STEP-BY-STEP GUIDE TO INVEST IN e-GOLD INVESTMENT ACCOUNT (eGIA) VIA CIMB Clicks (“Guide”)** are reasonably believed to be correct at the time of issue and are subject to change.

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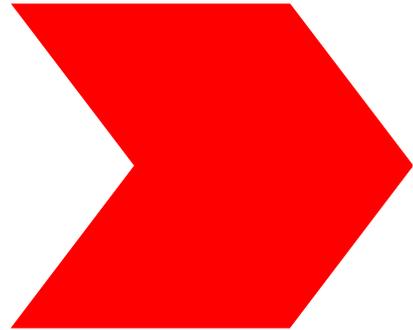
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