



# MyWealth Frequently Asked Questions (FAQs)

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# About MyWealth



# About MyWealth FAQs

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## About the Portal (Part 1):

**1. What is the CIMB MyWealth portal?**

The CIMB MyWealth portal is a self-serve platform where customer can view their current investment holdings through a dashboard, perform investment transactions and update their risk profile. It is currently available through CIMB Clicks web.

**2. What investment products can I apply for in CIMB MyWealth portal?**

We are offering Unit Trust (UT) and Amanah Saham Nasional Berhad (ASNB) as our investment products. More investment products and features will be released in the future.

**3. How do I access the CIMB MyWealth portal?**

You may access the CIMB MyWealth portal by logging into your CIMB Clicks web. Once logged in the CIMB Clicks homepage, click on “MyWealth” in the sidebar menu.

If you are unable to locate the access points to the portal stated above, please contact our Consumer Contact Centre.

## About the Portal (Part 2):

**4. Who is eligible to use the CIMB MyWealth portal?**

All CIMB customers with valid Clicks ID will have the ability to access and use the CIMB MyWealth portal, regardless of whether you are a new investor or existing investor.

**5. Who can I contact if I have further enquiries related to CIMB MyWealth portal through CIMB Clicks web?**

You may contact our Consumer Contact Centre for assistance.



# Unit Trust (UT)



# Unit Trust (UT) FAQs

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## About Unit Trust (Part 1):

**6. Can I perform a Unit Trust (UT) transaction in CIMB MyWealth portal if I do not have an existing Unit Trust (UT) account with CIMB?**

No, you cannot. You will need to open a Unit Trust account with CIMB before you can perform any Unit Trust transactions in MyWealth portal.

**7. How to open a Unit Trust (UT) account via CIMB MyWealth portal?**

Log into your CIMB Clicks web, and click on 'MyWealth' in the sidebar menu

- Navigate to MyWealth dashboard
- Under 'My Investments' section, for Unit Trust product, click on 'Apply Now'
- Proceed with risk profiling, select your initial Unit Trust (UT) fund, and proceed with the account opening



# Unit Trust (UT) FAQs

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## About Unit Trust (Part 2):

- 8. After opening my Unit Trust account *via* MyWealth portal, when will I be able to see my updated account portfolio on my Unit Trust dashboard in the CIMB MyWealth portal?**

It will take at least three (3) working days for your updated account portfolio to reflect accordingly on your Unit Trust dashboard in CIMB MyWealth portal after you open your Unit Trust account.
- 9. What Unit Trust transactions can I perform *via* CIMB MyWealth portal?**

For Unit Trust (UT) product, you may open a new account, purchase a new fund, top up existing fund(s), switch existing fund(s) OR redeem existing fund(s) *via* CIMB MyWealth portal.
- 10. When will the transaction status be updated upon successful/unsuccessful Unit Trust (UT) transaction *via* the CIMB MyWealth portal?**

It will take at least three (3) working days for the transaction status to be updated accordingly for Unit Trust (UT) transaction.
- 11. I am unable to download or view the fund document(s) of a particular Unit Trust fund. What should I do?**

You could retry downloading the document again in a moment. But if the issue persists, please contact our Consumer Contact Centre for assistance.

# Unit Trust (UT) FAQs

## About Unit Trust (Part 3):

### 12. Is there a daily cut-off time for me to submit a Unit Trust transaction in CIMB MyWealth portal?

For Unit Trust transaction submitted before 2PM, the transaction will be processed on the same day after 2PM. For Unit Trust transaction submitted after 2PM, the transaction will be processed on the next working day.

### 13. How do I approve Unit Trust transaction *via* SecureTAC?

To approve transaction *via* SecureTAC, please follow the steps below:

Step 1: Proceed to submit an online transaction in CIMB MyWealth portal. A push notification will be sent to your primary device with CIMB OCTO mobile app installed and activated.

Step 2: Check your device and tap on the SecureTAC notification.

Step 3: Verify the transaction and tap 'Approve' or 'Reject' to proceed.

### 14. What should I do if I did not receive any SecureTAC notification in my device?

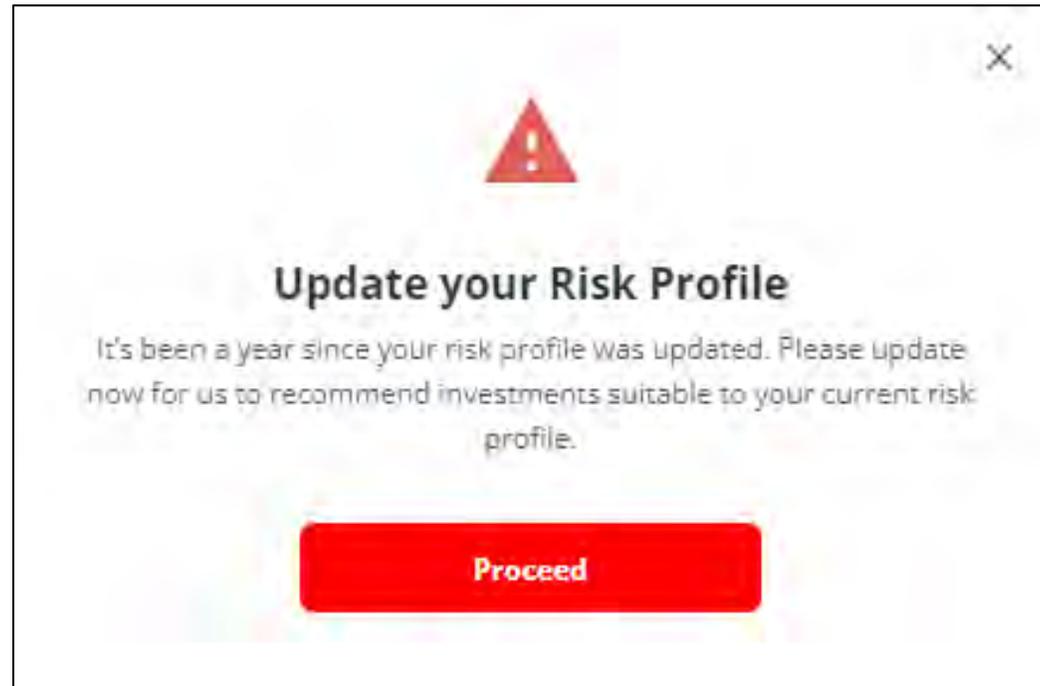
- In the CIMB OCTO mobile app, go to homescreen > select "SecureTAC Approval" > tap "Approve" or "Reject".
- SecureTAC only valid for 50 seconds, you may request for SecureTAC approval again after 50 seconds.

# Unit Trust (UT) FAQs

## Risk Profile Assessment (Part 1):

**15. How do I know if my risk profile assessment is already invalid/expired?**

Typically, you will need to update your Risk Profile **every 12 months**. If your Risk Profile is due for an update, a message will pop up (as per image below) when you attempt to access the Unit Trust dashboard from the MyWealth dashboard.



## Risk Profile Assessment (Part 2):

### 16. How do I update my Risk Profile?

There are two (2) available options that you may choose to update your Risk Profile:  
via CIMB MyWealth portal (online)

Follow these steps to update your Risk Profile online *via* CIMB MyWealth portal:

- a. Access the CIMB MyWealth portal and land on MyWealth dashboard.
- b. Locate the left pane of the dashboard for Risk Profile information, click 'Learn More'
- c. Click on 'Update Risk Profile' button to re-do your risk profiling.

#### at CIMB Bank Branch

- Visit any CIMB Bank branch during working days and consult with the bank staffs to update your Risk profile at the branch.
- The result shall be reflected within three (3) working days in the CIMB MyWealth portal.

## Post Transaction and Handling (Part 1):

**17. Why cannot I view transaction details or history of my Unit Trust transactions performed at the branch OR via CIMB Clicks web?**

Only Unit Trust transactions submitted online *via* the CIMB MyWealth portal will be visible in the **Transaction History tab** of the Unit Trust dashboard.

Unit Trust transactions performed at the branch OR *via* CIMB Clicks will not be visible in the **Transaction History tab**, however these funds will still appear in the **My Holdings tab** and shall take within three (3) working days to do so.

**18. Will I be notified on the status of my Unit Trust transaction?**

You will receive an SMS notification once we have accepted your Unit Trust transaction for processing, and another SMS notification will be delivered to you to update you if your transaction status is successful OR unsuccessful.

**19. I would like to cancel my Unit Trust transaction. How do I do this?**

If you would like to cancel your Unit Trust transaction on the same day as it is submitted and before the cut-off time at 2PM, you may contact our Consumer Contact Centre immediately to raise the request to cancel the transaction. However, if it has passed the 2PM cut-off time, you will not be able to cancel the transaction submitted.

## Post Transaction and Handling (Part 2):

- 20. I have received an SMS saying that my Unit Trust redemption is successfully approved but I have not received the funds in my bank account. What is happening?**

Once a redemption transaction is confirmed, it may take up to 10 working days to be reflected in customer's bank account. This is because, different funds have different settlement periods which is detailed in the respective fund policy.

- 22. Can I submit multiple types of Unit Trust transaction, i.e., one (1) Unit Trust top-up and one (1) Unit Trust redemption, in one (1) transaction request *via* CIMB MyWealth portal?**

No, you are only allowed to submit one (1) Unit Trust transaction at a time. If you wish to submit multiple Unit Trust transactions, you may submit separately at a time.

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# **Amanah Saham Nasional Berhad (ASNB)**

## About ASNB Funds (Part 1):

**23. Who are eligible to invest in ASNB funds?**

Only Malaysians can invest in ASNB Funds.

**24. Do I need to have an existing ASNB account to purchase ASNB funds *via* CIMB MyWealth portal?**

Yes, to start purchase/top-up ASNB funds *via* CIMB MyWealth portal, you must have an existing ASNB account.

**25. Can I open an ASNB account *via* the CIMB MyWealth portal?**

CIMB MyWealth portal does not support the feature of new ASNB account opening. However, you may visit any CIMB branches to open an ASNB account. Please bring along your identity card (MyKad) for verification purpose and prepare RM10 for initial investment.

## About ASNB Funds (Part 2):

### **26. I have just opened my ASNB account at the CIMB branch. How do I invest in ASNB funds via CIMB MyWealth portal?**

Log into your CIMB Clicks web, and click on 'MyWealth' in the sidebar menu

- Navigate to MyWealth dashboard
- Under 'My Investments' section, link your ASNB account to CIMB MyWealth portal by clicking on the 'Link account' button
- When linking is successful, you may redirect to ASNB dashboard and click on the existing ASNB fund(s) to top up or click on 'Browse More Funds' button to purchase new ASNB fund

## About ASNB Funds (Part 3):

### 27. What ASNB services can I perform *via* CIMB MyWealth portal?

CIMB MyWealth portal currently supports the features of:

- i. Top-up existing ASNB funds for Principal account OR Minor account(s),
- ii. Purchase a new ASNB fund(s) as initial investment for Principal account OR Minor account(s),
- iii. Top-up existing fund for Favourite account (Third party transfer)

### 28. Can I perform ASNB transaction at anytime *via* CIMB MyWealth portal?

Business operation hours for ASNB *via* CIMB MyWealth portal is from 2AM until 9PM daily.

# Amanah Saham Nasional Berhad (ASNB) FAQs

## About ASNB Funds (Part 4):

### 29. What are the operating hours and cut-off time for ASNB transactions *via* CIMB MyWealth portal?

Non-Financial Services such as balance inquiry and view five (5) most recent cash transaction history is available 24 hours.

Business operation hours for ASNB *via* CIMB MyWealth portal is from 2AM until 9PM daily. However, there are cut-off times for certain ASNB fund types as below:

ASNB Fund Type	Cut-off Time (GMT +8 Malaysia Time)	Processing Time
Fixed Price Funds	9:00PM	Immediate
Variable Forward Price Funds	4:00PM <i>Note: Transactions still allowed from 4:00PM to 9:00PM</i>	2 working days <i>Note: If transaction is performed between 4PM to 9PM, processing will take up to three (3) working days.</i>

## About ASNB Funds (Part 5):

### 30. Can I unlink my ASNB account from CIMB MyWealth portal?

Yes, you can. Simply go to your ASNB dashboard, and you may find the “De-link ASNB Account” option right under the Latest Fund Price and Fund Information & Sales Charge information pane on the left.

### 31. How do I view ASNB funds prospectus, information and sales charge?

You can find a link to view “Fund Information & Sales Charge” in the ASNB dashboard, Available Funds page, Checkout page, and receipt page.

Once you click on it, you will be redirected to PNB website to view the fund information and sales charges.

### 32. How do I view the fund price?

You can find a link to “View Fund Price” in ASNB dashboard, Available Funds page, Checkout page, and receipt page.

Once you click on it, you will be redirected to PNB website to view list of funds prices.

### 33. Is there a minimum and maximum investment amount for ASNB funds?

For initial investment, the minimum amount is RM10.

For subsequent subscription, the minimum amount is RM1.

Maximum of RM50,000 is allowed per customer per day which includes initial investment OR top-up ASNB fund(s) for Principal account OR Minor account(s), AND third party subscription (top-up for Favourite account).

# Amanah Saham Nasional Berhad (ASNB) FAQs

## About ASNB Funds (Part 6):

### 34. Are there any charges for using the CIMB MyWealth portal to manage and invest in ASNB funds?

Yes, there are. The fees and charges are as follows:

- i. Fixed Price Fund – Bank’s Service Charge of RM 1.00 per successful subscription.
- ii. Variable Price Fund – ASNB Sales Charge. For more details on this charge, please refer to ASNB website.

### 35. In what kind of scenario am I required to provide the Source of Fund (SOF) and Source of Wealth (SOW)?

Description	Amount	Input
Principal/Minor Account Risk status “Empty/Low/Medium/High Complete”	≥RM25K	SOF
	< RM25K	No additional input
Principal/Minor Account Risk status “High Incomplete”	≥RM1	SOF & SOW

## About ASNB Funds (Part 7):

### 36. How do I approve ASNB transaction *via* SecureTAC?

To approve transaction *via* SecureTAC, please follow the steps below:

Step 1: Proceed to submit an online transaction in CIMB MyWealth portal. A push notification will be sent to your primary device with CIMB OCTO mobile app installed and activated.

Step 2: Check your device and tap on the SecureTAC notification.

Step 3: Verify the transaction and tap 'Approve' or 'Reject' to proceed.

### 37. What should I do if I did not receive any SecureTAC notification?

- On the CIMB OCTO App, go to homescreen > select "SecureTAC Approval" > tap "Approve" or "Reject".
- SecureTAC only valid for 50 seconds, you may request for SecureTAC approval again after 50 seconds.

# Amanah Saham Nasional Berhad (ASNB) FAQs

## ASNB Minor Account:

### 38. What is ASNB Minor account?

Minor Account is the unit holder under the age of 18 years old and is under the Guardianship of the Principal account holder.

### 39. Will I be able to view my ASNB Minor account in CIMB MyWealth portal?

Yes, it will be reflected in CIMB MyWealth portal once you have successfully linked the corresponding ASNB Principal account. You can manage your Minor account *via* CIMB MyWealth portal similar to managing your own Principal account.

### 40. Can I subscribe fund for my ASNB Minor account?

Yes, you can switch to Minor account in ASNB dashboard and perform fund subscription for Minor account.

### 41. Can I unlink my ASNB Minor account from CIMB MyWealth portal?

To unlink any of your ASNB account(s), you will need to de-link your ASNB Principal account from CIMB MyWealth portal.

### 42. Why cannot I view the other ASNB accounts tagged to my account on MyWealth portal?

ASNB accounts that are tagged to your primary ASNB account will be shown once successfully linked to CIMB MyWealth portal.

If you are unable to view either one of your ASNB account(s), once you have linked your own ASNB Principal account to CIMB MyWealth portal, please contact ASNB directly. Visit the ASNB official website to find their Customer Service contact details.

## Post Transaction and Handling:

- 43. How do I view NAV price, unit allotted, sales charges and total bank charges for each ASNB transaction I performed via CIMB MyWealth portal?**  
You can view the NAV price, unit allotted, sales charges and total bank charges at the receipt page. There is also a button for you to download the receipt once you have successfully submitted the transaction.
- 44. How do I view the status of a transaction?**  
You can view your five (5) most recent ASNB transactions made with cash on the ASNB Dashboard. Transactions using financing or EPF will not be reflected on the ASNB dashboard.
- 45. When will the transaction status be updated upon successful ASNB transaction via CIMB MyWealth portal?**  
You will be able to see your transaction status immediately for Fixed Price Funds. Whereas for Variable Price Funds, it will take two (2) to three (3) working days to be updated.

## Post Transaction and Handling:

**46. Can I perform cancellation after I purchased ASNB funds?**

No, all the transaction will be sent to PNB in real time, thus you are unable to cancel once the transaction is submitted successfully.

**47. Who should I refer for further information on ASNB funds?**

You may contact ASNB directly by visiting the ASNB official website to find their Customer Service contact details.

**48. Is there any limit on how many Favourite account(s) I can add to my Principal account?**

No, there is no limit.

The background features a white central area with a red triangle in the top right and bottom left corners. A grey diagonal band runs from the bottom left towards the top right. On the left side, there is a black and white image of a modern building's facade with a grid pattern and a yellow circular light fixture. Thin red lines cross the white area diagonally.

# **MyWealth Manager Approval *via* CIMB Clicks web**



## MyWealth Manager Approval *via* CIMB Clicks FAQs

**49. How to approve the pending approval request via CIMB MyWealth portal?**

- For both existing investors and new investors, you may log into your CIMB Clicks web
- Click on 'MyWealth' in the sidebar menu
- Navigate to CIMB MyWealth dashboard, locate the bell icon at the top, and click on it
- You may view the list of pending approval request which awaits your confirmation

**50. Will I receive a notification after I approve the pending approval request in via CIMB MyWealth portal?**

Yes, you will receive an SMS and an email (if provided) confirming that your transaction has been received for processing and is pending approval.

**51. Is there any expiry time for the pending approval request in CIMB MyWealth portal under 'MyWealth Approval'?**

You are required to act on the same day the transaction is created and the approval request is sent, otherwise the transaction application will expire the next day at 00:00.



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**Thank you**