

OCTOSAVERS ACCOUNT-i FREQUENTLY ASKED QUESTIONS ("OCTOSAVERS ACCOUNT-i FAQ")

1. What is a CIMB OctoSavers Savings Account-i ("OctoSavers Account-i")?

OctoSavers Account-i is CIMB first fully-digital savings account that offers you with features and benefits as below:

- a. **Instant rewards:** Earn OctoPoints based on monthly balances and transactions
- b. **Annual Fee Waiver:** Debit Card annual fee of RM15 will be waived
- c. **Games:** Earn chance to play games and be rewarded with more OctoPoints
- d. **Surprise Missions:** Complete surprise missions to earn OctoPoints
- e. **Profit up to 0.30% p.a.:** Enjoy profit up to 0.30% p.a. for balance RM3,000 and above
- f. **Shariah-compliant:** Based on the concept of Tawarruq

To enjoy full product features and benefits, please access your OctoSavers Account-i via CIMB Clicks mobile application ("App"), which can be downloaded via Google Play Store for Android or Apple App Store for iOS.

Note: OctoSavers Account-i product features and benefits is not available via CIMB Clicks web.

2. How can I open an OctoSavers Account-i?

OctoSavers Account-i is an online savings account that can be opened ONLY via CIMB Apply App for New-to-Bank ("NTB") Customers:

- a. NTB is defined as a customer who does not maintain any Current Account/-i and/or Savings Account/-i ("CASA/-i") and/or loan and/or financing account with CIMB and with CIMB and/or does not have any active CIMB Clicks User ID (a unique name selected by you, the first time you create your login credentials and register with CIMB Clicks) at the time of application for the opening of a new CASA/-i.

For more information on digital account opening, please refer to 'Digital Account Opening FAQ' at www.cimb.com.my/octosavers

3. Can I open an OctoSavers Account-i at CIMB Branch?

No. OctoSavers Account-i is only available via digital account opening. For more information on digital account opening, please refer to 'Digital Account Opening FAQ'.

4. What is the eligibility and requirement to apply for OctoSavers Account-i?

OctoSavers Account-i is open to all customers who meet the below criteria:

- a. You must be a Malaysian citizen holding a MyKad (an official identity document issued and acknowledged by the Government of Malaysia). Not applicable for MyPR, MyKAS and MyKid.
- b. You must be 18 years and above.
- c. Joint, minor trust and minor account are not allowed.
- d. You must hold a Malaysian-registered mobile number and a valid email address.
- e. Mailing address must be within Malaysia only.
- f. You must be NTB customer.
- g. You must have an existing current account and/or savings account with another bank(s) (other than CIMB) in Malaysia (account in your sole name).
- h. Each customer can only apply for one (1) OctoSavers Account-i.

5. Is it compulsory to issue an CIMB Octo Debit MasterCard ("Octo Debit Card") for OctoSavers Account-i?

NTB Customers will be issued with a new Octo Debit Card upon account opening of OctoSavers Account-i. For more information on Octo Debit Card, please refer to 'Debit Card FAQ' at www.cimb.com.my/octosavers

6. What is the minimum initial deposit for OctoSavers Account-i?

A minimum of RM20 of initial deposits is required to be funded into the newly opened account.

Note: The initial deposits of RM20 is not a fee and will be funded into your account.

7. How do I view my e-statement via CIMB Clicks?

Login to CIMB Clicks > Select My Accounts > eStatement > View eStatement > Select the month > Download your e-statement. eStatement is available up to 18 months.

8. How is the profit calculated for OctoSavers Account-i?

Profit calculation as per below:

Monthly Average Balance** (RM)	Profit* (p.a.)
First RM3,000	0.00%
RM3,000 and above	0.30%

*Profit will be calculated based on Monthly Average Balance and paid in the following month.

**Monthly Average Balance (MAB) is defined as the following: -

Monthly Average Balance (MAB)	$\frac{\text{Sum of total daily balances for the month}}{\text{Number of days for the month}}$
	<i>e.g. for the month of January, the MAB shall be calculated as follows: -</i> $\frac{\text{Sum of total daily balances for the month of January}}{31 \text{ days}}$

9. What is OctoPoints?

Every time you transact with your OctoSavers Account-i and/or Octo Debit Card, you are in the running to earn OctoPoints. This OctoPoints that you have accumulate can be used to instantly redeem for the varieties of e-Vouchers available via CIMB Clicks App.

Note: OctoPoints and other CIMB points are not the same and cannot be interchangeable between the different point systems. OctoPoints is exclusively for OctoSavers Account-i only and will not be rewarded with the CIMB Points.

10. How can I earn OctoPoints from OctoSavers Account-i?

Before you begin, please make sure that you have successfully activated your Octo Debit Card and logged in to CIMB Clicks. It will take up to 1 calendar day for the features mentioned below to be activated and displayed in the CIMB Clicks app.

There are multiple ways to earn OctoPoints as below:

a. OctoChallenge

- To access OctoChallenge, please login to CIMB Clicks app > My Account > under OctoSavers Account-i, tap on 'OctoChallenge and Rewards'.
- You will be able to view your monthly challenge and rewards based on the category below:

Challenge(s)	Monthly Transactions Category	OctoPoints** (#)
1	Meet a Monthly Average Balance (MAB) of RM3,000¹	50
2	Perform 5X Fund Transfer² Transactions with value of a minimum amount as may be prescribed by CIMB* (RM) per transaction	20
3	Perform 5X Debit Card Transactions³ Transactions with value of a minimum amount as may be prescribed by CIMB* (RM) per transaction using Octo Debit Card	30
4	Perform 5X DuitNow Transactions⁴ Transactions with value of a minimum amount as may be prescribed by CIMB* (RM) per transaction	20
5	Perform 3X Bill Payment⁵ Transactions with value of a minimum amount as may be prescribed by CIMB* (RM) per transaction	30
TOTAL		150

- Only Monthly Transactions performed within the same calendar month will be accounted for in determining the number of Challenges performed by an Account holder in that particular month.
- Account holders may earn up to a maximum of 150 OctoPoints only per calendar month. Excess OctoPoints may not be carried forward to the following month.
- OctoPoints earned from Challenge 1 will be credited into the Account holder's OctoSavers Account-i by the 5th day of the following month.

- OctoPoints earned from Challenge 2 to 5 will be credited into the Account holder's OctoSavers Account-i within the same month once the Account holder has successfully performed the total number of Monthly Transactions required in that particular month in accordance with the table above.

* *The minimum required amount per transaction for each Challenge(s) will be displayed in CIMB Clicks app.*

** *CIMB reserves the right to amend the number of OctoPoints that may be earned by the Account holder from time to time. Any variation in the number of OctoPoints awarded for each Challenge(s) will be communicated to Account holders in CIMB Clicks app.*

Note:

1. *'Monthly Average Balance' shall have the meaning as defined in Q8 above.*
2. *'Fund Transfer' shall mean a successful transfer of funds from the Account holder's OctoSavers Account-i to any other account made via CIMB Clicks and/or ATM machine. This shall include funds transferred from the Account holder's OctoSavers Account-i to any other-*
 - i. *Account within CIMB: and/or*
 - ii. *An account in another bank via Interbank GIRO (IBG); and/or*
 - iii. *An account in another bank via Instant Transfer (IBFT).*
3. *'Debit Card Transaction' shall mean:*
 - i. *successful retail payments/transactions made at any retailer or merchant's Point of Sales (POS) terminals; and/or*
 - ii. *successful purchases/transactions made online in local and/or overseas.*
4. *'DuitNow Transaction' shall mean successful outward DuitNow transactions made via CIMB Clicks.*
5. *'Bill Payment' shall mean:*
 - i. *bill payments made via CIMB Clicks (including JomPay, AutoDebit, Standing Instruction) using the Account holder's OctoSavers Account-i and/or Octo Debit Card; and/or*
 - ii. *bill payments made via ATM machine using the Account holder's OctoSavers Account-i and/or Octo Debit Card.*

b. OctoMissions

- To access OctoMissions, please login to CIMB Clicks app > My Account > under OctoSavers Account-i, tap on 'OctoChallenge and Rewards' > under 'OctoChallenge', tap on the banners displayed.

Note: OctoMissions is not a permanent feature and the mission(s) displayed in banner(s) are on campaign-basis.

- Complete the missions to earn a chance to play the games. You will stand a chance to win the OctoPoints from the games.

11. Where can I view and monitor my OctoPoints?

You can view all your OctoPoints transactions and history, up to 90 days. To view and manage your OctoPoints, please login to CIMB Clicks app > My Account > under OctoSavers Account-i, tap on 'OctoChallenge and Rewards' > under 'OctoChallenge', tap on 'Your Rewards' button.

12. How do I redeem e-Vouchers using OctoPoints?

You can manage your e-Vouchers redemptions via OctoRewards page. To access OctoRewards, please login to CIMB Clicks app > My Account > under OctoSavers Account-i, tap on 'OctoChallenge and Rewards' > under 'OctoChallenge', tap on 'OctoRewards'. A list of available e-Vouchers will be displayed under 'Available Voucher(s)' for your selection. Choose your preferred e-Voucher and click 'Redeem' button. Upon successful redemption, the promo code will be displayed.

13. How do I redeem e-Vouchers from the merchant?

You can manage your e-Vouchers redemptions via OctoRewards page. To access OctoRewards, please login to CIMB Clicks app > My Account > under OctoSavers Account-i, tap on 'OctoChallenge and Rewards' > under 'OctoChallenge', tap on 'OctoRewards'. Your redeemed e-Vouchers will be displayed under 'My Voucher(s)' for your redemption from merchant(s). Copy the PROMO CODE of e-Vouchers and paste/key-in onto the respective merchant's redemption channel. To avoid any issues with e-Voucher, you need to redeem and use the e-Voucher before its expiration date.

14. Does OctoPoints has an expiration date?

Yes. OctoPoints earned on any particular day of the month are valid for twenty-four (24) months and shall expire on the last day of the calendar month following the aforementioned twenty-four (24)-month validity period. All

unused or unredeemed OctoPoints will be automatically forfeited after the expiry date has reached. For example, OctoPoints earned in August 2020 will expire on the last day of August 2022 and be automatically forfeited on the first day of September 2022.

15. I am not able to see OctoChallenge, OctoMission, and/or OctoRewards as soon as I have activated my Octo Debit Card and logged in to CIMB Clicks app. What happened?

Please make sure that you have performed the following in CIMB Clicks:

- Activate Octo Debit Card (via CIMB Clicks app for NTB); and
- Login in to CIMB Clicks app

Please allow up to 1 calendar day for the aforementioned features to be activated and displayed in the CIMB Clicks app.

16. How can I close the OctoSavers Account-i?

For closure of account, please visit any CIMB branch to perform the account closure.

17. What are the fees and charges of the OctoSavers Account-i?

For more information on the fees and charges of OctoSavers Account-i, please refer www.cimb.com.my/octosavers

18. I need help with the OctoSavers Account-i. What shall I do?

For more information about OctoSavers Account-i, you may contact us at:

Customer Resolution Unit

Address: P.O. Box 10338

GPO Kuala Lumpur

50710 Wilayah Persekutuan

Tel: +603 6204 7788

E-mail: cru@cimb.com

CIMB Website: www.cimb.com.my

For full OctoSavers Account-i Terms & Conditions, please refer to www.cimb.com.my/octosavers