

Frequently Asked Questions (FAQ) - Security standards in the CIMB THAI Digital Banking Application

#No	Question	Answer
1	Which authority establishes these security standards?	The security standards for our Digital Banking application are established by the Bank of Thailand, as stated in the BOT Notification Re: Guiding Principles for Mobile Banking Security.
2	Why is it necessary to update the operating system version?	The purpose is to enhance the security of applications, including CIMB THAI Digital Banking application, and to mitigate the risk of cyber threats.
3	In case where customers are inconvenient for updating device's system version, or their mobile device may not support the system version specified by the Bank. What are the suggestions in such cases?	For customers who are inconvenient for updating their operating system or if their mobile device does not support the Bank's specified operating system, there is an increased risk of customer's exposure to cyber threats. Therefore, we strongly recommend updating the operating system or using a mobile device that supports the operating system as determined. This practice is to ensure the security of using various applications via mobile device.
4	After completion of updating, how does it enhance the security of transactions undertaken through the application?	Updating an outdated operating system (OS) is a part of the minimum measure imposed by the BOT, regarding Guiding Principles for Mobile Banking Security by taking into account the severity of vulnerabilities in security and their rectification. If an operating system version is outdated or no longer supported by the product owner and there are critical vulnerabilities in security without the product owner's rectification. This will incur significant security risk. However, if customer updates it to the version still supported by the product owner, the critical vulnerabilities, when discovered, will be fixed via regular updates. This proactive measure effectively reduces potential risks from cyber threats when using mobile banking application.
5	After 9 August 2023, are customers still able to use CIMB THAI Digital Banking application?	After 9 August 2023, customers are still able to use CIMB THAI Digital Banking application until the introduction of new products or services by the Bank. Upon this introduction, customers will be required to update their application version (Force Update). However, customers who operate the system version lower than that specified by the Bank and uninstall the application, will be unable to reinstall it until they have updated their operating system to meet the Bank's determined version.