



## Frequently Asked Questions

CIMB Thai will be enabling access for foreigners to use CIMB THAI Digital Banking mobile application. Hopefully this FAQ would be able to answer any questions that you have!

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### **1. What is CIMB THAI Digital Banking (CIMB TH)?**

CIMB THAI Digital Banking is the latest mobile banking application from CIMB THAI Bank that provides a wide range of financial services. It is meant to replace the obsolete CIMB Clicks services.

### **2. I am a foreigner using CIMB Clicks. What should I expect when I upgrade to the new CIMB THAI Digital Banking mobile application?**

Most of the functionalities provided through CIMB Clicks will be provided by the CIMB TH app. However, there are some that are not yet fully functioning, such as some parts of the app are not translated, and some new functionalities are not available for foreigners yet like Mutual Funds, Bonds and Insurance. However, we are progressively improving our app so that in the near future, you will be able to enjoy the app fully.

### **3. When will the CIMB THAI Digital Banking be available for foreigners to use?**

We will be enabling access to foreigners on the 25<sup>th</sup> of March 2020. You will be able to register and use our application using non-Thai passport details, and a working Thai mobile number to receive the OTP (One Time Password) for security and verification purposes.

### **4. What should I do if I want to change my mobile phone number?**

If you want to change your mobile phone number, you will need to go to any of our branches to update your personal information. Please make sure to bring your passport for verification purposes.

### **5. Will my log-in credentials for CIMB TH app be the same as my CIMB Clicks?**

No, you will need to register for a new set of credentials for the new CIMB TH app.

## **6. I tried to register using my passport, but I keep getting an error. What should I do?**

You could have tried to onboard using a different passport which you used when you first opened an account at the branch. If you remember your original passport number, you can use it to register for the application. However, it is crucial that you head over to any CIMB Thai branch to update your new passport details as soon as possible to prevent from service disruptions in the future.

## **7. I am currently using the CIMB Clicks website. Will CIMB TH also have a web-based internet banking?**

No, currently all our focus is on the mobile app so that we can build a best-in-class digital bank for our customers.

## **8. What will happen to CIMB Clicks after the 25<sup>th</sup> of March?**

The CIMB Clicks services will no longer available from 30<sup>th</sup> April 2020 onward.

## **9. Who do I call for support?**

Please contact our CIMB THAI Care Center at 0 2626 7777 press 9 for English, or press 0 for Thai, or email us: [cimbthai.carecenter@cimbthai.com](mailto:cimbthai.carecenter@cimbthai.com)

## **10. What devices can I use CIMB THAI Digital Banking on?**

CIMB THAI Digital Banking supports Android version 6.0 and above and iOS version 10 and above.

## **11. Why am I forced to update the CIMB THAI Digital Banking app so often?**

We require users to update the app whenever there is a new release as we want our users to experience the latest features or if there are any security or bug fixes that we want to address. We release an update every 3 weeks as we continually improve and build new features into our app.

## **12. How do I register for the CIMB THAI Digital Banking service?**

You can register for the service in the application itself, by following the steps here.

1. Download the CIMB THAI Digital Banking app from the App store or Google Play
2. Enter your passport details
3. At the registration selection screen, you have 2 choices to proceed with:
  - a. If you **have** an active **debit card**, you can use your debit card information to register
  - b. If you **do not have** a **debit card**, you will need to obtain a code from our Care Center to proceed. Call our CIMB THAI Care Center at 0-2626-7777 (open daily, operating hours 7 AM – 8 PM) to verify yourself, and to receive an activation code which lasts 5 minutes.
4. Verify your mobile number with a One-Time-Password (OTP)
5. Create your secure 6-digit passcode which will be used to log-in and to authorize transactions. Please do not share this passcode to anyone, and if you suspect that it has been disclosed to someone or you forgot it, please tap on the “Forget passcode” button at the log-in screen or change your passcode in the Settings menu to prevent unauthorized access.
6. You have the option to enable your biometric as a form of authentication for quick and easy access to the application and the registration is complete  
Note: Your CIMB TH app can only be linked to a device at any one time. To switch devices, you will need to go through the above process again.

## **13. Why is the country list not sorted in the usual alphabetical order?**

The current country list is currently sorted using country codes. Your country is in the list, but the position could be slightly different from what you are used to. We will fix this in an upcoming update.

## **14. Do I need to open a new account with the Bank in order to register CIMB THAI Digital Banking?**

No, you can register for the CIMB TH app with your existing accounts. If you are not our CIMB THAI customer yet, you can open an account at any of our branches and immediately register for the CIMB TH app.

## **15. What services are available for foreigners in the CIMB THAI Digital Banking app right now?**

The banking services that are available for foreigners on the 24<sup>th</sup> of March are:

- **Deposits**
  - Check account balances and view past 12 months' transaction history
- **Transfer**
  - Move your money easily through PromptPay, QR Code or destination account number
  - Verify your transactions via QR on the transaction slip
  - *\*The list of banks to perform transfers to is still in Thai. The fully translated list of banks can be seen at **item 2** under the **Guideline** section below*
- **Bill Payment**
  - via **QR Code or barcode**
  - *\*The rest of the Bill Payment screens are yet to be translated. We recommend not to use this feature unless you fully understand the screens. You can also view the translated screens at **item 3** under the **Guideline** section below*

## **16. Can I get a confirmation slip after conducting financial transactions via CIMB THAI Digital Banking?**

Yes, upon performing a financial transaction via the application for the first time, there will be a pop-up requesting for permission for the app to access your photo gallery on your device. If you allow access, all financial transaction slips will automatically be saved to your photo gallery. If you did not allow access initially, but changed your mind in the future, you can amend the privacy settings in your mobile device.

## **17. What should I do if my internet connection gets cut-off or if there is an unknown error?**

Should you experience any interruptions at any stage while performing a transaction in CIMB THAI Digital Banking, you are advised to check the status of your transaction by calling our CIMB THAI Care Center at 02 626 7777 and press 9 for English or press 0 for Thai.

## **18. What should I do if I forget my passcode?**

On the log-in screen, tap on the "Forgot passcode" button. You will be required to register for the application again.

## **19. What will happen if I entered the wrong passcode too many times?**

If you entered a wrong passcode 3 times, you will be required to register for the application again for security reasons.

## **20. What is CIMB THAI PromptPay?**

PromptPay is a service which allows people to transfer and receive money easier. This service allows the public to link their Thai Citizen ID or mobile phone number with a bank account instead of trying to remember their account number.

As a foreigner, you are able to link your PromptPay to your Thai mobile phone number. One number can only be linked to a bank account at any time. You can switch banks or accounts any time.

For more information, please refer to

<https://www.bot.or.th/Thai/PaymentSystems/PSServices/PromptPay/Pages/default.aspx>

## **21. What is a QR code transfer/payment?**

QR code transfer/payment is a form of money transfer/payment using QR codes as a medium. You can scan the QR code of the destination account instead of filling in the full bank account number.

Please refer to <https://www.bot.or.th/Thai/PaymentSystems/FinTech/Pages/QRPayment.aspx>

## 22. What are the differences between CIMB Clicks and CIMB THAI Digital Banking that will impact foreigners?

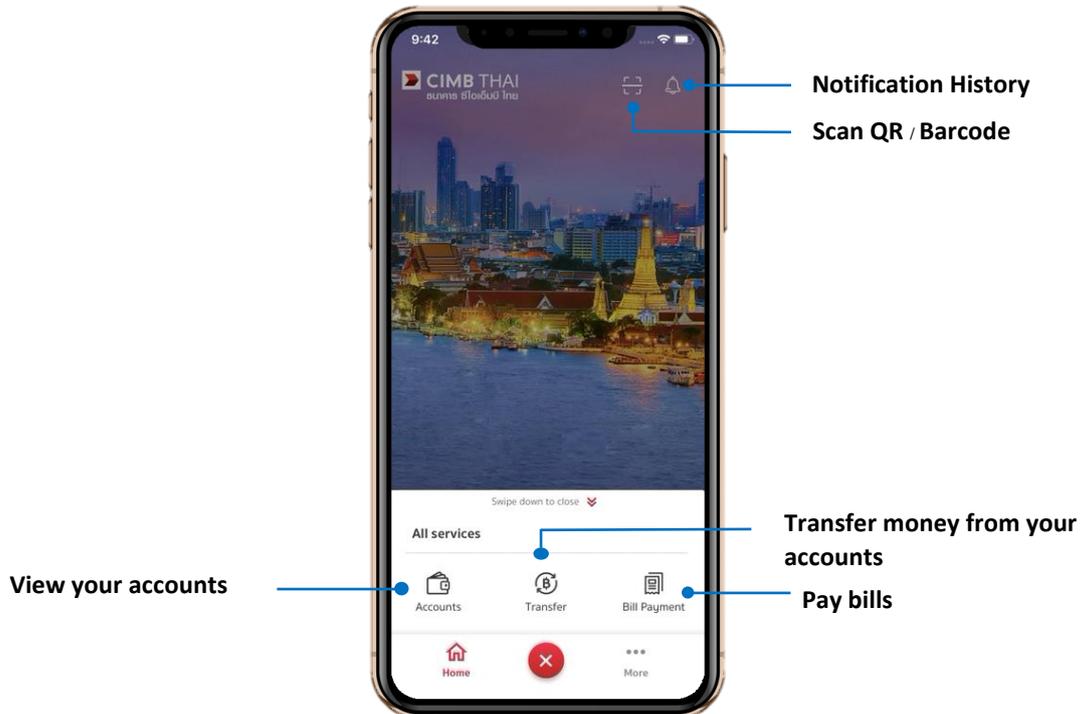
Service	CIMB Clicks	CIMB THAI Digital Banking	Remarks
<b>Savings</b>			
<ul style="list-style-type: none"> <li>• Activate debit card via website</li> <li>• Check Air Asia Big Point from Air Asia Savers account</li> <li>• Joint accounts</li> <li>• Show foreign currency account</li> </ul>	Yes	Under development  No  No  Under development	<ul style="list-style-type: none"> <li>• Can activate debit card via <a href="https://digital.cimbthai.com/">https://digital.cimbthai.com/</a> (Open in Google Chrome for Translation)</li> <li>• No longer available in the app. You can check the information directly with AirAsia at <a href="https://www.airasiabig.com/">https://www.airasiabig.com/</a></li> <li>• Joint accounts are not supported. Please contact CIMB THAI Care Center at 02 626 7777 and press 9 for English</li> <li>• Available at CIMB THAI Bank branches and customers' statement</li> </ul>
<b>Transfers/payments</b>			
<ul style="list-style-type: none"> <li>• Pay bills</li> </ul>	Yes	Under development	Full translation of the Bill Payment section of the app is in progress
<ul style="list-style-type: none"> <li>• Scheduled transaction</li> <li>• Scheduled bill payments</li> <li>• Save bill payment transaction as favorites</li> </ul>	Yes	Under development	For any changes to scheduled payments, please contact CIMB THAI Care Center at 02 626 7777 and press 9 for English
<ul style="list-style-type: none"> <li>• Transfer via BAHTNET</li> </ul>	Yes	No	Only available at CIMB THAI Bank branches
<ul style="list-style-type: none"> <li>• Transfer via SMART</li> </ul>	Yes	No	Contact CIMB THAI Care Center at 02 626 7777 and press 9 for English
<b>Investments</b>			
<ul style="list-style-type: none"> <li>• Mutual Funds</li> <li>• Bonds</li> </ul>	No	Under development	Full translation of the Mutual Funds and Bonds section of the app is in progress
<b>Loans</b>			
<ul style="list-style-type: none"> <li>• View and manage loan accounts</li> </ul>	Yes	Under development	<ul style="list-style-type: none"> <li>• Full translation of the Loan section of the app is in progress</li> <li>• Loans are only available for Thai customers</li> </ul>
<b>Insurance</b>			
<ul style="list-style-type: none"> <li>• View insurance policies</li> </ul>	Yes	Under development	Full translation of the Insurance section of the app is in progress

# Guidelines

This section contains information on how to navigate the CIMB TH app. If you do not know your way around the app or require help in translations, please refer to the screens below

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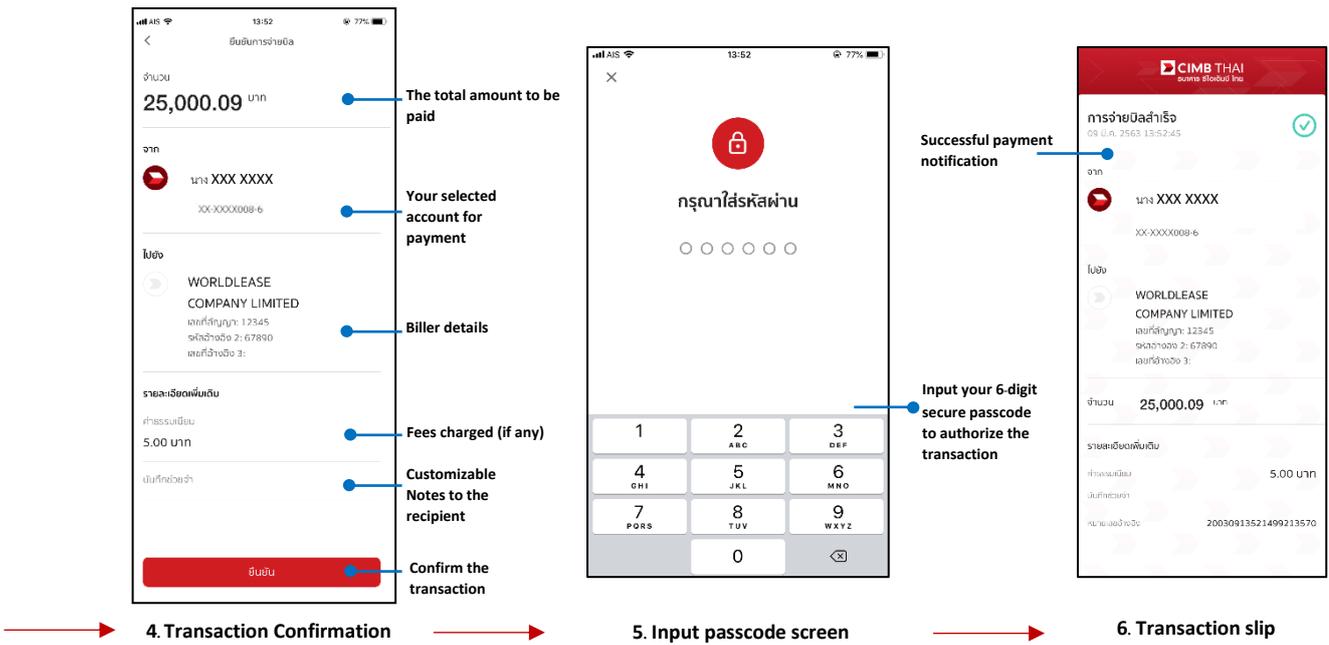
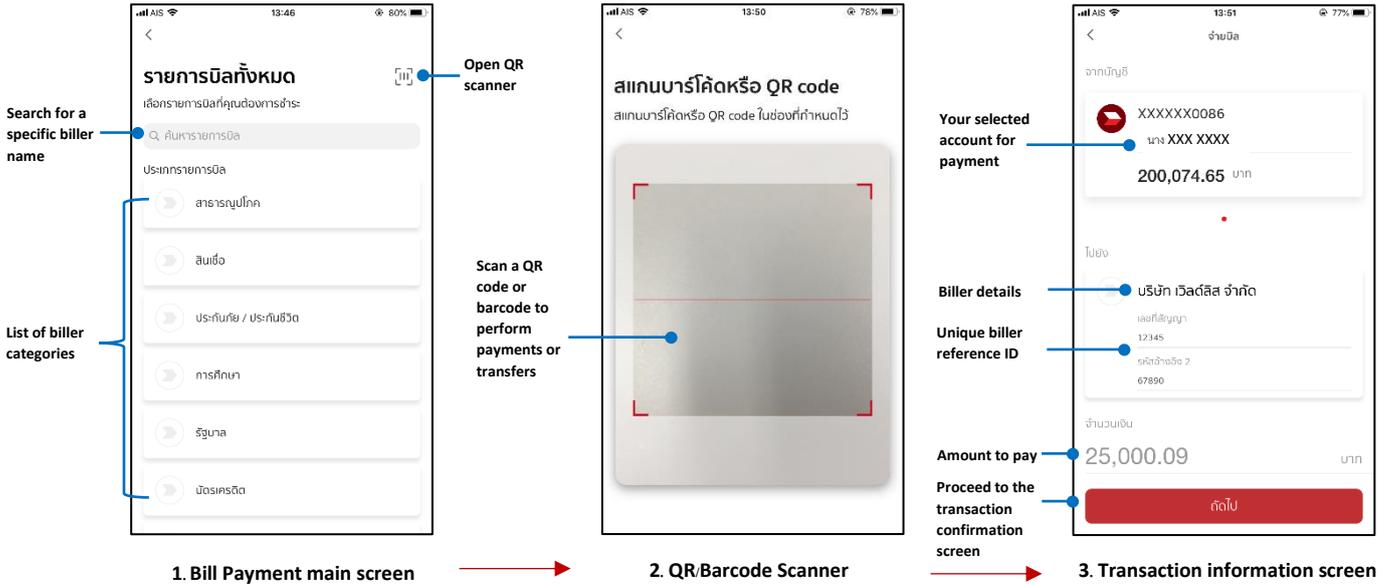
## 1. CIMB TH Home Screen



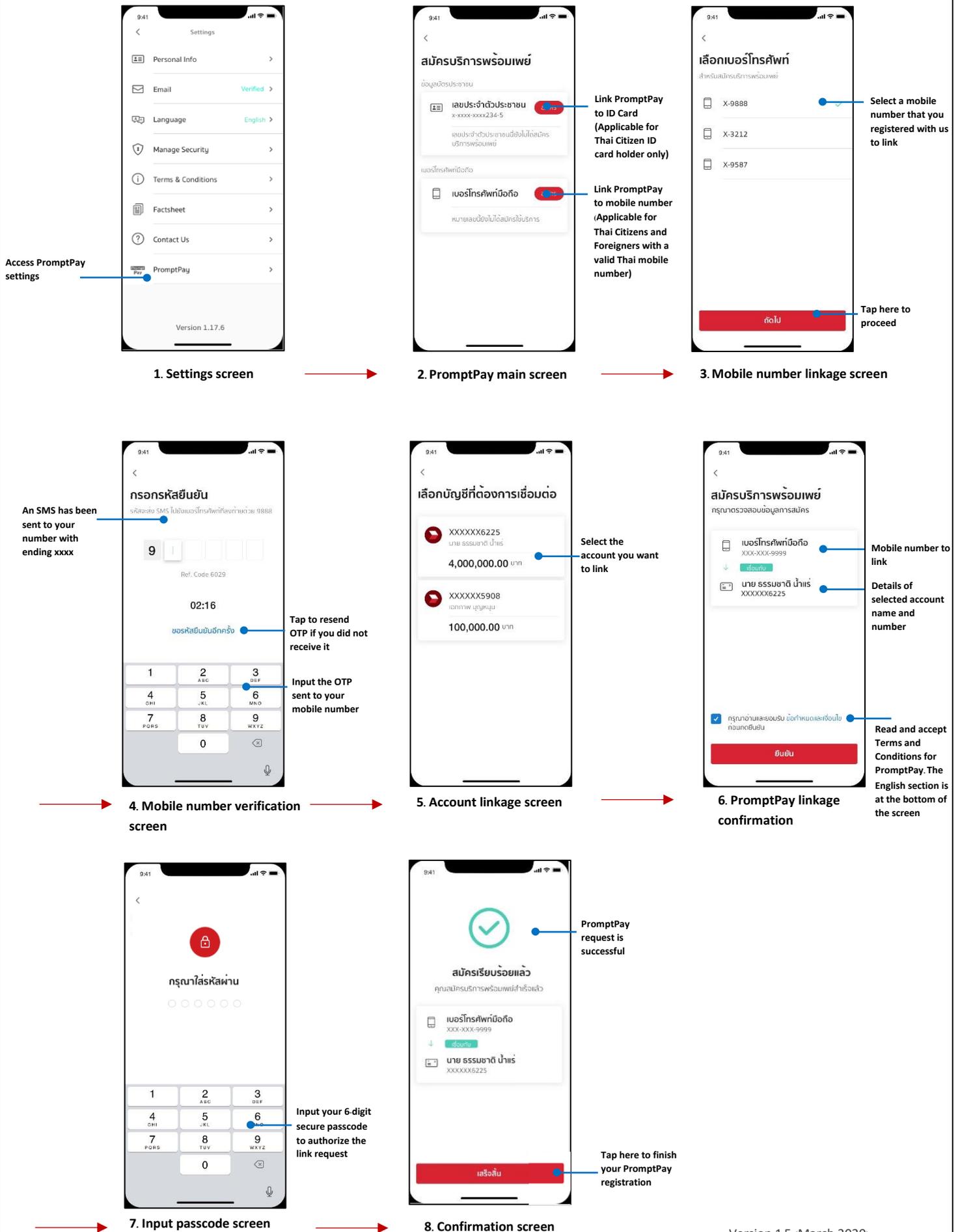
## 2. Funds Transfer – Bank List translations

Bank Names					
	ธนาคาร ซีไอเอ็มบี ไทย	CIMB Thai Bank		ธนาคาร กรุงไทย	Krungthai Bank
	ธนาคารเพื่อการเกษตรและสหกรณ์การเกษตร	BAAC Bank		ธนาคารแลนด์ แอนด์ เฮ้าส์	Land and House Bank
	ธนาคาร กรุงเทพ	Bangkok Bank		ธนาคารมิซูโฮ	Mizuho Bank
	ธนาคารบีเอ็นพี พาริบาส์	BNP Paribas Bank		ธนาคารไทยพาณิชย์	SCB (Siam Commercial Bank)
	ธนาคารซิตีแบงก์ เอ็น.เอ.	Citibank		ธนาคาร สแตนดาร์ดชาร์เตอร์ด (ไทย)	Standard Chartered Bank (Thai)
	ธนาคารอาคารสงเคราะห์	Government Housing Bank		ธนาคารซุมิโตมิ มิตซุย	Sumitomo Mitsui Bank
	ธนาคารออมสิน	GSB		ธนาคารธนชาติ	Thanachart Bank
	ธนาคารเอชเอสบีซี	HSBC Bank		ธนาคารไทยเครดิต เพื่อรายย่อย	The Thai Credit Retail Bank
	ธนาคารไอซีบีซี (ไทย)	ICBC Bank (Thai)		ธนาคารทิสโก้	Tisco Bank
	ธนาคาร กสิกรไทย	Kasikorn Bank		ธนาคาร ทหารไทย	TMB Bank
	ธนาคารเกียรตินาคิน	Kiatnakin Bank		ธนาคาร ยูโอบี	UOB Bank
	ธนาคาร กรุงศรี	Bank of Ayudhya			

### 3. Bill Payment Screens



## 4. PromptPay registration

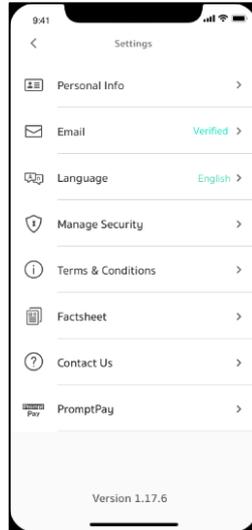


## 5. Personal Information



1. Home Screen

Tap here to access the Settings menu



2. Settings screen



3. Personal Information

Thai Citizen ID / Passport Number

Date of Birth

Gender

## 6. Email - Verify / Change email



1. Change e-mail

Input your email



2. Input passcode screen

Input your 6-digit secure passcode to authorize the transaction

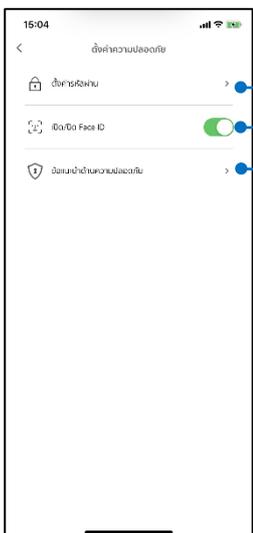


3. Email OTP screen

Tap to resend OTP

Input the OTP sent to your email

## 7. Manage Security - Change passcode



1. Manage Security screen

Change passcode  
Enable biometrics  
View security guidelines



2. Input current passcode screen

Input your current 6-digit passcode



3. Input new passcode

Input your new 6-digit passcode

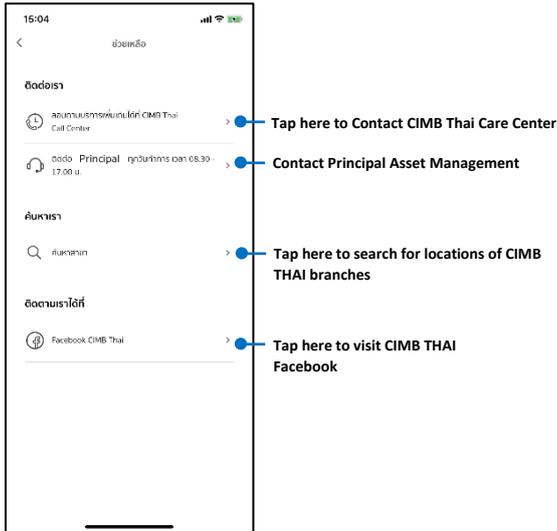


4. Re-enter new passcode

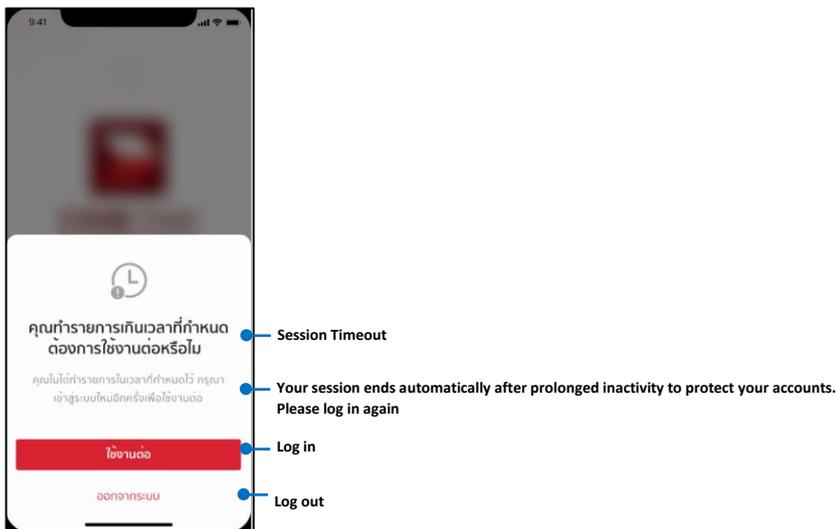
Re-enter your new 6-digit passcode

Version 1.5 (March 2020)

## 8. Contact us



## 9. Time out



## 10. Log-out

