

## **FREQUENTLY ASKED QUESTIONS ON SMS TRANSACTION ALERT**

Since 30 April 2010, CIMB Bank has introduced the SMS Transaction Alert as added security to protect the interest of CIMB Credit Card members. With this, you will be alerted via SMS whenever a transaction equal to or exceeding the threshold amount is charged to your CIMB Credit Card.

### **1. What is a Transaction Alert?**

It is a service that offers Credit Card members a higher level of protection against fraud.

As a CIMB Credit Card member, you are automatically enrolled unless you choose to opt out of this service. When a transaction equal to or exceeding a pre-defined threshold amount is charged to your Credit Card, a Transaction Alert will be sent to you via SMS. This alert serves as a fraud prevention measure and you should contact the Bank immediately if the transaction is not authorised by you.

### **2. What is the threshold amount that will activate a Transaction Alert?**

The threshold amount is currently set at a minimum of S\$500 for CIMB Visa Infinite/ Signature and World/Platinum Mastercard® and a minimum of S\$200 for CIMB AWSM Card respectively.

### **3. How will I receive my Transaction Alerts?**

The Transaction Alerts will be sent to you via SMS, so please ensure you have your updated contact information with us.

### **4. When will I receive Transaction Alerts?**

You will receive an alert every time you charge a purchase equal to or exceeding the pre-defined threshold amount.

### **5. Will there be a charge imposed for Transaction Alerts?**

CIMB Bank will not impose a charge for sending you Transaction Alerts. However, you may wish to check with your service provider on the applicable terms and charges.

### **6. Can the Supplementary Card members receive Transaction Alerts?**

No, the transaction alerts will only be sent to the Principal Card member.

### **7. Will I receive Transaction Alerts when I am overseas?**

Transaction Alerts will still be sent to you even when you are overseas. However, the time taken for the Transaction Alert to reach you will be dependent on your service provider.

### **8. Can I change the threshold amount?**

You may change the threshold amount (to as low as S\$100 regardless of the type of Credit Card) by submitting the completed CIMB SMS Transaction Alert Form to us. Please allow up to 5 business days for us to update any change(s) to your Transaction Alert service.

A copy of the CIMB SMS Transaction Alert Form can be obtained from:

- [www.cimbbank.com.sg](http://www.cimbbank.com.sg)



- CIMB Credit Card Centre at our Orchard or Raffles Place branch
- 24-hour Customer Service Hotline at **+65 6333 6666**

**Information updated as at 1 August 2018**

**CIMB Bank Berhad (13491-P)**