

CIMB PayNow FAQs

1. What is PayNow?

PayNow is a service that allows you to send and receive money using a mobile number, Singapore NRIC or Unique Entity Number (UEN) instantly.

2. Who can use the PayNow service?

PayNow service is available to all CIMB Bank personal account holders as we are one of the participating banks for PayNow service.

3. How do I register for PayNow with CIMB Bank?

You can register for PayNow via our CIMB *Clicks* Online Banking (<https://www.cimbclicks.com.sg/>) or CIMB *Clicks* Mobile App.

4. What types of bank accounts can I link my PayNow Mobile Number/ NRIC to?

All single, joint-alternate and joint-all CIMB Bank current and savings accounts are eligible to be linked to PayNow Mobile Number / NRIC. However, please note that joint-all accounts can only receive funds and cannot be used to send funds.

5. What will happen if I close the bank account linked to my PayNow Mobile Number/ NRIC?

Once you close your bank account, all PayNow Mobile Number / NRIC linked to that account will automatically be de-registered.

6. Can I change the bank account linked to my PayNow Mobile Number/ NRIC?

Yes, you may change the bank account linked to your PayNow Mobile Number / NRIC by using the "Update" option via our CIMB *Clicks* Online Banking or CIMB *Clicks* Mobile App.

7. Are there any charges for using PayNow to send money and receive money?

There is no service fee imposed for using PayNow.

8. Can I use PayNow to transfer money to a bank account overseas?

No. PayNow can only be used for Singapore Dollar funds transfers between participating banks.

9. Is sending money secure via PayNow?

Yes, PayNow is secured and adopts the same high security standards established by the banking industry in Singapore for funds transfer.

10. How will I know if my funds transfer via PayNow is successful?

The status of your funds transfer is available in the transaction history and can access via CIMB *Clicks* Online Banking or CIMB *Clicks* Mobile App.

11. What should I do if I have transferred money to an unintended recipient?

If you have transferred money to an unintended recipient, you should immediately call +65 6333 7777. We will investigate and follow up with the recipient's bank to return the funds. You may be advised to lodge a police report to facilitate their investigation.

12. What should I do if I have received money from someone I do not know?

If you have received money from an unknown source, you should immediately contact our hotline +65 6333 7777 to report on the erroneous transfer and to authorise the return of the money to the sender. You should not utilise the money that do not belong to you. Please also report the transaction to the police.

13. Can I de-register from the service?

Yes, you can do so via Online Banking/*Clicks* Mobile App. Please note that separate instructions are to be submitted if you wish to de-register both mobile number and NRIC.

14. How to Make QR Payments?

Make payments using your CIMB *Clicks* mobile banking app for PayNow QR codes and SG QR codes with the PayNow logo.

Step 1: Log in to your CIMB *Clicks* mobile banking app

Step 2: Scan the QR code using your bank's app or Upload QR code picture from the photo album

Step 3: Enter the amount to pay if it's not generated, then confirm the transfer