

FREQUENTLY ASKED QUESTIONS – HELOCBP

1) What is Internet Banking CBP?

- Internet Banking CBP is a convenient and safe way to perform your Internet banking services offered by Co-opbank Pertama (“CBP”). It can be accessed via:
 - a) Internet browser for internet banking (Web) or,
 - b) Mobile Banking, HELOCBP is available from 6:00 AM until 12:00 midnight. Beyond this timeframe, Internet Banking HELOCBP access is unavailable.

2) How to register for Internet Banking & Mobile Banking HELOCBP?

- To access internet banking via the website, you may visit the official CBP website at www.cbp.com.my . For first time registration, please use www.helocbp.com.my. You have the option to register your CBP Internet Banking account using either your National Registration Identity Card (NRIC) number, mobile number or email address.
- To access the HELOCBP mobile banking application, you may download the said application via the IOS Apple Store or the Android Google Play Store.
- For access to Mobile Banking with HELOCBP, it is a prerequisite for you to have a registered CBP Internet Banking account.

3) How can I register for Internet Banking HELOCBP & Mobile Baking HELOCBP?

- The registration process for CBP Internet Banking can be summarized in the following table:

Internet Banking (Website) HELOCBP	Mobile Internet Banking HELOCBP
<p>Step 1: The Customer visit the www.helocbp.com.my</p> <p>Step 2: The Customer clicks on the ‘First time registration’ on Internet Banking HELOCBP</p> <p>Step 3: The Customer ticks on I’ve read and agree to the ‘Terms & Conditions’, and click on ‘Agree’.</p> <p>Step 4: The Customer performs validation input information required.</p> <p>Step 5: The Customer receives One Time Password (OTP) to registered mobile number.</p> <p>Step 6: System HELOCBP prompts a successful notification</p> <p>Step 7: The Customer is to Call customer center(1-300-88-7650) or Whatsapp (019-756 7650) for activation.</p> <p>Step 8: Customer receives email activation and the Customer is redirected to User Profile Setup.</p>	<p>Step 1: The Customer download HELOCBP application via IOS Apple Store or Android Google Play Store.</p> <p>Step 2: The Customer click “Login” button.</p> <p>Step 3: The Customer enter username and click “Next”.</p> <p>Step 4: The Customer to validate secure word is correct. The Customer ticks “Yes, this is my SecureWord”.</p> <p>Step 5: The Customer enter valid password and click “Login”.</p> <p>Step 6 : Mobile device binding process.</p> <p>Step 7: Registration completed. The Customer may now start using the HELOCBP Mobile Banking application.</p>

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Step 9: Registration completed. The Customer may now start using the CBP Internet Banking.

Note: Cooling-Off period for 12 hours will be starting once the registration successful.

4) How secure is the CBP Internet Banking & Mobile Banking “HELOCBP”?

- At CBP, we are strongly committed to protecting the security and confidentiality of your personal and private information.
- We employ the latest industry standard of 128-bit SSL Encryption (currently the highest level available) for securing data communication between the browser and CBP systems. It is used for ensuring transaction privacy, message integrity and server-side authentication using digital certificate technology. Furthermore, we employ end-to-end password encryption to protect the security of user credentials as they traverse from the browser to CBP systems.
- The system will automatically log you off if there is no activity on the CBP Internet Banking & Mobile Banking “HELOCBP” for a period exceeding five (5) minutes.

5) What services/features are available in CBP Internet Banking & Mobile Banking “HELOCBP”?

- The list of services and features available for CBP Internet Banking & Mobile Banking “HELOCBP” can be referred to as per the below table:

No.	Services / Features	Internet Banking (Website) HELOCBP	Mobile Banking HELOCBP
1	First Time Registration	Yes	No
2	Mobile Device Binding	No	Yes
3	View account information for:		
	Saving/Current Account	Yes	Yes
	Deposit Account	Yes	Yes
	Financing Account	Yes	Yes
	Share Membership Account	Yes	Yes
4	Ar-Rahnu Account	Yes	Yes
	Manage My Favourites Account:		
	Add Favourites	Yes	No
	Edit Favourites	Yes	No
5	Delete Favourites	Yes	No
	Funds Transfer:		
	Own Bank Account	Yes	Yes
	Third (3 rd) Party Bank Account	Yes	Yes
6	Other bank's account	Yes	Yes
	Profile Maintenance:		
	Update Profile	Yes	No
	Change Password	Yes	No
	Change Secure Word	Yes	No
	Change Q&A	Yes	No

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	Daily Limit Maintenance	Yes	Yes
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6) What are the different accounts that I can view / access via CBP Internet Banking?

- When you sign up for CBP Internet Banking services, the system will automatically link all your existing bank accounts with CBP. If you wish to open a new account, you may visit any of our nearest CBP branches.

7) How to enable biometric or face ID authentication?

- When you log in the HELOCBP mobile banking, you may select to enable biometric/face ID authentication depending on the capabilities of the smartphone.

8) Where do I view my transaction history?

- You can view your transaction history in CBP Internet Banking as per the below table:

No	Transaction History	Internet Banking (Website) HELOCBP	Mobile Banking HELOCBP
1	i. Akaun Simpanan/Semasa; ii. Akaun Deposit; iii. Akaun Pembiayaan; iv. Akaun Syer Keanggotaan; v. Akaun Ar Rahnu.	<p>Step 1: Click 'Account Summary'.</p> <p>Step 2: Click your 'Account'.</p> <p>Step 3: Select your account from the list and click 'Account History'.</p> <p>Step 4: Select 'Transaction History Period' to specify the period to be viewed.</p> <p>Step 5: 'Transaction History' will be displayed.</p> <p>Step 6: Click 'Download' to generate the transaction history.</p> <p><i>Note: Transaction History period is up to Last 90 days whereas for Share Membership, Financing Accounts-i and Ar-rahnu you may view the current</i></p>	<p>Step 1: Click 'Account Summary'.</p> <p>Step 2: Select which account you want to view.</p> <p>Step 3: Click 'Account History'.</p> <p>Step 4: Select the date to specify the generation of transaction history.</p> <p><i>Note: Transaction History period is up to Last 90 days</i></p>

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		<i>or the previous year transaction period</i>	
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9) What is the HELOCBP Transaction Reference No.?

- The CBP Internet Banking transaction Reference No. is a reference number for the transaction you have performed via CBP Internet Banking or Mobile Banking HELOCBP. If you need to enquire about the transaction performed, we kindly request you state the purpose of your inquiry. This is to ensure that the inquiry is directed to the correct transaction for a more prompt and accurate response.

10) What is the maximum limit amount allowed to be transferred/paid via CBP Internet Banking & Mobile Banking HELOCBP?

- The maximum limit amount per transaction is RM 30,000.00 or based on your personal limit settings.

11) What are the daily transaction limits for available services in CBP Internet Banking?

- The limits can be referred to as per the below table:

Transaction Type	Minimum Amount	Maximum Amount
Transfer to own Account	RM0.10	No Limit *Depending on daily limit*
Third (3rd) Party Fund Transfer within CBP & Other Bank	RM0.10	Maximum Limit RM30,000.00 *Depending on daily limit *
Daily Limit	RM30,000.00	

12) How frequently can I change my daily transaction limits?

- You can only update the Daily Limit per transaction type **ONCE PER DAY** and the new limit will be activated immediately.

13) Where can I access Internet Banking HELOCBP?

- You can visit CBP Internet Banking at www.helocbp.com.my.

14) How do I get the Mobile Banking HELOCBP?

- You can search for the 'HELOCBP' application and download the Mobile Banking HELOCBP from your respective device's authorized application store such as Apple App Store and Google Play Store.

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Important Notice: Please refrain from downloading and installing any unfamiliar or suspicious applications.

15) What is mobile device binding?

- After you download/install Mobile Banking HELOCBP into your mobile device and log in for the first time, your HELOCBP account will be automatically bound with your mobile device.

Reminder : Please ensure that you bind your HELOCBP account to your personal mobile device only and refrain from binding it to any other individual's device.

16) Can I bind my HELOCBP account to multiple mobile devices?

- NO, you can only bind your HELOCBP account to only one (1) mobile device and only one (1) login session is allowed per internet banking access (i.e. specific username & password).

Reminder: Please ensure that you bind your HELOCBP account to your personal mobile device only and refrain from binding it to any other individual's device.

17) If I am unable to access to my CBP Internet Banking, what should I do?

- You can reach our Contact Centre at 1-300-88-7650 or email to info@cbp.com.my for any assistance.

18) What are the recommended browsers to access Internet Banking (Website) HELOCBP?

- The recommended browsers requirements are as below:
 - a) Safari 17.0 or above;
 - b) Google Chrome 121.0 or above;
 - c) Mozilla Firefox 122 or above; or
 - d) Microsoft Edge 121 or above.

19) What are the minimum system requirements to access Mobile Banking HELOCBP?

- The minimum system requirements are as below:
 - a) iOS version 15.0 and above;
 - b) Android OS version 12.0 and above;

Important Notice: You must regularly update the latest operating system (iOS or Android) and the latest app version on your mobile device for optimum service. Your device must not be jailbroken (iOS devices) or rooted (for Android devices).

20) How can I ensure a smooth login to CBP Internet Banking HELOCBP?

- For a seamless login experience to CBP Internet Banking, please proceed to perform (clear cache/cookies) within your internet options /settings.

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21) What is Secure Word?

- Secure Word is an additional security measurement to ensure the safety of your Internet Banking. You have the flexibility to create your Secure Word with a minimum length of 6 characters and a maximum of 15 characters.
- These features will be prompted each time you log in to Internet banking and mobile banking as an indicator that you are logging in to the correct and secure webpage.

Important Note: If you notice that the Secure Word differs from what you originally created, please refrain from attempting to log in and contact our customer service for assistance.

22) Can I change my current Secure Word?

- Yes, you can change your new Secure Word by following the steps outlined below:

Internet Banking (Website)
<p>Step 1: Login.</p> <p>Step 2 : Go to Settings.</p> <p>Step 3 : Click 'Secure Word Maintenance'.</p> <p>Step 4 : Fill up the required information and click 'change' for the changes item.</p> <p>Step 5: You will received secure authentication and click 'approve'.</p>

23) What is Security Question?

- A security question is an additional layer of security used to verify the identity of a user and protect their personal account. This method of identity authentication helps ensure that only authorized individuals can access the account and helps protect sensitive information from unauthorized access. During the first-time registration, the system will provide several security questions to the user for security purposes. You may select 3 of the security questions from the drop-down selection during the registration.

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24) Can I update my password?

- Yes, you can set your new password by following the steps outlined below:

Internet Banking (Website) HELOCBP	Mobile Internet Banking HELOCBP
<p>Step 1: Login; Step 2: Click 'Setting'; Step 3: Click 'Change Password'; Step 4: Fill up the required items; Step 5: Click 'Change' to update the password; Step 6: Enter the Secure Authentication and click 'Approve'.</p>	<p>Step 1: Login; Step 2: Click 'Change Password'; Step 3 : Fill up the required items; Step 4: Click 'Change' to update the password; Step 5: Enter the Secure Authentication and click 'Approve'.</p>

25) What is Account Info?

- Account Info, also known as Account Summary, is a feature that enables you to check or monitor your account(s) balance and activities.

26) What types of accounts can I view / access?

- You may view the following types of accounts:
 - Saving/Current Account
 - Deposit Account
 - Financing Account
 - Share Membership Account
 - Ar-Rahnu Account

27) Where can I view my Account Info?

- You may view your account info by following the steps outlined below:

Internet Banking (Website) HELOCBP	Mobile Banking HELOCBP
<p>Step 1: Click 'Account Summary'.</p> <p>Step 2: List of account(s) displayed on the 'Account Overview' page.</p> <p>Note: You can access your account details, which provide a comprehensive description of your account with CBP.</p>	<p>Step 1: Click 'Account Summary'.</p> <p>Step 2: List of account(s) displayed on the 'Account Overview' page.</p> <p>Note: You may select the account that you wish to view. Account Overview page to view other types of account(s).</p>

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28) How do I set My Favourites accounts?

The table below outlines the single method for adding your favorite account(s) in CBP Internet Banking:

Internet Banking (Website) HELOCBP
<p>Step1: Login.</p> <p>Step 2: Go to the menu bar and click the ‘transfer’ menu.</p> <p>Step 3 : Click favorite account maintenance.</p> <p>Step 4: Select the account that you want to add as favourite.</p> <p>Step 5: Fill up all the required information and click ‘add’.</p> <p>Step 6 : You will receive secure authentication and click ‘Approve’.</p>

29) Can I edit/delete my favorite account?

- Yes, you can edit/delete your favourite account by following the steps outlined below:

Internet Banking (Website) HELOCBP
<p>Step 1: Login.</p> <p>Step 2: Go to the menu bar and click the ‘transfer’ menu.</p> <p>Step 3: Click favorite account maintenance.</p> <p>Step 4: Select the account that you want to edit/delete and the system will display the list of your favourite account.</p> <p>Step 5: You may select the account that you want to edit/delete by clicking on the below button.</p> <p>Step 6: You will receive secure authentication and click ‘Approve’.</p>

30) Who can I transfer funds to?

- The fund can be transferred to your own accounts or third-party accounts in CBP or to the other bank accounts.

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31) What are the services offered for transferring funds to other banks’ accounts?

- Currently, the transfer service available is fund transfer.

32) How to perform Fund Transfers via Internet Banking (Website) HELOCBP and Mobile Banking HELOCBP?

- The table below outlines the method to perform Fund Transfers on Internet Banking or Mobile Banking HELOCBP:

Internet Banking	Mobile Banking HELOCBP
<p>Step1:Login.</p> <p>Step2:Click ' Fund Transfer' and select the transfer type.</p> <p>Step3:Select Account 'Transfer From'.</p> <p>Step4:Select Beneficiary Account 'Transfer To'.</p> <p>Step 5: Enter transfer 'Amount (MYR)'. Step 6: Enter 'Beneficiary Account Number'. Step 7: Enter 'Beneficiary Name'. Step 8: Once all required items have been filled up. You may click transfer.</p> <p>Step 9: You will receive secure authentication and click Approve. 'Add To Favourites' to add the Beneficiary to the favourites list</p>	<p>Step1: Click 'Transfer.'</p> <p>Step2: Click 'Fund Transfer' and select the transfer type.</p> <p>Step3: Select Account 'Transfer From'.</p> <p>Step4: Select Beneficiary Account Number 'Transfer To'.</p> <p>Step 5: Enter Transfer 'Amount (MYR). Step 6: Enter 'Beneficiary Account Number'. Step 7: Enter 'Beneficiary Name' Step 8: Once all required items have been filled up. You may click transfer.</p> <p>Step 9: You will receive secure authentication and click Approve.</p> <ul style="list-style-type: none"> • 'Add To Favourites' to add the Beneficiary to the favourites list, • 'Share' to share the transaction receipt.

33) What if the information provided is inaccurate (i.e. invalid or wrong beneficiary account number)?

- Any transferred funds to the wrong beneficiary account number, please contact our customer service within 24 hours from the date of the transaction.

34) Will I be charged for using fund transfer?

- No. There is no service charge fee. *Subjected to changes from time to time*

35) What information do I need to provide for a fund transfer in the HELOCBP mobile banking application?

- The information required for a fund transfer may include the recipient's account number, the name of the recipient's bank or financial institution, the recipient's name & reference (optional), and the transfer amount. To confirm the transaction, secure authentication is required to complete the transaction process.

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36) How do I know the Receiving / Refund crediting time for Fund Transfer?

- You may refer to the below schedule:

<i>Crediting Day</i>	<i>Window</i>	<i>Transaction Time</i>	<i>Crediting Time</i>
<i>Monday-Sunday</i>	<i>Window 1</i>	<i>06:00 am - 08:34am</i>	<i>Same Day by 09:30am</i>
	<i>Window 2</i>	<i>08:35am - 09:49am</i>	<i>Same Day by 10:45am</i>
	<i>Window 3</i>	<i>09:50am - 10:49 am</i>	<i>Same Day by 11:45am</i>
	<i>Window 4</i>	<i>10:50am - 12.49pm</i>	<i>Same Day by 01:45pm</i>
	<i>Window 5</i>	<i>12:50pm - 02:34 pm</i>	<i>Same Day by 03:30pm</i>
	<i>Window 6</i>	<i>02:35pm – 03:19pm</i>	<i>Same Day by 04:15pm</i>
	<i>Window 7</i>	<i>03:20pm - 05.49 pm</i>	<i>Same Day by 06:45pm</i>
	<i>Window 8</i>	<i>05:50pm – 11:59pm</i>	<i>Next Day by 06:00am</i>

*Note: The Payment Process for fund transfers includes Kuala Lumpur Business Days and Non-Business Days in the Federal Territory of Kuala Lumpur and the Cut-Off Time for this transfer as stated in the Fund Transfer Schedule above**

Subjected to changes from time to time

37) Is it safe to transfer funds using the HELOCBP mobile banking application?

- HELOCBP Mobile banking application prioritizes security and employs various measures to protect your financial information. We typically use encryption technology to secure data transmission and may require additional authentication factors, such as passwords and Secure Authentication. However, it's important to ensure that you're using the official application provided by us and taking necessary precautions, such as keeping your device secure and not sharing sensitive information.

38) Can I track the status of my fund transfers in the HELOCBP mobile banking application?

- The HELOCBP mobile banking application provides users with access to a transaction history section, enabling the tracking of transaction statuses for a period of up to 90 days

39) What is a Kill Switch in the context of mobile banking applications?

- In the context of mobile banking applications, a Kill Switch refers to a security feature that allows users to remotely disable, suspend or deactivate their mobile banking application in case their mobile device is lost, stolen, or compromised.

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40) How does the Kill Switch feature work in mobile banking applications?

- The Kill Switch feature typically involves a mechanism where users can access their online banking platform and deactivate the access of the mobile banking application on the lost or stolen device. This prevents unauthorized access to the application and protects the user's financial information.

41) Why is a Kill Switch important in mobile banking applications?

- A Kill Switch is important in mobile banking applications because it adds a layer of security. If a user's device falls into the wrong hands, that user can remotely disable the mobile banking application, preventing potential misuse or unauthorized access to his/her bank accounts and sensitive financial information.

42) How can I activate the Kill Switch in my mobile banking application?

- The process to activate the Kill Switch feature varies depending on the specific mobile banking application and the respective bank. For CBP:
 - a) The user needs to log into the HELOCBP application navigate to the settings section and trigger the Kill Switch button.
 - b) In the situation where the user loses his/her phone, the user is to log into HELOCBP using another device or contact CBP Customer Service at 1-300-88-7650 to trigger the Kill Switch by the CBP administrator.

43) Can I reactivate my mobile banking app after using the Kill Switch?

- Yes, typically, after using the Kill Switch to disable/suspend your mobile banking access, you can reactivate it on a new device or the same device once it is recovered. The reactivation process may require the user to contact CBP customer service at 1-300-88-7650 and follow the instructions provided by the CBP customer service administrator.

44) Can I still access my bank accounts through other channels if I activate the Kill Switch?

- Yes, even with the Kill Switch activated, the user still can access other channels and transfer out the payments, including using over-the-counter services.

45) What is Phishing?

- Phishing is a process where scammers trick you into giving them your User ID, passwords or other details so that they can gain access to your online banking accounts.
- Victims are known to receive phone calls, SMS or most frequently emails claiming to be from a bank or reputable institution, asking them for personal information to update their accounts. Soon after they have provided this information, they usually find that their accounts have been compromised.

46) How to prevent Phishing?

- a. Never disclose your personal information such as User ID, Password, and other information to anyone.
- b. Never click on link(s) sent from emails or SMS.

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47) How to protect myself from phishing?

- Always type in the CBP Internet Banking official CBP website www.cbp.com.my or www.helocbp.com.my directly into the address bar of your internet browser and always ensure that your Secure Word is displayed correctly before entering your password.

48) Who do I call for assistance?

- You may call our CBP Contact Center at 1-300-88-7650 or email at info@cbp.com.my for assistance.

49) Can I change my Internet banking Username?

- Yes. You may change your Username at www.helocbp.com.my

50) What is activation (Cooling-Off) Period?

- There will be a 12-hour activation (Cooling-Off) period when you perform the following function to help prevent unauthorized login/authorization. You will be able to log in to HELOCBP/and use Secure Authentication to authorize transactions after 12 hours of the following maintenance:
 - i) First-time registration;
 - ii) Forgot Password.

51) What if I fail to access HeloCBP?

- If your attempt to sign-on fails 3 consecutive times, your User ID will be blocked. Please contact our CBP Contact Center at 1-300-88-7650 to unblock your ID upon verification.

52) What should I do if i do not receive an OTP number during registration?

- Please call our CBP Contact Center at 1-300-88-7650

**These FAQs are drawn up in English and in Bahasa Malaysia versions. In case of any dispute, the English version shall prevail.