



## **Frequently Asked Questions on Maybank eVibes Card**

### **1. Is Maybank eVibes Card a debit card?**

No, Maybank eVibes Card is a credit card with S\$500 credit limit.

### **2. What is the difference between a debit card and a credit card?**

When you use a debit card, the purchase amount is immediately deducted from the savings account you linked the Card to. When you use a credit card, you are paying by credit and will enjoy an interest free repayment period of up to 20 days.

### **3. Am I eligible to apply for Maybank eVibes Card?**

You can apply as long as you are:

- a Singapore Citizen or Singapore Permanent Resident;
- between 18 to 30 years old;
- earning less than S\$30,000 per annum;
- an existing tertiary student or National Service Full-Time (NSF) man that is accepted into these institutions: LASALLE, NAFA, NIE, NP, NTU, NUS, NYP, RP, SIT, SMU, SP, SUSS, SUTD, TP & SIM;
- not an existing Maybank Principal Credit Cardmember

### **4. What are the documents required to apply for Maybank eVibes Card?**

A copy of your NRIC; and

- **For students:** a copy of your student pass
- **For NSF men:** a copy of SAF/SPF/SCDF11B identification card and approved institute's acceptance letter
- **For applicants below 21 years old:** a copy of parent/guardian NRIC (address on both applicant and parent/guardian's NRIC must match)

### **5. Do I need to have an income to apply for the Maybank eVibes Card?**

No income is required to apply for this card, as it is specially catered for students.

### **6. Where can I use my Maybank eVibes Card?**

You can use it locally and overseas in establishments that display the Visa logo, and Visa payWave accepting merchants. You can also add into your phone payment wallet for Apple Pay or Samsung Pay.

### **7. What categories are eligible or excluded from cashback calculations?**

All retail transactions will be eligible for 1% cashback. If any transaction is not classified under a relevant MCC, such transactions will not be eligible to earn cashback.

**Eligible transactions:** Grab, Shopee, McDonald's, FairPrice, Watson's, Starbucks, 7-Eleven, Netflix and more

**Non-eligible transactions:** tax payment, insurance premium, AXS/SAM payment, cryptocurrency and more

For full list of non-eligible transactions, kindly refer to Clause 11 of this page:

<https://www.maybank2u.com.sg/iwov-resources/sq/pdf/cards/tnc-evibes-priv-cashrebate.pdf>



#### **8. When will I receive my cashback?**

Your cashback will be credited to your Maybank eVibes Card account (that is in good standing) by end of the following calendar month. And it will automatically offset your bill.

#### **9. How does Maybank compute the cashback earned?**

Cashback is computed based on the transaction posting date to the Card account, and to the nearest 2 decimal places per transaction without any rounding off.

#### **10. What is the difference between transaction date and posting date?**

Transaction date refers to the date when the purchase is made. Posting date refers to the date when the transaction is received by Maybank. As merchants may make settlement a few days after the transaction(s) have been made, posting date may be a few days later than the transaction date. As such, Maybank has no control over when merchants record the transaction(s).

#### **11. How do I view my monthly statement?**

Download **Maybank2u SG (Lite) App** from Google Play or App Store to track your expenses online. Separately, Maybank will also send you a monthly statement to your email address (which you provided upon application) detailing all the purchases you made with your Maybank eVibes Card. It is important to check your monthly statement and inform Maybank promptly if there are any discrepancies or if any clarification is required.

For more information, kindly refer to this page:

<https://www.maybank2u.com.sg/en/m2usqlite/main.html>

#### **12. How can I pay my credit card bill?**

Step 1: Download **AXS m-Station** App from Google Play or App Store

Step 2: Select 'Pay Bills'

Step 3: Select 'Credit Cards'

Step 4: Select 'Maybank'

Step 5: Key in your card details and the amount you wish to pay

Step 6: Click 'Pay' at the top right corner of the Payment Summary page

For other payment methods, kindly refer to this page:

<https://www.maybank2u.com.sg/en/personal/cards/information/payment-options.page>

#### **13. What if I have problems paying my outstanding bill?**

Non-repayment(s) or overdue repayment(s) of Credit Card bills will be reflected in your credit report and could adversely affect you when you apply for a new loan such as Credit Cards, card loans and housing loans from banks. A credit report contains records of an individual's credit payment history (including bankruptcy records) and is issued by a credit bureau gazetted by the Monetary Authority of Singapore to members of the credit bureau when they make enquiries about an individual applying for credit.

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