

1. How do I protect myself against losses from erroneous and/or unauthorised transactions?

As an account or joint account holder, you are recommended to:

- Provide complete, accurate and updated contact information (*Login to Maybank Online Banking → Select Settings → Update Details → Update Personal Information*)
- Enable and/or modify transaction notification alerts (*Login to Maybank Online Banking → Select Settings → Manage E-Payment Alerts*)
- Monitor the transaction notification alerts sent by the Bank
- Safeguard your account and internet banking credentials securely and do not share with anyone

2. Am I protected against losses from scam or fraud?

The E-Payment Guidelines do not apply to transactions which you initiated because of scam or fraud.

3. What should I take note of before making an E-Payment transaction?

Protect the access to your account by:

- Updating your device's web browser to the latest version
- Updating your device's operating systems with regular security updates
- Installing and maintaining latest anti-virus software on your device(s)
- Using strong and unique passwords
- Following the security instructions and guidelines shared by the Bank

4. What should I do if I detect erroneous and/or unauthorised transactions?

Inform us immediately:

Local : 1800-MAYBANK (1800-629 2265)
Overseas : (65) 6533 5229

If you are unable to report to the Bank as soon as you receive the transaction notification alert, you should provide the Bank with reasons for the delay when asked.

5. What information do I have to provide when reporting to the Bank?

Provide the Bank with information on:

- The protected account that is affected;
- The account holder identification information;
- The type of authentication device, access code and device that is used to perform the payment transaction;
- The name or identity of any account user for the protected account that was used;
- Details on whether or not the protected account's authentication device or access code was lost, stolen and misused and if so, the:
 - Date and time of loss or misuse;
 - Date and time that the loss or misuse was reported to us; and
 - Date, time and method that the loss or misuse was reported to the police
- If access code is applicable to the protected account:
 - How the account holder/user recorded the access code; and
 - Whether the account holder/user had disclosed the access code to anyone
- Any other information about the unauthorised transaction that we may require.

In addition to informing us, you should also make a police report if we request such a report to be made so as to facilitate claims investigation.