



Terms and Conditions Governing the Secure2u Service

In these Terms and Conditions, unless the context requires otherwise, references to “you”, “your” and “yours” refers to the Authorised User who is utilising the Secure2u Service (“**Service**”) and references to “we”, “our”, “ours” and “us” refers to Maybank Singapore Limited and its successors and assigns.

1. By registering for the Service you confirm that you have read understood and agree to be bound by these Terms and Conditions.
2. The Service is offered as part of our Internet Banking Service and accordingly these Terms and Conditions are to be read in conjunction with our Terms and Conditions of Internet Banking. Any capitalised terms stated in these Terms and Conditions shall have the same meaning as those defined in our Terms and Conditions of Internet Banking, unless otherwise defined herein. In the event of any inconsistency in these Terms and Conditions and our Terms and Conditions of Internet Banking in relation to the Service, these Terms and Conditions shall apply. In the event you disagree with any of the Terms and Conditions governing the Service you may terminate or cease the use of the Service.
3. The Service allows you to authorise transactions using Maybank2u SG Mobile Application installed in your mobile device.
4. Registration for the Service will have to be done via the Maybank2u SG Mobile Application. Only one device can be registered for one (1) Secure2u username.
5. You acknowledge that if you are required to authorise a transaction via the Secure Verification method, you will click on the “Approve” or “Reject” button to authenticate the transaction made directly from your Maybank2u SG Mobile Application. Secure Verification is valid for two (2) minutes only and if you fail to “Approve” or “Reject” the transaction within the said validity period, the Secure Verification would be deemed as invalid and the Bank will not proceed to process the Instruction given by you.
6. You acknowledge that if you are required to authorise a transaction via the Secure One Time Password (OTP), you will key-in a 6- digit OTP number generated on your Secure2u device. A new 6-digit OTP number will be generated every 30 seconds. If you fail to key in the 6-digit Secure OTP number within the said validity period, the Secure OTP would be deemed as invalid and the Bank will not proceed to process the Instruction given by you.
7. Whether a transaction authorised under or pursuant to the Service will require Secure Verification or Secure OTP is at Bank’s discretion and subject to the Bank’s policy which may be changed from time to time.
8. You acknowledge and agree that you are fully aware that once the Service is enabled in your mobile device, your mobile device can be used to authorise online transactions and this may pose a greater risk of unauthorised parties performing transactions on your behalf. As such, you undertake to ensure that your mobile device is kept safe and secure at all times and that there is no unauthorised access to your mobile device. Please note that closing the mobile application does not disable the Service.
9. You undertake to notify and/or contact us immediately if your mobile device has been lost, misplaced or stolen. In addition, if you sell your mobile device please ensure you disable the Service first.
10. You acknowledge that in order to use the Service you must follow the steps as notified by us to you upon registering for the Service. You hereby consent to us accessing, using and disclosing such information you input for the purpose of registering for the Service for the purpose of the provision of the Service and in accordance with our Data Protection Policy available at www.maybank2u.com.sg which you hereby acknowledge you have read, understand and agreed to.

Maybank Singapore Limited (UEN: 201804195C)

Effective as at 31 August 2021

11. You agree that you shall be responsible for all use and access of the Service via your mobile device whether authorised or otherwise and all fees and charges issued to you by your mobile service provider for all data charges relating to the ongoing utilisation of the Service.
12. In order to use the Service your mobile device and the system it operates on must be acceptable to us. We may include or exclude certain mobile devices or operating systems as we deem fit, and/or suspend the Service at any time, without prior notice to you.
13. You agree that we shall be entitled to impose fees and charges for providing the Service to you or revise such fees and charges from time to time by giving you 30 days' prior notice. Your utilisation of the Service will act as an acceptance of any fees and charges imposed or any such revision to the fees and charges.
14. The Service is intended to be available 7 days a week, 24 hours a day. However, you acknowledge that at certain times some or all of the functions of the Service may not be accessible due to system maintenance or for reasons beyond our control. You also acknowledge that the operation of the Service may be affected by weak network signal or restricted device functionality. As such, we do not warrant that the Service will be available at all times.
15. You undertake to indemnify us and hold us fully indemnified from and against all claims, proceedings, penalties, demands, losses, damages, liabilities, costs and expenses including legal costs on an indemnity basis which we may be subject to in connection with the provision of the Service, including your breach of any of these Terms and Conditions.
16. We and our agents shall not be liable for any loss (direct or indirect), whatsoever incurred by you or any other person in relation to the provision of the Service including but not limited to any damage to your mobile device, any improper or unauthorised use of the Service by you or any other person, any negligent act or willful misconduct, any governmental powers, force majeure, war, strikes, sabotage, computer breakdown or any other causes beyond our control or any event which makes it impossible or impracticable for us to perform our obligations in respect of any Instruction submitted by you to us or where we are required to act in accordance with the laws and regulations in Singapore or any jurisdiction which relate to the prevention of money laundering, terrorist financing or the provision of any services to any persons which may be subject to sanctions.
17. These Terms and Conditions govern the use of the Service and are additional to those governing your Maybank Account(s), ATM (where applicable), Internet Banking Services and any other services through which the Service is or will be provided, each of which may be amended or supplemented from time to time. In the event of any inconsistency, the terms and conditions stated herein shall prevail.
18. We may assign any or all of our rights and obligations hereunder by notifying you. You may not assign any of your rights and obligations hereunder without our prior written consent which shall not be unreasonably withheld.
19. Any delay or failure by us to exercise our rights and/or remedies under these Terms and Conditions does not represent a waiver of any of our rights. We shall be considered to have waived our rights only if we specifically notify you of such a waiver in writing.
20. If any term of these Terms and Conditions is unlawful or unenforceable under any applicable law, it will, to the extent permitted by such law, be severed from these Terms and Conditions and rendered ineffective where possible without modifying the other terms of these Terms and Conditions.
21. You acknowledge that we have the right to change, restrict, vary, suspend or modify these Terms and Conditions by providing you with 30 days written notice in such manner as we deem fit. We may also withdraw the Service at any time at our discretion without notice to you.
22. A person who is not a party to these Terms and Conditions shall not be entitled to enforce any provision of these Terms and Conditions under the Contracts (Rights of Third Parties) Act of Singapore.
23. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and you irrevocably agree to submit to the non-exclusive jurisdiction of the courts of Singapore.

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