

## Cash Advance FAQs

### 1. What is the Dial-A-Transfer service?

The Dial-A-Transfer service is a new emergency cash service that allows Maybank Credit Cardmembers to transfer funds over the phone from your Credit Card Account to any bank account maintained by the principal Cardmember in Singapore. You can then enjoy the flexibility to access the transferred funds by withdrawing cash from any ATM network, including the local and foreign banks? ATMs. You can also issue cheques or make over-the-counter withdrawals at your convenience.

### 2. How can I start using the Dial-A-Transfer service?

You need to be a Maybank Credit Card Principal Cardmember. Just call our Customer Relationship Executives on 1800-MAYBANK (1800-629 2265) to effect a transfer.

### 3. Do I need to apply for the Dial-A-Transfer service?

No prior application is required for you to use this service. However, you have to register up to 3 of your designated bank accounts, maintained in Singapore, before you can effect a funds transfer.

### 4. How long does it take for the funds to be transferred?

Transactions made before 4 pm from Monday to Friday will be effected immediately. Transactions made after 4 pm from Monday to Friday as well as on Saturday, Sundays and Public Holidays are effected by the next business day.

### 5. When will my bank account be credited?

The time taken for the funds to be credited into the designated accounts may vary, though most receiving banks will take between 5 and 15 minutes.

### 6. Can I schedule my fund transfers in advance?

No. You cannot schedule fund transfers to your other bank account in advance with this Dial-A-Transfer service.

### 7. What is the daily maximum amount for the Dial-A-Transfer service?

You can transfer funds up to your available credit limit, subject to a maximum of S\$10,000.

### 8. Will I be charged for using the Dial-A-Transfer service?

No, there is no additional service charge for this service.

### 9. Will there be any other charges incurred?

Yes. The prevailing cash advance fee and charges apply. The prevailing cash advance fee is 5% of the amount transferred or S\$15, whichever is higher. The prevailing finance charge on cash advancement is calculated on a daily basis at 2.16% per month from the date of transaction to the date of full repayment.

### 10. Can I transfer funds to my bank account overseas?

No. You can only transfer funds to your designated account maintained in Singapore.

### 11. How do I know if my fund transfers have been successful?

You can check against your designated bank accounts to confirm that the funds have been transferred.

### 12. What happens if my fund transfers are unsuccessful?

We will notify you of any unsuccessful fund transfers.