

Electronic Payment of Shares (EPS) FAQs

1. What is EPS?

An online payment solution that allows you to pay for shares bought through any SGX participants in SGD and for proceeds from sales to be credited into your Maybank Singapore SGD Current/Saving Account from Maybank Online Banking if you have nominated Maybank as the EPS Bank.

2. How does EPS works?

This is an industry share payment solution provided by the Singapore Exchange (SGX) that currently allows you to designate Maybank Current/Saving account to pay for their trades and receive the proceeds of their sales into the same account. EPS only supports Singapore Dollar transactions.

The service is typically not chargeable and would require you to login into your Online Banking to initiate payment either by contract within 2 days of making your trades or by lump-sum daily before 9.30pm. All trades that are due for payments would be listed on the banks' channels for payment.

3. Who can apply for EPS?

As long you have a valid Maybank Current/Saving account, you can apply EPS by linking up a share trading account with your Maybank Current/Saving account. To get started, refer to your broker for an EPS application form and return the completed form to your broker for processing.

4. What type of Maybank account(s) can I link to EPS?

You may link any Maybank Current and Saving account(s) in SGD currency. For further information on Maybank deposit products, you may refer to the below:

- Saving and Current Accounts
- Visit any of our Account Managers at Maybank branches
- Contact Maybank Customer Relationship Executives on **1800-MAYBANK** (1800-629 2265) or **(65) 6533 5229** (Overseas)

5. How long does it take for the broker to process my EPS application?

EPS applications take approximately 1-2 weeks to process upon receipt of the completed application form by the broker. Please check with your respective brokers for more information.

6. How do I check on my application status?

You may check with:

- Your respective brokers
- Maybank Contact Centre at **1800-MAYBANK** (1800-629 2265) / **(65) 6533 5229**(Overseas)
- Maybank Online Banking

7. How do I initiate EPS payment?

Login into your Maybank Online Banking and select the "Payment" tab followed by Electronic Payment of Shares (EPS). Then proceed with either option of payment of shares "Contract Payment" or "Lump sum Payment".

For EPS payment to be successful, please ensure sufficient funds is available in your Maybank account for payment deduction.

EPS payment must be initiated within the stipulated period indicated below:

EPS Share Payment Type	Settlement Period	Payment Timing
Individual Contract(s)	Trade date + 2 market days	Before 9:30 pm (daily)

EPS Share Payment Type	Settlement Period	Payment Timing
Lump Sum Payment	As required	

8. Can I access EPS via Maybank mobile banking?

EPS function is only accessible via Maybank online banking.

9. Can I view my outstanding and paid contracts on Maybank Online Banking?

Yes, you can view all your outstanding and paid contracts of the share trading account that is linked with your pre designated Maybank account(s) via Maybank Online Banking. The outstanding contracts will be removed after the Trade day + 2 market days later. The detail of your paid contracts is retrievable from your Maybank Current/ Savings statement or transaction history.

10. When is my EPS payment effected?

If you have made the EPS payment before 2130 hours (Singapore Time), your broker will receive payment on the next working day.

For payment made after 2130 hours (Singapore Time), your broker will receive payment 2 working days later (for Friday, Saturday, Sunday and eve of public holidays, your broker will receive payment on the next working day regardless of the time of transaction).

Upon your broker acknowledges the receipt of your payments, your paid contracts through EPS will only be excluded from the contract table.

11. How do I check if debit of the shares payment and credit of the sales proceeds from the Maybank account(s) is successful?

You may check with:

- Your respective brokers firm
- Your CDP Statement
- Maybank Contact Centre at **1800-MAYBANK** (1800-629 2265) / (65) 6533 5229(Overseas)
- Transaction history of your account via Maybank Online Banking