

Maybank Cardless Withdrawal FAQs

1. What is Cardless Withdrawal?

Cardless Withdrawal is a feature in the Maybank2u SG app that allows you to withdraw cash at Maybank ATMs in Singapore, without the need for a physical debit/ credit card. You can do so by scanning the QR code displayed on the ATM screen using your Maybank2u SG app.

2. What is the difference between using Cardless Withdrawal and using a physical debit/ credit card for cash withdrawal?

Cardless Withdrawal allows you to enjoy a quick and secure alternative to cash withdrawals with the added convenience of not needing your physical debit/ credit card with you in order to carry out the withdrawal.

3. Who can use Cardless Withdrawal?

All customers who hold a debit card or credit card (linked to a Savings/ Current account) issued by Maybank Singapore Limited and who have access to Maybank2u SG app may use this feature.

4. Where can I use this feature to withdraw cash?

You can use Cardless Withdrawal to withdraw cash at any Maybank ATM or ATM+ in Singapore. There will be a QR code displayed on the ATM screen for you to scan using your Maybank2u SG app. To locate Maybank Singapore ATMs, please click [here](#).

Please note that this feature is not available at overseas Maybank ATMs or non-Maybank ATMs (i.e. atm5 shared ATM network).

5. Are there any additional fee(s) to use Cardless Withdrawal?

There is no additional fee to use this feature.

6. How do I get started?

You will first need to activate the feature on your Maybank2u SG app. Upon successful activation, you will receive an SMS and email notification.

A step-by-step guide to activating Cardless Withdrawal:

- a) Launch and log in to your Maybank2u SG app.
- b) Tap on **Cardless Withdrawal** displayed under Quick Actions. Alternatively, tap on **View All > Cardless Withdrawal**.
- c) Read through the Terms & Conditions, and tap on **Activate Now**.

d) Authenticate the transaction. *Note: you may not see this step if you are registered to Secure2u.*

Alternatively, you can tap the **Settings icon** > **Maybank2u** > toggle on **Cardless Withdrawal** to activate the feature.

7. What is the cash withdrawal limit and can I change it?

Cardless Withdrawal limit is currently capped at SGD 1,000 daily per customer, regardless of which account you withdraw from. The limit for Cardless Withdrawal is independent from your physical debit / credit card cash withdrawal limit. You will not be able to change the Cardless Withdrawal limit.

8. Is Cardless Withdrawal secure?

Yes, it is secure due to the following security measures that are in place:

- Withdrawal is capped at SGD 1,000 daily per customer across all eligible accounts.
- Maybank2u SG app login is required.
- Authentication is required to activate the feature.
- QR code generated for each transaction is unique and cannot be reused.

9. What should I do if I need to withdraw more than SGD 1,000?

To withdraw more than SGD 1,000, you can simply withdraw by using your physical debit/ credit card and PIN, as long as the withdrawal amount is within your card limit.

10. I have exceeded my card's ATM daily withdrawal limit. Can I still withdraw cash using Cardless Withdrawal?

Yes, you can still withdraw cash with Cardless Withdrawal as it has a separate limit, independent from your physical debit / credit card cash withdrawal limit.

11. Will there be any receipt dispensed from the machine when I use Cardless Withdrawal to withdraw cash?

Yes, you will still receive a hard copy receipt.

12. Will I be notified when cash is withdrawn from my account using the Cardless Withdrawal feature?

Yes, you will receive an SMS notification upon successful cash withdrawal.

13. If I encounter an issue with my cash withdrawal using the Cardless Withdrawal feature, who should I contact?

You can call our Customer Service hotline at 1800-629 2265 (1800-MAYBANK) for assistance.

14. Can I deactivate this feature later?

Yes, you can deactivate Cardless Withdrawal anytime with the following steps:

- a) Launch and log in to your Maybank2u SG app.
- b) Tap on **Cardless Withdrawal** > Tap on ... at the top right corner of the screen > **Deactivate Cardless Withdrawal**.
- c) Tap on **Confirm** to proceed with the deactivation.

The feature will be deactivated immediately. You may reactivate Cardless Withdrawal anytime.

15. What are the safety measures I need to take when using Cardless Withdrawal at the ATM?

Here are some tips:

- Always remember to collect your cash before leaving the ATM.
- Focus on the task on hand when withdrawing cash with your Maybank2u SG app, do not get distracted.
- You may pre-select your account and withdrawal amount via Cardless Withdrawal from Quick Actions.

16. How do I safeguard the feature from being abused?

Do not allow anyone else to carry out Cardless Withdrawal on your Maybank2u SG app. Some simple guidelines are as follows:

- Ensure your device is protected with biometric, PIN or pattern password.
- Do not leave your device unattended.
- Regularly check your account activity for any discrepancies or unauthorised transactions.
- Do not allow others to make cash withdrawals on your behalf.
- Ensure your mobile number and email address are updated with the bank in order to receive notification of your transactions.

17. Is Cardless Withdrawal available for Corporate customers?

No, Cardless Withdrawal is only available to Maybank Singapore non-Corporate customers.

18. What is the minimum operating system required to use Cardless Withdrawal?

Android OS 9 and iOS 13 or later.

Information is updated and correct as at [18 May 2026].

- **END** -