



Daily Customer Limits (Consumer) FAQs

1. What is Daily Customer Limit?

This is the limit set for the total amount that you may transact for any combination of services performed via all our Self-Service Banking Channels in a day, excluding transfer of funds to your own Maybank accounts and for Share Payment

2. What is Daily Transaction Limit?

This is the limit set for the total amount that you can transact for each type of electronic service per day

3. What is the difference between Daily Customer Limit and Daily Transaction Limit?

Daily Customer Limit applies to the total amount transacted for any combination of services performed via all our Self-Service Banking Channels while Daily Transaction Limit is specified for each type of service.

Daily Customer Limit - S\$200,000

Service	Daily Transaction Limit	Amount Transacted (for the day)
Funds Transfer (Two Business Days or Later)	S\$200,000	S\$200,000
Telegraphic Transfer	S\$100,000*	S\$15,000
RegionLink	S\$20,000	S\$15,000
	Total:	S\$230,000

As illustrated above, the total amount transacted for the combination of services has reached the maximum Daily Customer Limit of S\$200,000. Therefore, the customer will not be able to perform any further transactions for the day, even if the Daily Transaction Limit for some of the services have not reached the maximum limit or have not been used at all.

** With effect from 1 June 2018, the Daily Transaction Limit for Remittance (Telegraphic Transfer/ Demand Draft/Cashier's Order) will be revised from S\$20,000 to S\$100,000. You can update the Daily Transaction Limit anytime by logging in to our Online Banking (Security token required) or by submitting a duly completed Daily Transaction Limit Update Request Form*

4. How much is my Daily Customer Limit?

Currently, the default Daily Customer Limit for Consumer Internet Banking is S\$200,000

Please note that the Bank reserves the right to change this Daily Customer Limit anytime without prior notice.

5. How does the implementation of the Daily Customer Limit benefit me?

The implementation of the Daily Customer Limit is a further enhancement to the security measures taken to protect our customers who perform transactions via our Self-Service Banking Channels, giving them a greater peace of mind.

In addition, with the implementation of the Daily Customer Limit, the maximum Daily Transaction Limit that customers can revise to is now increased for each of the banking services available via the Self-Service Banking Channels. That is to say, customers will now be able to transact a higher amount for each of the services as long as the total amount transacted for all the services within the day does not exceed the Daily Customer Limit.

6. **How can I change my limit?**

To increase/decrease the Daily Transaction Limit for each of the electronic banking services, please submit the duly completed Daily Transaction Limit Update Request Form. For immediate update of your Daily Transaction Limit, please login to Maybank2u.com.sg (Online Banking) to make changes online via Funds Transfer>View/Amend Limit.

For your information, the Daily Customer Limit set by the Bank cannot be changed or customised.

7. **What transactions are subject to the Daily Transaction Limit? What is the maximum limit I can apply for each type of transaction?**

Below is the list of transactions and the respective maximum Daily Transaction Limits which you can apply for.

Consumer Internet Banking	Daily Transaction Limit	
	Type of Service	Default Limit
Funds Transfer (Two Business Days or Later)* Funds Transfer to 3rd Party / Accounts with Maybank* Credit Card Payments to 3rd Party* Debit Card top-up to 3rd Party*	S\$3,000	S\$200,000
Funds Transfer via FAST (Within Minutes)*	S\$3,000	S\$200,000
Funds Transfer (Today)	S\$3,000	S\$200,000
Local Bill Payment*	S\$3,000	S\$20,000
Other Banks' Credit Card Payment (Local)	S\$3,000	S\$20,000
Other Banks' Credit Card Payment (Overseas) and Overseas Visa Card Payment	S\$3,000	S\$20,000
Funds Transfer (Malaysia / Philippines)	S\$3,000	S\$20,000
Bill Payment (Malaysia)	S\$3,000	S\$20,000
Remittance (Telegraphic Transfer/Demand Draft/Cashier's Order)	S\$3,000	S\$100,000**
iCheque (S\$)	S\$3,000	S\$20,000
iCheque (Foreign Currency)	S\$3,000	S\$20,000
Share Payment - CIMB Securities (Singapore) Pte Ltd ⁺	S\$30,000	S\$200,000
Share Payment - KGI Fraser Securities Pte Ltd ⁺	S\$30,000	S\$200,000
Share Payment - Maybank Kim Eng Securities Pte Ltd ⁺	S\$30,000	S\$200,000
Share Payment - Lim & Tan Securities Pte Ltd ⁺	S\$30,000	S\$200,000
Share Payment - Phillip Securities Pte Ltd ⁺	S\$30,000	S\$200,000

* Transactions performed at our Self-Service Banking Terminals are also subject to Daily Transaction Limit and Daily Customer Limit.

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+ Share Payment is not subject to the Daily Customer Limit.

8. Do Daily Transaction Limit and Daily Customer Limit apply to counter transactions?

No, your transactions at our branch counters are not confined to these limits. The limits apply only to transactions that require outbound transfer of funds performed via Maybank2u.com.sg (Online Banking) and all our Self-Service Banking Terminals, excluding transfers to own Maybank accounts and share payments.

9. Would my Future Dated or Recurring Transaction be affected by the Daily Transaction Limit and Daily Customer Limit?

Yes, Future Dated or Recurring Transactions that require outbound transfer of funds will also be subject to both the Daily Transaction Limit and Daily Customer Limit on the payment date (value date) of the respective transactions

Service	Daily Transaction Limit	Amount Transacted (for the day)	Available Daily Transaction Limit (subject to Daily Customer Limit)
Funds Transfer (Future Dated or Recurring)	S\$20,000	S\$2,000	S\$18,000
Local Bill Payment	S\$20,000	S\$15,000	S\$5,000
	Total:	S\$17,000	S\$23,000

* "Day" refers to the payment date of the Future Dated or Recurring Transaction