

Maybank Enhanced ATM Security Measures FAQs

1. How do I activate or deactivate the overseas ATM withdrawal facility on my Singapore-issued Maybank Cards?

To activate or deactivate the overseas ATM withdrawal facility on your Singapore-issued Maybank ATM/Debit/Credit Card (linked to a Current/Savings Account) either temporarily or permanently, simply:

- Login to Maybank2u.com.sg (Online Banking) > Customer Service > Overseas Cash Withdrawal
- Visit any of our Maybank Branch in Singapore
- Contact our Customer Relationship Executives on **1800-MAYBANK** (1800-629 2265) or **(65) 6533 5229** (Overseas)
- Complete the eServices form which can be found on our website and mail it back to us

2. I have several ATM/Debit/Credit Cards linked to my Current/Savings Accounts. Can I choose to activate the overseas ATM withdrawal facility on selected Cards only?

Yes. You can choose to activate overseas ATM withdrawal facility on selected cards only as activation is based on card level as long as the card is linked to a Current/Savings Account.

3. I am a Principal Credit Cardmember. Can I activate the overseas ATM withdrawal facility on my Supplementary Credit Card(s) linked to a Savings/Current Account?

No. Principle Cardmember will not be able to access the Supplementary Card's details via Internet Banking to activate the overseas ATM withdrawal facility.

4. I am a Supplementary Credit Cardmember. Can I activate the overseas ATM withdrawal facility on my own Supplementary Credit Card(s) linked to a Savings/Current Account?

Yes, you can do so via any of the channels stated in Question 1

5. I am unable to recall if I have activated or deactivated the overseas ATM withdrawal facility on my Maybank Cards. How can I find out?

To find out the status of overseas ATM withdrawal facility on your Maybank Cards, simply:

- Login to Maybank2u.com.sg (Online Banking) > Customer Service > Overseas Cash Withdrawal
- Call our Contact Centre on **1800-MAYBANK** (1800-629 2265) or **(65) 6533 5229** (Overseas)
- Visit any of our Maybank Branch in Singapore

6. How long does it take to process my request for activation or deactivation?

Activation/deactivation requests performed via Online Banking, at Branches and through our Contact Centre can be effected immediately. Requests made via eServices form will take 5 business days to be processed upon receipt of the duly completed form.

7. What would happen if I attempt to withdraw cash overseas when the overseas ATM cash withdrawal facility on my card is deactivated?

Your transaction will be rejected.

8. If I deactivate my card for overseas ATM withdrawal, does this forbid withdrawal from Maybank ATM machine located overseas (RegionLink countries) as well as other banks' ATMs located overseas?

Yes. Please note that this function does not cover Cash Advance transactions and it is only applicable to cash withdrawals made from cards with linked Current/Savings accounts only.

9. How do I temporarily activate the overseas ATM withdrawal facility on my card for a specified period via Internet Banking?

Login to Maybank2u.com.sg (Online Banking) and follow the steps below:

- Click on Customer Service > Overseas Cash Withdrawal
- Select the card which you would like to change the setting and click the "Amend" button to proceed
- Select "Activate for a limited period"
- Select the start and end date. Temporary activation is capped at one year

- Input the One-Time Password (OTP) from your hardware/SMS token and click on the "Confirm" button to finalize your transaction

ATM Cash Withdrawal Notification

1. How do I apply for this notification service?

All Maybank Singapore customers who hold Maybank ATM/Debit/Credit Cards that are linked to their Savings/Current Accounts will automatically be enrolled in this complimentary service.

2. Is there any default threshold amount set by Maybank?

Yes. For local ATM withdrawals, the default threshold amount is S\$500 per day. The amount is cumulative and includes only withdrawals at local ATMs.

An SMS alert will be sent for every overseas ATM cash withdrawal of any amount.

3. Can I change the threshold amount or opt-out from this notification service?

For local ATM cash withdrawals, to change your threshold amount or opt-out from this service, simply:

- Login to Maybank2u.com.sg (Online Banking) > Customer Service > SMS Notification Centre > ATM Cash Withdrawal Notification
- Visit any of our Maybank Branch in Singapore
- Complete the eServices form which can be found on our website and mail it back to us

For overseas ATM cash withdrawals, SMS alerts are mandatory and will be sent when a withdrawal of any amount is made.

4. How do I change the threshold amount or opt-out from this notification service via Internet Banking?

Login to Maybank2u.com.sg (Online Banking) and follow the steps below:

- Click on Customer Service > SMS Notification Centre > ATM Withdrawal Notification
- Select the card which you would like to change the setting and click the "Amend" button to proceed
- If you would like to:
 - Change the threshold amount, please select the amount preferred. The amounts available for selection are S\$10, S\$100, S\$500 and S\$1,000
 - To opt-out from this service, please select "Disable (No Notification)"
- Input the One-Time Password (OTP) from your hardware/SMS token and click on the "Confirm" button to finalize your transaction

For overseas ATM cash withdrawals, SMS alerts are mandatory and will be sent when a withdrawal of any amount is made.

5. I have several ATM/Debit/Credit Cards linked to my Current/Savings Accounts. Can I choose to set different threshold amounts for different cards?

Yes, you can do so via any of the channels stated in Question 3.

6. I am a Principal Credit Cardmember. Can I set a threshold amount on my Supplementary Credit Card(s) linked to a Savings/Current Account?

No. Principle Cardmember will not be able to access the Supplementary Card's details via Internet Banking to set threshold amount.

7. I am a Supplementary Credit Cardmember. Can I set a threshold amount on my own Supplementary Credit Card(s) linked to a Savings/Current Account?

Yes, you can do so via any of the channels stated in Question 3.

8. What kind of transactions will trigger the notification and when will I receive the alert?

For local ATM withdrawals:

You will receive notifications when you have successfully performed local ATM withdrawals above the default cumulative threshold amount (S\$500 or equivalent) or any amount set by you on your ATM/Debit/Credit card (linked to a Current/Savings Account). The withdrawal amount as stated in the SMS will be based on the total amount withdrawn on the same day. This will include withdrawals performed on Maybank ATMs (Singapore) and atm⁵ – Shared ATM Network from your savings or current account. Please note that this service does not include Cash Advance transactions.

Example:

Let's assume that you have not changed the threshold amount of S\$500. The ATM Cash Withdrawal notification will not be triggered to your phone upon your first withdrawal of S\$300 (or equivalent). Only after your next withdrawal of S\$300 (or equivalent), you will then receive the notification based on the total amount withdrawn on the same day. The format of the SMS is indicated below:

Maybank: You've made **local** ATM withdrawals of total S\$600.00 (or equiv) from Card ending [last 4 digit of card no.] on DD/MM/YYYY. For enquiries, call (65) 6533 5229.

Please note that once you exceed the threshold amount set, you will receive notifications on every subsequent ATM withdrawal performed on that day.

For overseas ATM withdrawals:

You will receive notifications when you have successfully performed overseas ATM withdrawals of any amount. The withdrawal amount as stated in the SMS will be the Singapore dollar equivalent of the withdrawal amount. This will include withdrawals performed on Maybank ATMs (Overseas) and overseas cash withdrawal via Mastercard Cirrus or Visa Plus network.

Example:

Assuming that you have just made an overseas ATM cash withdrawal of S\$100 (SGD equivalent). You will receive an SMS notification informing you of the withdrawal. The format of the SMS is indicated below:

Maybank: An overseas ATM withdrawal of S\$100.00 (or equiv) was made on card ending [last 4 digit of card no.] on DD/MM/YYYY. If it's not you, call (65) 6533 5229

9. Why am I receiving multiple SMS alerts from the Bank for making cash withdrawals?

If you have made local ATM withdrawals above the default cumulative threshold amount (S\$500 or equivalent) or any amount set by you, you will receive notifications on every subsequent ATM withdrawal performed that day. Please note that if you have also signed up for SMART Alerts, you will continue to receive such alerts in addition to this service which only applies to ATM withdrawals.

For overseas ATM cash withdrawals, SMS alerts are mandatory and will be sent when a withdrawal of any amount is made.

10. Do I have to pay for this notification service?

There is currently no charge imposed by Maybank for use of this notification service.

However, you may wish to check with your mobile service provider if there are any charges for receiving the SMS when you are overseas.

11. How can I update my mobile number to receive this notification?**To update your mobile number, please:**

- Visit any of our Maybank ATMs
- Complete the eServices form which can be found on our website and mail it back to us. Requests made via eServices form will take 5 business days to be processed upon receipt of the duly completed form

Please note that the mobile no. provided will be used for all your banking services, and the updating of all your existing records.