



Maybank2u Online Banking

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Maybank2u Online Banking

General FAQ

Q. What is Maybank2u Online Banking?

A. Maybank2u Online Banking is an electronic service provided by Maybank to empower you to perform secure and seamless banking transactions anytime and anywhere on the Internet.

Q. What can I do through Online Banking?

A. Learn more about the services available for

- [Personal Online Banking](#)
- [Business Internal Banking](#)

Q. Can anyone use Online Banking?

A. You can apply for Online Banking if you have an individual or joint* (with 'either' mandate) account** with Maybank.

**Joint account with "Both" or "All" operating condition is not eligible for Online Banking*

***Account refers to Singapore Dollar current and savings account, share financing account, Singapore Dollar housing loan, Singapore Dollar term loan, Singapore Dollar and foreign currency time deposit, Maybank credit card*

Q. Will I be able to access Online Banking if I'm overseas?

A. Yes. You can access Online Banking anywhere in the world, from any computer that has Internet connectivity and compatible browser.

Q. How do I register for Online Banking on www.Maybank2u.com.sg?

A. Register using Access ID or Maybank Debit/Credit Card

- a) Access www.Maybank2u.com.sg, select **Login to Online Banking** and click **Register Now** on the login landing page
- b) Select Access ID or Credit/Debit Card as your login credential and enter your Access ID or Card details
- c) Read and accept the Terms and Conditions and click **Continue** → to proceed
- d) Confirm your registered mobile number
- e) Input the 6-digit One-Time Password (OTP) sent to your registered mobile number
- f) Nominate a username and password, then click **Confirm** to proceed
- g) Activate your security token, if applicable

Q. How do I reset my Access ID / password for my Business Online Banking?

A. Register using Access ID or Maybank Debit/Credit Card

- a) Complete the [Access Administration Form](#) and mail it back to us or submit it at any Maybank branch
- b) Look out for your Access ID and PIN, which will be mailed to you separately
- c) Sign on the Acknowledgement Letter and return to the address indicated in the letter
- d) After 5 working days (or 10 days for company overseas), go to www.Maybank2u.com.sg, click **Login** and select **First Time Login**
- e) Select Access ID as your login credential and enter your Access ID Number and PIN then click **Submit**
- f) Select a new 8-12 character alphanumeric Password and click **Confirm**

Q. How do I reset my Maybank2u Online Banking password?

A. Reset using Access ID or Maybank Debit/Credit Card on www.Maybank2u.com.sg

- a) Access www.Maybank2u.com.sg, select **Login to Online Banking** and click **Forgot Login Details**
- b) Choose to reset your account using your Access ID or card details and verify the respective details accordingly
- c) Input the 6-digit One Time Password (OTP) sent to your registered mobile number and click **Next**
- d) Verify that the username displayed is yours, then enter and confirm your new password. Click **Confirm** to complete

Reset via ATM

- a) At the ATM Main Menu screen, select More Services followed by Online Banking Related Services
- b) Choose **Reset Online Banking Password** then enter **Yes**
- c) Enter a new six-digit PIN for online banking and re-enter this PIN to confirm
- d) A receipt will be issued to you bearing your Access ID
- e) Go to www.Maybank2u.com.sg, click **Login** and select **Register Now**
- f) Select Access ID as your login credential and enter your Access ID and new PIN then click **Continue** → to proceed
- g) Input the 6-digit One Time Password (OTP) sent to your registered mobile number and click **Next**
- h) Create a new password (containing 8-12 alphanumeric characters) and click **Confirm** to complete

Reset using Maybank eServices Form

- a) Complete the [eServices Form](#) and mail it back to us or submit it at any Maybank branch
- b) Look out for your Access ID and PIN which will be mailed to you separately
- c) Go to www.Maybank2u.com.sg, click **Login** and select **Register Now**
- d) Select Access ID as your login credential and enter your Access ID and new PIN then click **Continue** □ to proceed
- e) Create a new password (containing 8-12 alphanumeric characters) and click **Confirm** to complete

Security

Q. Is Maybank2u Online Banking secure?

A. Our Online Banking is equipped with secured encryption technology (128-bit Secure Sockets Layer or SSL) to safeguard your information and transactions transmitted over the Internet.

In addition to SSL encryption, we also authenticate your unique Access ID and PIN upon login. Both are needed at the same time for access to your account information. We also have in place a security feature that automatically terminates your Maybank Online Banking session after a period of inactivity.

Other security features include:

- Transaction signing for high risk transaction where a new Security Token is required for Transaction Signing
- SMS Notifications when a new payee is added or if transaction amounts are above the default threshold of S\$500 or equivalent

Q. How do I further ensure that transaction information conducted over Online Banking is kept confidential?

A. Do visit our [Security Advisory](#) page for tips on how to protect your computer and Online Banking safe practices.

Q. How can I tell if it is the real Maybank site?

A. We strongly recommend that you access Online Banking by entering our website address www.Maybank2u.com.sg directly into the address field of your browser. For more security tips, please visit [Security Advisory](#).

Q. What should I do if I think someone is accessing my Online Banking account?

A. You should change your password and call us immediately at **1800-MAYBANK** (1800-629 2265).

Q. How do I change my Password or Username in Maybank2u Online Banking?

A. To change your Password

- Access **Settings**
- Click on **Security** tab
- Select **Password**

To change your Username

- Access **Settings**
- Click on **Security** tab
- Select **Username**

Q. What happens if I forget to log out of Online Banking or leave my computer idle for a period of time?

A. As a security measure, there is a session time out where the system will automatically log you out if you leave the computer idle for a period of time.

Q. What should I do if I get an error code while trying to log in to Online Banking?

A. Call us at **1800-MAYBANK** (1800-629 2265) and let us know the error code. E.g. 0038, 0052.

Q. What are the supported browsers to access Online Banking?

A. Chrome, Microsoft Edge, Mozilla and Safari.

New Device Login Notification

Q. Why am I receiving a New Device Login Notification?

A. You received this notification because we detected a new device/browser login to your Maybank Online/Mobile banking, or if you have logged in from a new location.

Q. Why am I receiving the new device login notification even when I am using the same device for my login?

A. This notification could be triggered when we are unable to recognise the browser/device you are logging in, possibly due to the following:

- a private browser window
- a Virtual Private Network (VPN)
- you have cleared your browser history and/or data cache, including cookies

Q. What should I do if I receive a New Device Login Notification?

A. If you performed the login activity, you can safely ignore the notification.

If you did not, do check your account activity and change your password immediately. Call us at **1800-MAYBANK** (1800629 2265) or (65) 6533 5229 (Overseas) to report unauthorised transaction(s).

Q. Can I disable this New Device Login Notification?

A. You will not be able to disable this notification as it is part of the financial industry-wide initiative for an even safer online banking experience.

Secure2u

Q. What is Secure2u?

A. Secure2u is a digital token on your Maybank2u SG app / Maybank2u SG (Lite) app. It is a secure and convenient way to authorise transactions on your registered mobile device, allowing you to enjoy a fuss-free and seamless banking experience.

This is an alternative to other 2-Factor Authentication (2FA) which uses physical Security Token and SMS One-Time Password (OTP).

Q. Why should I use Secure2u?

A. Secure2u offers a secured and convenient way to authenticate your mobile transactions.

- Secured - Secure2u has a first layer of authentication in the form of device binding, which links the registered mobile device to a specific user account.
- Convenient - No more waiting for SMS OTP or carrying a physical Security Token. Transact anytime with just one tap.

Q. Can I continue to use physical Security Token or SMS OTP?

A. Once you have registered for Secure2u, it will be the default method to authenticate transactions performed on your Maybank2u SG app or Maybank2u SG (Lite) app (mobile banking).

You can still use your physical Security Token or SMS OTP for transactions performed on Maybank2u.com.sg (Online Banking) if desired.

Q. What is the device's minimum operating system requirement to run Secure2u?

A. You can run Secure2u on any Apple device with iOS 12.0 or higher, or an Android device running on v8.0 or higher.

For additional security, you will need to set up lock screen feature on your device before you can proceed with Secure2u registration.

- Tip: For security, ensure that your Maybank2u SG app / Maybank2u SG (Lite) app is always updated on your device.

Q. How do I register for Secure2u in Maybank2u SG / M2U SG (Lite)?

A. There are 3 ways you can register for Secure2u in the Maybank2u SG app or Maybank2u SG (Lite) app:

1. Using Physical Security Token
2. Using Email OTP and SMS OTP
3. Using Registration Code and SMS OTP

For detailed registration steps, please visit the [Secure2U Product Page](#).

Q. Can I register Secure2u on multiple devices?

A. No. For security reasons, you can only register for Secure2u on one device.

Q. How do I de-register Secure2u?

A. Upon logging in to your Maybank2u SG App, tap on **Menu bar** on the top left, select **Settings** and toggle off **Secure2u**.

If you are using the Maybank2u SG (Lite) app, upon logging in, tap on **More** on the bottom right, tap on **Setting > Maybank2u** and toggle off Secure2u.

Q. What should I do if I did not receive Email OTP after I have requested?

A. There could be a delay in receiving an email OTP due to internet connection stability. You may perform the following verifications before triggering a new email OTP after 6 minutes.

- Ensure that your email address in our banking record is updated
- Check spam folder for any email from **mobilebanking.alerts**
- Ensure that there is stable internet connection to receive the email OTP

Q. Can I use Secure2u when I am overseas?

A. Yes, as long as you have a stable internet connection.

Tip: Do ensure the date and time settings on your device are set to automatically display the correct time zone.

Q. What should I do if I change my mobile phone?

- A. Secure2u is tied to one device at any time. Download Maybank2u SG app or Maybank2u SG (Lite) app on your new device and re-register for Secure2u. During registration, you will be prompted to de-register Secure2u from the old device.

Q. How do I login to Maybank2u Online Banking using Secure2u?

- A. There are 2 ways to login to Maybank2u Online Banking using Secure2u.

Method 1: Via Username and Password + Secure Verification

1. Log in to Maybank2u Online Banking with username and password
2. Click on a specific function and when prompted for additional login, select **Secure Verification** from dropdown list before clicking on **Request** → to continue
3. Check your Secure2u enabled device for a push notification to approve login
(Note: If you did not receive a push notification, you can launch the Maybank2u SG app and tap on **Secure2u** from the bottom option. If you are using the Maybank2u SG (Lite) app, click on **More**, then click on Secure2u)
4. Tap on the notification and approve the login request within 2 minutes to login

Method 2: Via QR login

1. Click **QR login** on Maybank2u Online Banking page
2. Launch your Maybank2u SG app and tap on **Scan** icon from the bottom option, then select **Scan QR and Log In** to login. If you are using the Maybank2u SG (Lite) app, tap on the QR icon in the bottom navigation, then select **Login** and scan the QR code.

Q. What should I do if I did not receive the push notification sent to my Secure2u-enabled device after request is sent?

A. To enable your device to receive push notifications

- Ensure that your device is connected to internet and the connection is stable
- Ensure that notification is allowed for Maybank2u SG app.

For Android

- Go to **Device Settings**
- Select **Apps** and search for **MaybankSG / M2U SG**
- Ensure that **Notification** is turned on

For iOS

- Go to **Device Settings**
- Select **Notification** and search for **MaybankSG / M2U SG**
- Ensure that **Allow Notifications** is turned on

Alternatively, if you are on the Maybank2u SG app, launch the app and tap on **Secure2u** from the bottom option. If you are using the Maybank2u SG (Lite) app, click on **More**, then click on **Secure2u**

Q. What happens if I do not approve the transaction with Secure Verification notification?

A. Your transaction will not be processed and the amount will not be deducted from your account.

Q. What should I do if my phone hangs or freezes when I am approving a transaction using Secure2u?

A. You can check your transaction status on your Maybank2u Online Banking acknowledgement and transaction history page for the status of the transaction.

Q. How do I authorise a transaction made on Maybank2u Online Banking using Secure2u?

- A.** After selecting Secure Verification as your authentication mode,
- Check your Secure2u-enabled device for a push notification
 - Tap on the notification and verify that the transaction details shown on the approval page is correct
 - Tap **APPROVE** to authorise your transaction
 - Check back your Maybank2u Online Banking on the status of the transaction

Q. I received a push notification to authorise a transaction that was not initiated by me. What should I do?

- A.** If you encounter any suspicious activity from your account, call us at **1800-MAYBANK** (1800-629 2265) or (65) 6533 5229 (Overseas) immediately.

Q. Why are certain functions restricted in Maybank2u SG (Lite) app after I have registered for Secure2u?

- A.** As a safety precaution, you will only be able to make use of Secure2u 24 hours after successful registration.

Q. What type of transaction can I use Secure2u to authorise?

- A.** Currently you can only use Secure2u to authorise login, transfer and payment transaction performed on Maybank2u Online Banking. The transactions are

Transaction Type	Transaction
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Login	<ul style="list-style-type: none"> ▪ Login using username and password ▪ QR Login
Local Transfer	<ul style="list-style-type: none"> ▪ Local Transfer to my payees ▪ PayNow Transfer to my payees ▪ Adding of Maybank & Other Banks's account
Overseas Transfer	<ul style="list-style-type: none"> ▪ Transfer to Maybank Malaysia ▪ Transfer to the Philippines ▪ Telegraphic Transfer ▪ Adding of payees for overseas transfer
Payment to Local Billing Organisation	<ul style="list-style-type: none"> ▪ Payment to Local Billing Organisation ▪ Adding of Local Billers payees
Payment to Maybank and Other Banks' Credit Card	<ul style="list-style-type: none"> ▪ Payment to Maybank Credit Card ▪ Payment to Other Banks' Credit Card ▪ Adding of Credit Card payees
Payment to Overseas Billing Organisation	<ul style="list-style-type: none"> ▪ Payment to Overseas Billing Organisation ▪ Adding of Overseas Billers payee

Online Banking Services & Settings

Q. What are the accounts I can access on Online Banking?

A. You can access the following accounts for the latest information:

Deposits	Current	<ul style="list-style-type: none"> ▪ PremierOne Current Account ▪ Foreign Currency Current Account
	Savings	<ul style="list-style-type: none"> ▪ Youngstarz ▪ SaveUp Account ▪ Passbook Savings Account ▪ iSAVvy Savings Account ▪ iSAVvy Savings Plus Account ▪ Privilege Plus Savings Account
Credit/ Debit/ Prepaid Cards	<ul style="list-style-type: none"> ▪ World MasterCard ▪ eVibes Credit Card ▪ Platinum Visa Card ▪ Horizon Platinum Card ▪ Flash Debit Card ▪ Prepaid Card (registered) 	<ul style="list-style-type: none"> ▪ Family & Friends Platinum MasterCard ▪ Manchester United Platinum Visa Card ▪ DUO Platinum MasterCard ▪ Flash Credit Card ▪ MasterCard Platinum
Time Deposits	<ul style="list-style-type: none"> ▪ iSAVvy Time Deposit ▪ Singapore Dollar Time Deposit ▪ Foreign Currency Time Deposit 	<ul style="list-style-type: none"> ▪ Singapore Dollar Privilege Plus Time Deposit ▪ iSAVvy Foreign Currency Time Deposit
Islamic Banking	<ul style="list-style-type: none"> ▪ iSAVvy Savings Account-i ▪ PremierOne Account 	<ul style="list-style-type: none"> ▪ SGD Islamic Term Deposit-i
Loans	<ul style="list-style-type: none"> ▪ Car Loan ▪ Education Loan ▪ Home Loan ▪ Renovation Loan 	<ul style="list-style-type: none"> ▪ Commercial & Industrial Property Loan ▪ Secured Line of Credit (MyLINE) ▪ Share Multiplier ▪ Unsecured Revolving Credit Line (CreditAble)
Investments	<ul style="list-style-type: none"> ▪ Unit Trust 	

Q. How do I manage or register for e-statement?

- A.**
- Log in to Maybank2u Online Banking
 - Click **Settings** and then click **Accounts**
 - Select **Manage Statements**
 - Change statement type for each account by selecting **eStatement** or **Paper Statement**
 - Click **Save Changes**

Q. Where can I view/download my e-statements in Maybank2u Online Banking?

- A. Deposit accounts**
- Log in to Maybank2u Online Banking
 - Go to **My Accounts** and select **Accounts**
 - Click on **View E-Statements** to view and/or download your e-statements

Cards

- Log in to Maybank2u Online Banking
- Under **Cards**, scroll to the bottom of the page
- Click on **View E-Statements** to view and/or download your e-statements

Q. How can I search for a past transaction?

- A.
- Log in to Maybank2u Online Banking
 - Go to **Accounts / Cards**, select an account / card
 - Under transaction history, enter a keyword under **Enter Keywords** search bar to search for your transaction(s)

Q. What personal details can I update via Maybank2u Online Banking and how to go about doing so?

- A. You can update your personal details such as Education, Marital Status, No. of Children and Employment Details.
- Log in to Online Banking
 - Go to **Settings**, under **Personal**, select **Personal Information**
 - Click on the **pencil icon** next to the personal particular that you want to update

Q. How do I update contact details / address via Online Banking?

- A.
- Log in to Online Banking
 - Go to **Settings**, under **Personal**, select **Contact Details** or **Address**
 - Click on the **pencil icon** next to the detail that you wish to update

Q. What is MView and how to set it up via Online Banking?

- A. MView is a feature, powered by SGFindex, which allows you to consolidate and view your assets and borrowings with various financial institutions and government agencies in one dashboard under Maybank.
- Log in to Online Banking
 - Click on **MView** (tab on the top right)
 - Follow the steps to set it up

Wealth360 & Asset Classification

Q. What are assets and borrowings?

A. Assets are accounts or products that a Maybank2u customer owns; liabilities are accounts or products that a Maybank2u customer owes.

Q. How the pie chart percentages calculated?

A. The percentages are representative of each “Asset type” and “Borrowing type” as a proportion of the absolute sum of your asset and borrowings holdings. (e.g. “Time Deposits” = SGD 10,000 and “Total Assets” = SGD 100,000, the percentage of “Time Deposits” would be $\text{SGD } 10,000 / \text{SGD } 100,000 = 10.0\%$). Bear in mind that the percentages are rounded up to the nearest 1 decimal.

Q. What are the disclaimers involved to display Asset Classifications?

A. The Asset Classification display is provided on an "as is" and "as available" basis. The information displayed is for general information only and does not constitute to investment advice or a recommendation or an offer or solicitation. It is prepared for general dissemination without regard to the specific objectives, financial situation and needs of any particular person.

Maybank may refer to both internal data sources as well as data sourced from third-party providers in deriving the asset classification breakdowns of unit trusts and other investments in your portfolio. In addition, Maybank or these thirdparties may make necessary assumptions or approximations where there is insufficient available information. Neither Maybank nor these third-parties warrants, represents or guarantees the accuracy, completeness, applicability or timeliness of such information or analysis. Maybank reserves the right to change the sources of data or methodology used in deriving the Asset Classification display at any time without prior notice.

Q. What is an asset class?

A. An asset class can be defined as a group of investment assets that show similar economic characteristics to each other. The Asset Classification display breaks down your investment portfolio into four broad asset classes: Fixed Income, Equity, Cash and Others.

Q. What are the products covered?

A. The Asset Classification display currently covers the following products:

- Current & Savings Accounts
- Time Deposits
- Dual Currency Investment
- Structured Deposit
- Unit Trusts

Q. What is in the Fixed Income asset class?

A. This refers to corporate and government debt, including fixed income instruments held by Unit Trusts that you own.

Q. What is in the Equity asset class?

A. This refers to list shares, including shares held by Unit Trusts that you own.

Q. What is in the Others asset class?

A. This includes investments in any asset class excluding Fixed Income, Equities and Cash. This may include precious metals (gold, silver), REITS, commodities, hedge funds or financial derivatives.

Q. What is in the Cash asset class?

A. This includes the balances in your Current & Savings Accounts, Time Deposits and money market holdings within your Unit Trust Funds.

Q. What does “Money Market” inside the Cash asset class means?

A. This refers to the cash holdings of Unit Trusts that you have invested. Please note that investors in the fund cannot directly access this cash held by a Unit Trust; it is included in the Asset Classification breakdown solely for reference purposes only.

Q. How Unit Trusts are classified?

A. Unit Trusts are broken down into the separate asset classes held by the Unit Trust. Note that this is for reference purposes only, because the investor in a Unit Trust only has rights to the units that they own, and not to the underlying assets held by the Unit Trust.

Q. How Dual Currency Investment and Structured Deposits are classified?

A. They are broken down into the “Others” asset classes. Note that this is for reference purposes only.

Q. How often are the asset classifications updated?

A. Generally, the account and product balances covered by the Asset Classification display are updated real-time. The asset class breakdowns for Unit Trusts are updated on periodic basis.

Q. When I upgrade to a Premier customer, can I still view my existing wealth investments online?

A. You can still view your existing Structured Deposits and Dual Currency Investments under the “Wealth360 dashboard” until your investment matures or closed.

For your existing Unit Trust holdings and new wealth investments, you can view via the eStatements located at **Premier -> Accounts**.

Secured Mailbox

Q. What type of services can I perform via Secured Mailbox?

A. You can submit selected requests and / or make enquiries on your personal loans & credit cards.

Q. What requests can I submit via Secured Mailbox?

A. You can submit the following requests / enquiries through the Secured Mailbox. Do note that some requests can only be submitted if you hold the specific product.

S/N	Category	Subject
1	Credit Cards	Cancel Card
		Credit Card Balance Refund
		TREATS Points Replacement Form
		Unauthorised ATM Cash Withdrawal Dispute Form
		General Inquiry
2	Car Loans	Duplicate Copy of Agreement
		Full Settlement/Early Redemption request
		GIRO Application Status
		Release of Form B
		Repayment Schedule
		Statement of Account
		Waiver of Late Payment Charges
General Inquiry		
3	Personal Loans - Education/Renovation Loans	Change Repayment Scheme Enquiry
		Revise Loan Amount Enquiry
		Revise Loan Tenure Enquiry
		General Enquiry
4	Property Loans	Change in Loan Tenure Enquiry
		Full Redemption Enquiry
		Repricing Enquiry
		General Enquiry

Q. How long will my message stay in the mailbox?

A. Messages in the mailbox will be auto deleted 3 months after the last received date.

You can also manage your message in the mailbox manually by:

1. Selecting multiple messages and clicking “Delete” button at the bottom
2. Deleting individual message at the message details page by clicking “Delete” button at the bottom

Q. How would I know if my request has been completed after submission?

A. Once your request has been completed, you will receive a reply in the secured mailbox advising you that the request has been processed.

Some requests may take a longer time to process. You may refer to the auto reply for the expected processing time.

Q. How do I apply for a Time Deposit Account via Maybank2u Online Banking?

- A.
- Log in to Online Banking
 - Click **Apply**
 - Under **Accounts**, click **Apply Now** for Time Deposit

Q. Do I have to be an existing Maybank customer to place a Time Deposit online?

- A.** Yes, you will need to be an existing Savings or Current account holder as the principal amount of the Time Deposit will be deducted from your existing account. However, you do not need to have an existing Time Deposit account to enjoy this service.

Q. Can I select the maturity date for my Time Deposit?

- A.** Yes, you can select the maturity date when placing your Time Deposit on Online Banking.
- Apply for Time Deposit as per on screen instructions
 - Under **Tenure**, pick **Please select your preferred maturity date**

Q. What happens to the funds when the Time Deposit I placed online matures?

- A.** Your Time Deposit account will be automatically renewed at the prevailing interest rates for the same tenure as your existing account, unless otherwise instructed at the point of your account opening.

Q. Can I terminate my Time Deposit prematurely?

- A.** Yes. You can either
- Send a duly signed, written instruction to the branch where your Time Deposit is held with
or
 - Visit any Maybank Branch in Singapore

Unit Trust

Q. What do I need before I can apply for a Unit Trust account online?

- A.** You will need
- An existing Maybank Savings, Current or CreditAble Account with access to Online Banking
 - To be at least 18 years old

Q. How do I apply for a Unit Trust account via Online Banking?

- A.**
- Log in to Online Banking
 - Click **Apply**
 - Under **Investment**, click **Apply Now** for Unit Trust Account

Q. How do I subscribe to unit trust online?

- A.**
- Log in to Online Banking
 - Under **Wealth**, click on **Unit Trust**
 - Select **Subscribe Fund**

Q. Can I subscribe online using my CPF funds?

- A.** This option is currently not available online.

Q. Can I subscribe to foreign currency funds online?

- A.** This option is currently not available online. You can only subscribe to SGD funds online.

Q. Will my subscription be processed and confirmed immediately?

A. Subscriptions made before 3.30 pm on a business day* will be processed on the same day while subscriptions made after 3.30 pm will be processed the following business day.

**Business day refers to Mondays to Fridays, except Public Holidays.*

Q. When will my account be debited for purchase of unit trusts?

A. Your designated Maybank Savings, Current or CreditAble Account will be debited at the point of subscription.

Q. Are there any charges for subscription of unit trusts online?

A. Yes, usual sales charge applies, and this will be deducted from your subscription amount.

Q. Are there any discounts for subscription of unit trusts online?

A. Yes, there is a discount off the sales charge for online subscriptions.

Q. Where can I find a record of my transaction (subscription/ redemption) history online?

A.

- Log in to Online Banking
- Click on **Wealth**, select **Unit Trust**

Q. Can I cancel a unit trust online? Is there a fee?

A. A request to cancel a unit trust will be subjected to the terms and conditions of cancellation which can be found in the [Unit Trust Cancellation Form](#). If the fund is eligible for cancellation, please proceed to any Maybank branch within the cancellation period to perform your cancellation request.

The refund amount will be calculated using the market value of the unit trust price at the point of cancellation.

Do note that you will have to bear any losses if the value of your unit trust on the cancellation date is lower than the original value at the time of subscription.

If the market value of the units held on the cancellation date is greater than the original subscription amount, you will not be entitled to the excess amount.

In both scenarios, the initial sales charge paid will be refunded to you (i.e. no fees for online redemption of unit trust).

Q. Will my redemption be processed and confirmed immediately?

A. Redemptions made before 3.30 pm on a business day* will be processed on the same day while redemptions made after 3.30 pm will be processed the following business day.

** Business day refers to Mondays to Fridays, except Public Holidays.*

Q. How do I redeem a unit trust online?

- A.**
- Log in to Online Banking
 - Click on **Wealth**, select **Unit Trust**
 - Under list of funds, click on the Quick Function button ('...') next to your fund of choice
 - Select **Redeem**

Q. What is the transaction price used for redemption?

- A.** The prices listed on our website are indicative.

Units are priced on a forward basis, meaning that you will not know the exact price at which you are transacting. Your transaction price will be calculated based on the closing market prices of the day of your subscription, you will receive a letter of confirmation from the bank on your redemption price.

Q. When can I receive my proceeds after redeeming my unit trust?

- A.** You can expect to receive the funds within 8 business days.

Q. How will I receive the proceeds from redemption of unit trusts?

- A.** The funds will be credited to your designated Maybank Savings, Current or CreditAble Account.

Q. Can I still redeem my unit trust online if my designated Maybank Savings, Current or CreditAble account is closed?

- A.** No. Do visit any Maybank Branch to redeem your unit trust if you no longer have a Maybank Savings, Current or Creditable account or if your account has been closed.

Q. Can I switch between funds online and how do I go about switching?

A. Yes, you can switch between funds if they are permitted based on the respective prospectus of the Fund Manager. Also, you can only switch from funds that have been confirmed and not within the 7-day cancellation period.

- Log in to Online Banking
- Click on **Wealth**
- Select **Unit Trust**
- Under list of funds, click on the Quick Function button ('...') next to your fund of choice ▪ Select **Switch**

You may be charged a fee for switching. This fee varies and will be made known to you upon switching.

Q. What types of Unit Trust services can I perform online?

A. You can perform subscription, switching and redemption of Unit Trusts online. Option to change Unit Trust dividend instruction and Regular Savings Plan are currently not available online.

Q. What is the maximum number of funds that I can subscribe at the same time?

A. You can subscribe up to a maximum of 5 funds at the same time.

Q. What is the maximum number of funds that I can switch at the same time?

A. You can switch up to a maximum of 5 funds at the same time.

Q. What is the maximum number of funds that I can redeem at the same time?

A. You can redeem up to a maximum of 5 funds at the same time.

Q. What is the maximum number of funds that I can compare at the same time?

A. You can compare up to a maximum of 3 funds at the same time.

Payment and Transfer

Q. What is PayNow?

A. PayNow is a service that enables customers of participating banks to send and receive Singapore Dollar funds from one bank to another using just their mobile number and/or Singapore NRIC/FIN almost instantly.

Q. Who can sign up for PayNow with Maybank?

A. Individuals with

- SGD Savings/ Current Account (Single or Joint-or) or CreditAble Account AND
- Mobile/ Online Banking Access AND
- Singapore NIRC or Mobile Number (Local/Foreign numbers)

Q. How do I manage or register for PayNow via Maybank2u Online Banking?

- A.
- Log in to Online Banking
 - Go to **Settings**
 - Click on **Pay & Transfer**
 - Select **Manage PayNow**. Do ensure that your NRIC or Mobile Number is not already linked to another bank before you register

Learn more at [Funds Transfer via PayNow FAQs](#)

Q. How do I add a payee for a local transfer?

- A.
- Log in to Online Banking
 - Go to **Pay & Transfer**
 - Choose **Transfer** tab

To add a PayNow payee

- Select Transfer to **PayNow Payees**
- Select **PayNow to My Payee (More than SGD 1,000)**
- Click **Add New Payee** and enter payee's PayNow details

To add other local payee (i.e. 3rd Party Maybank account or Other SG Bank accounts)

- Select Transfer to **Other Accounts**
- Select **My Payee**
- Click **Add New Payee** and enter payee's banking details

Q. How to transfer using PayNow via Online Banking?

- A.**
- Log in to Online Banking
 - Go to **Pay & Transfer**
 - Choose **Transfer** tab
 - Select Transfer to **PayNow Payees**
 - Transfer from your designated account
 - Choose either **One-Time PayNow (SGD 1,000 and below)** or **PayNow to My Payee (More than SGD 1,000)**
 - Select your payee. You may also select **New One-Time PayNow**

Q. How do I schedule a recurring local transfer/ payment?

- A.**
- Log in to Online Banking
 - Go to **Pay & Transfer**

To schedule a recurring transfer

- Choose **Transfer** tab
- Select **Transfer to Other Accounts (Maybank and other institutions)**, and select **My Payee**
- Enter **Transfer Amount**
- Toggle **Set Recurring** button to schedule a recurring transfer
- Choose **Start Date, End Date and Frequency**
- Confirm the **Terms and Conditions** to schedule a recurring transfer

To schedule a recurring payment

- Choose **Pay** tab
- Select pay to **Local Billing Org**, and select **My Payee**
- Enter **Amount**
- Toggle **Set Recurring** button to schedule a recurring transfer
- Choose **Start Date, End Date and Frequency**
- Confirm the **Terms and Conditions** to schedule a recurring payment

Q. How do I cancel a recurring transfer/ payment?

- A.**
- Log in to Online Banking
 - Go to **Settings**
 - Choose **Pay & Transfer** tab
 - Select **Manage Scheduled/ Recurring Transfer** or **Manage Scheduled/ Recurring Payment**
 - Click **X** next to a scheduled transaction to cancel it

Q. What is FAST?

A. FAST (Fast And Secure Transfers) is an electronic funds transfer service which allows customers to use an Internet banking account at a participating bank to transfer funds to another participating bank almost instantly. Customers will be able to transfer funds almost instantaneously from one bank to another bank, compared to 2 to 3 working days for eGIRO and cheques. FAST will be available 24/7 and is limited to funds transfers within Singapore.

Q. Which are the participating banks for FAST?

A. Learn more from [ABS website](#).

Q. How do I perform a FAST transfer via Online Banking?

A.

- Log in to Online Banking
- Go to **Pay & Transfer**
- Choose **Transfer** tab, select Transfer to **Other Accounts**
- Select **My Payee**
- Choose your payee
- Under **Transfer Mode**, select **FAST**

Q. How do I make payment to a billing organisation or credit card?

- A.**
- Log in to Online Banking
 - Go to **Pay & Transfer**
 - Choose **Pay** tab, select Pay to **Billing Org / Credit Card**
 - **Add New Payee** if applicable
 - Select the payee

Q. I got disconnected from the internet while making a payment/ transfer. How do I know if the transaction was successful?

- A.** Log in to your Online Banking again to check your transaction history or call us at **1800-MAYBANK** (1800-629 2265) to confirm if your instructions have been received by us.

Q. How do I initiate an Electronic Payment for Shares (EPS)?

- A.**
- Log in to Online Banking
 - Go to **Pay & Transfer**
 - Choose **Pay** tab, select Pay to **Electronic Payment for Shares (EPS)**
 - Select **Contract Payment** or **Lump Sum Payment**

Learn more at [EPS FAQs](#).

Card Services

Q. Can I unblock the card if I subsequently found it?

No, a card cannot be unblocked after you have blocked it.

- A.** You can request for a replacement card (credit cards only) upon blocking the card online or by getting in touch with our customer service executive.

Q. Why can't I request for a replacement card after I have blocked my debit card?

- A.** Currently, only credit card replacement request can be submitted online after you have blocked it. For replacement of debit card, you may visit any Maybank branch or get in touch with our customer service executive.

Q. Why can't I block my card via Online Banking?

- A.** There are restrictions on the number of times you will be able to block your card. You can block the same card
- 5 days after the first blocking request
 - up to 2 times per month
 - up to 3 times every 3 months

Q. I have not received my replacement card although I have submitted my request. What should I do?

- A.** Please allow 3 to 5 business for the replacement card to be mailed to your mailing address.

Q. I am unable to view my lost card in my card dashboard after blocking it. What should I do?

- A.** After blocking the card, you will not be able to view your lost card details in your card dashboard. Your replacement card details, if you have requested for one, will be shown on your card dashboard the next day. Any outstanding balance on the lost card will be transferred to the replacement card.

Q. How do I change my ATM withdrawal limits via Online Banking?

A. Log in to Online Banking

- Go to **Settings**
- Choose **Cards** tab, select **ATM Withdrawal Limit**
- Click on the pencil icon next to an account to change your daily withdrawal limit

Q. How do I increase my credit limit via Online Banking?

A. Log in to Online Banking

- Go to **Apply**
- Under **Cards**, click **Apply Now** for **Permanent/Temporary Increase** in Credit Limit for Principal Cards

Q. How do I change my spending limit via Online Banking?

A. Log in to Online Banking

- Go to **Settings**
- Choose **Cards** tab, select **Credit Card Limit**
- Click on the pencil icon next to the cards you wish to update your current card limit

Q. How do I enable overseas use of Magnetic Stripe card?



- A.
- Log in to Online Banking
 - Go to **Settings**
 - Choose **Cards** tab, select **Manage Magnetic Stripe for Overseas Usage**
 - Toggle the button next to the cards to Enable or Disable temporary/ permanent overseas card usage