

# Maybank Lifestyle Mobile Banking - M2U SG (LITE) App Frequently Asked Questions (FAQ)



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## Maybank Lifestyle Mobile Banking - Maybank2u SG (Lite) App

### General FAQ

**Q.** What is Maybank2u SG (Lite) / M2U SG (Lite) app?

Maybank2u SG (Lite) / M2U SG (Lite) is a lifestyle mobile banking app. It gives you access to our Mobile Banking features, as well as personalised features and services such as Savings Goals and Expenses (automated expense tracker). The app will complement and add value to your lifestyle and day-to-day money moments.

**A.**

M2U SG (Lite) has been designed with a sleek interface and improved navigation to give our customers a refreshing and seamless lifestyle mobile banking experience.

**Q.** What are the new lifestyle functions in the M2U SG (Lite) app as compared to the existing Maybank2u SG app?

M2U SG (Lite) app comes with these features:

**A.**

- a. A simpler and smarter lifestyle mobile banking experience with M2U SG (Lite) home dashboard
- b. Personalised greetings and insights
- c. Savings Goals to assist you in cultivating a disciplined savings habit
- d. Automated expense tracker to provide more insights on your spending habits
- e. “Quick Actions” that allow you to customise your navigation shortcuts
- f. Personalisation of your app with your own profile picture or nickname
- g. List of recent transfer recipients to make your transfer transactions more convenient
- h. Search function to look for your Transfer or Maybank Credit Card payees easily

Plus, you can enjoy these banking services:

- a. View the full suite of accounts, all in one place i.e. Current, Savings, Cards, Time Deposits, Loans and Wealth accounts
- b. Log in instantly to the app with fingerprint or Face ID detection
- c. Bind app to device for tighter security
- d. Authenticate Mobile and Online banking transactions with Secure2u digital token
- e. Perform transfers to anyone using FAST and PayNow
- f. Make payment instantly by scanning PayNow QR Code
- g. Generate a personalised QR code for others to transfer money to you easily
- h. Pay Maybank Credit Cards
- i. Link to Maybank2u SG app
- j. PayNow Registration, Deregistration and Amendment
- k. Apply and Manage Time Deposit

## **Q. How do I set up the M2U SG (Lite) app?**

1. Download the app from App Store or Google Play Store
2. Perform a one-time setup to register your Maybank2u Mobile/Online Banking login credentials (i.e. username and password) to your mobile device.

- A.**
- a. **For existing Maybank2u Online Banking customers:**
    - Accept M2U SG (Lite) Terms & Conditions
    - Select “Log In Now”
    - Select “Existing M2U user? Log in here”
    - Enter username (same username used when you login to Maybank2u Online Banking)
    - Enter password (same password used when you login to Maybank2u Online Banking)

- Enter OTP (i.e. either SMS OTP or Token OTP)
- Receive an invitation to register for biometrics: Quick Touch or Face ID
- Enter your app nickname
- See “Set Up Successful” message upon completion

**b. For non-Maybank2u Online Banking customers:**

- Accept M2U SG (Lite) Terms & Conditions
- Select “Log In Now”
- Select “Register for Maybank2u”
- Key in any one of the following credentials
  - Maybank Debit Card
  - Maybank Credit Card or
  - Access ID + PIN
- Follow on-screen instructions to nominate preferred username and password
- Go back to the app and select “Existing M2U user? Log in here” to proceed.

**c. For non-Maybank customers:**

- Accept M2U SG (Lite) Terms & Conditions
- Select “Log In Now”
- Select “New to Maybank SG? Apply for an account or card now”
- Select “Savings Accounts” or “Credit Cards”
- You will be redirected to the application process
- Follow on-screen instructions to complete the application
- Once you have an account or card with Maybank, go back to the app and select “Existing M2U user? Log in here” to proceed

**Q. Can I share the app with another person?**

**A.** Sharing of app with any other person is not allowed. The app is solely for your own use. The personalisation of the app to the customer is part of a new security feature to prevent unauthorised banking transactions.

**Q. I already have the existing Maybank2u SG app. Do I need to download M2U SG (Lite) app?**

**A.** “M2U SG (Lite)” centres around the lifestyle and local payments features of your day-to-day banking needs, while the M2U SG app offers the full range of features such as overseas and high value funds transfers etc.

For a better mobile banking experience and to enjoy the new features, you are recommended to download M2U SG (Lite) on your smartphone to complement the existing M2U SG app.

**Q. Can I have both the existing app and the new M2U SG (Lite) app on my smartphone?**

**A.** Yes, we suggest you install both apps on your smartphone for an optimal mobile banking experience.

**Q. Can I still check my account balances in the existing app if I switch over to the M2U SG (Lite) app?**

Yes. Your Maybank2u Mobile/Online Banking login credentials will give you access to your account(s) on both the existing M2U SG app and the new M2U SG (Lite) app.

- A.** Besides viewing your account balances, the M2U SG (Lite) app also comes with an automated expense tracker that gives you a consolidated view of your expenses and allows you to create Savings Goals.

**Q.** Are there any charges for using the M2U SG (Lite) app and where can I download the app?

- A.** The M2U SG (Lite) app is free. You can download it from the App Store for iOS devices or Google Play Store for Android devices.

**Q.** What is the minimum mobile device requirement to use the app?

- A.** To use the app, your smartphone must be
- a. Connected to the Internet
  - b. Running on the latest Apple iOS or Android Operating System. We recommend that you regularly update your device's operating system and app for optimal mobile banking experience
  - c. Not jailbroken or rooted

**Q.** How many devices can I register to the same Maybank2u Mobile/Online Banking username for M2U SG (Lite) app?

**A.** You may only link your Maybank2U ID to one device at any given time for the M2U SG (Lite) app.

**Q.** Can I download the M2U SG (Lite) app onto my tablet device?

**A.** Yes, you can download the app onto your tablet device. However, the app is not tablet compatible. We suggest you use M2U SG (Lite) app on your phone device.

**Q.** As a Huawei user, I am not able to find the M2U SG (Lite) App in the Huawei App Gallery. How do I download M2U SG (Lite) App into my Huawei device?

**A.** Please be advised that the M2USG (Lite) app is not supported on Huawei's OS. You may wish to use [Maybank2u Online Banking](#) on your desktop or mobile browser.

**Q.** I received an error message saying “Device not compatible” from Google Play Store when I tried to download the app. What should I do?

One possible cause could be due to devices having a cache partition size which is smaller than 50 MB.

**A.** For a temporary workaround, you may try clearing Google Play Store data from your device and re-installing the app. To do this, go to Settings > Application Manager > All > Google Play Store > Clear data.

**Q.** Can I log in to both app (M2U SG app & M2U SG (Lite) app) at the same time?

**A.** No. You can only log in to one app at a time.

**Q. What are the services available in the M2U SG (Lite) app?****A.****General**

- Sign up for M2U SG (Lite) app
- Login with Password
- Login with Quick Touch / Face ID
- Forgot Password
- Register for Maybank2u ID

**Enquiry**

- View Current, Savings and CreditAble accounts
- View Credit Card and Debit Cards
- View Time Deposit accounts
- View Housing Loan, Hire Purchase, and other Personal Loans
- View Wealth products (Structured Deposit, Dual Currency Investment, Unit Trust)
- View and manage eStatements

**Local Transfer**

- Own Maybank Account Transfer
- PayNow Transfer
  - One-Time PayNow Transfer
  - PayNow to My Payee
- Transfer to Other Accounts
  - One-Time Transfer
  - Transfer to My Payee
- Scan and Pay
  - Scan PayNow and SGQR Code



- Upload PayNow and SGQR Code
- Generate PayNow QR Code
- Transfer to Overseas Accounts
  - Transfer to My Payee
- Quick Transfer
- Share Receipt for Local Transfer Services

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**Payment**

- Pay to Own Maybank Cards
- Other Credit Card payees
- Local Billing Organisations
- Overseas Billing Organisations
- Share Receipt for Pay Services

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**Apply**

- Pre Login applications
- Savings account application (via MyInfo)
- Credit Card and CreditAble application
- Time Deposit placement

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**Settings**

- Set and change profile picture and nickname
  - Manage biometrics login
  - Manage Registered Device
  - Push Notifications setting
  - View and Amend Limits
  - Manage payees
  - PayNow setting
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<b>Secure2u</b>	<ul style="list-style-type: none"><li>▪ Register and deregister for Secure2u</li><li>▪ Authorise transactions with Secure2u Digital Token</li></ul>
<b>Customer Feedback</b>	<ul style="list-style-type: none"><li>▪ Customer Feedback survey</li></ul>

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## **Q.** I can't perform any transactions through the app. What should I do?

If you're facing problems with the app, you can do one of the following:

- A.**
- Restart device - Many common download issues can be fixed by turning off, restarting device and downloading the app again.
  - Check data connection - Strong Internet connection (Wi-Fi or mobile data) is required to use the app.
  - Check the available storage of the device - If the storage space of your device is low, please uninstall other apps or delete items like pictures or videos to free up storage space. The problem may also be due to multiple suspended apps running in the background. This is known as multitasking and uses up a lot of the device's free memory. Try closing all unused apps to free up memory and resources.
  - Clear cache & data - Clear cache and data on the App Store or Google Play Store application and try to download the app again.
  - Update your device to the latest Apple iOS or Android Operating System.
  - Remove and download the app again.

**Q.** Can I access M2U SG (Lite) app when I am overseas?

**A.** Yes, you can as long as your phone is connected to the Internet.

**Q.** What should I do if I forgot my username and/or password?

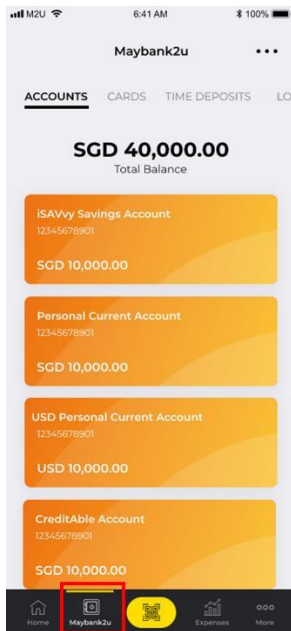
**A.** With your Credit Card or Debit Card, you can try any one of these methods:

- a. Go to M2U SG (Lite) login screen, select “Existing m2u user? Log in here”. Then, click on “Forgot Login Details” to reset your username and/or password.
- b. Go to Maybank2u Online Banking page, click on “Forgot Login Details” to reset your username and/or password.

## Banking Services (Maybank2u)

**Q.** What can I view on the Maybank2u section of the M2U SG (Lite) app?

**A.** You can view the following accounts on the Maybank2u section:



S/N	Category	Account Type
1	Accounts	Current Account (Conventional and Islamic) Savings Account (Conventional and Islamic) CreditAble Account

2	Cards	Credit Cards Debit Cards
3	Time Deposit	Time Deposit (Conventional and Islamic)
4	Loans	Hire Purchase (Conventional and Islamic) Housing Loan (Conventional and Islamic) Renovation Loan Education Loan Term Loan
5	Wealth	Unit Trust Structured Deposit Dual Currency Investment

**Q. What are the amounts shown on top of each category on the Maybank2u section?**

**A.**

a. Accounts	Total available balance of all your current, savings and CreditAble accounts
b. Cards	Current balance of all your credit cards
c. Time Deposit	Total balance of all your time deposit accounts
d. Loans	Current loan balance of all your outstanding loans
e. Wealth	Total balance of all your unit trust, structured deposit and dual currency investment holdings

**Q.** What is the currency of the amount shown on top of each category in the Maybank2u section?

**A.** The amount shown is in Singapore Dollars.

**Q.** I have a foreign currency account; will I be able to see the account balance in its original currency?

Yes, the account balance for foreign currency denominated account will be in its original currency. The Singapore dollar equivalent will be reflected when you tap on the account for more details.

**A.** For example, if you have a US Dollar account, you will be able to see the account balance in US Dollars. When you tap into the account, you will see both the US Dollar account balance and its Singapore Dollar equivalent. This Singapore Dollar equivalent is used to derive the total available balance reflected in the Accounts Dashboard.

## 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 is the pie chart percentages calculated?

**A.** The percentages are representative of each Asset Classifications (e.g. Cash, Fixed Income, Equity, Others) as a proportion of the absolute sum of your asset holdings (e.g. “Cash” = SGD 10,000 and “Total Assets” = SGD 100,000, the

percentage of “Cash” would be SGD 10,000/SGD 100,000 = 10.0%). This applies to unit trust holdings when it comes to pie chart percentages calculation. 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 third-parties 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 are Unit Trusts 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 are Dual Currency Investment and Structured Deposits 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 a periodic basis.

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

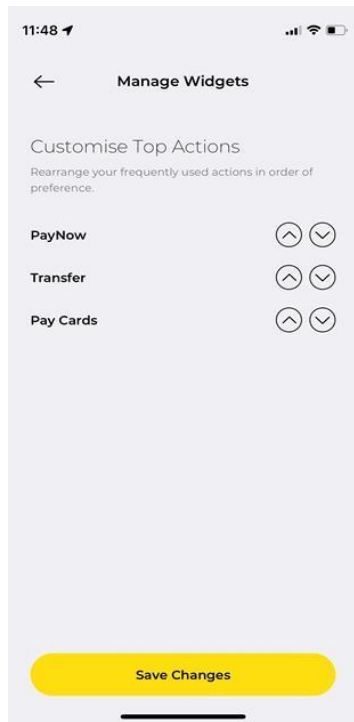
**A.** You can still view your existing Structured Deposits and Dual Currency Investments under the “Wealth360 dashboard”, until your investment matures or closed.

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

## Home Dashboard

**Q.** What are “Quick Actions”?

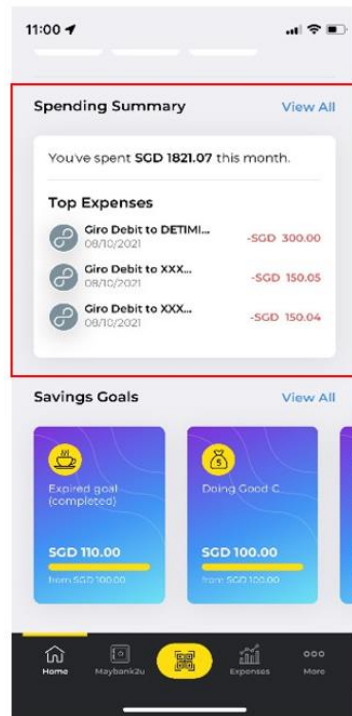
**A.** Quick Actions is a navigation shortcut that enables you to access your favourite features instantly. You may customise the Quick Actions by tapping on “Manage” and selecting your favourite features.



*Managing “Quick Actions” feature*

**Q.** What is “Spending Summary”?

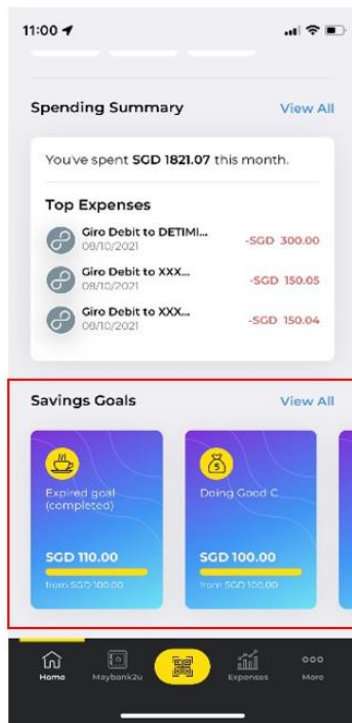
**A.** Spending Summary is a feature that shows your top 3 expenses for the month.



*“Spending Summary” feature*

**Q.** What are “Savings Goals”?

**A.** Savings Goals is a feature that you can use to save towards short term goals such as an upcoming holiday, shopping, rainy days etc.



*“Savings Goals” feature*

## Expenses

**Q.** What does the Expenses feature do?

**A.** The Expenses feature is an automated expense tracker which allows you to view, track and categorise your expenses in one place. This includes all your expenses on existing Maybank savings/current accounts and debit/credit cards. You can also add cash transactions manually to get a more holistic view of your expenses.

**Q.** Does it automatically consolidate all my spending?

**A.** Yes, the Expenses feature automatically collates all your Maybank spending in one place. It also provides you with the flexibility to edit, re-categorise your expense and add notes to transactions where necessary.

**Q.** How do I add and track my cash spending?

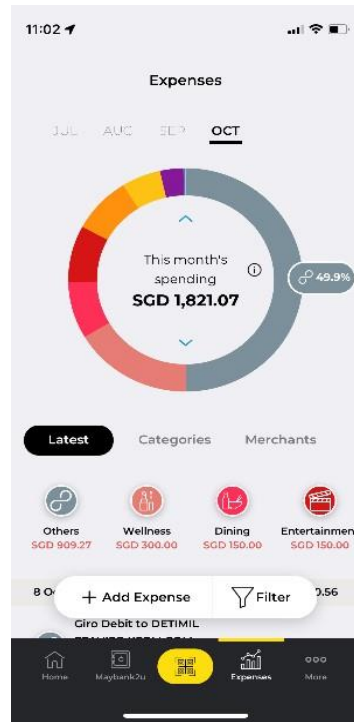
**A.** Add your cash expenses by tapping on the 'Add Expense' button from the Expenses section. Customise the expense with your chosen category, then add your customised notes to stay organised. You have the option to view all your cash expenses by using the filter function.

**Q.** Is the data shown in Expenses in real time?

**A.** The data displayed is typically posted one day after the transaction.

**Q.** What does the pie chart in Expenses represent?

**A.** The Expense pie chart is a breakdown of your spending across the different categories, based on the various business' categorisation. Tapping on the pie chart will show you the percentage (%) of your spending for the selected category.



## Savings Goals

**Q.** What are Savings Goals?

**A.** Savings Goals is a feature that you can use to help save towards short term goals such as an upcoming holiday, shopping, rainy days etc. It is easy to create a personal Savings Goal.

**Q.** What should I know before getting started with Savings Goals?

- A.**
- a. You will need an iSAVvy Savings/Savings Plus account
  - b. You can have a maximum of 15 active Savings Goals for each iSAVvy Savings/Savings Plus account
  - c. A goal target amount can be set between SGD 10.00 to SGD 99,999.99 and maintained for up to 10 years in total
  - d. Once the goal setup is completed, the goal target amount, as well as the start and end date, will no longer be editable

**Q.** What will happen to my existing iSAVvy sub-accounts created via Maybank2u Online Banking?

- A.** All your existing iSAVvy sub-accounts will be migrated to M2U SG (Lite) app as Savings Goals and you can continue to save towards these goals on the app.

**Q.** Can I view and manage my Savings Goals via Maybank2u Online Banking?

- A.** No, you can only view your Savings Goals in your M2U SG (Lite) app.

**Q.** How can I create and manage my Savings Goals via M2U SG (Lite) app?



- A.** You can manage your Savings Goals using the following services:
- a. View active and past Savings Goals on the dashboard
  - b. Create new Savings Goals
  - c. View active Savings Goal's details
  - d. Edit Savings Goal's photo
  - e. Rename Savings Goal's name
  - f. Perform a manual transfer to fund your Savings Goal
  - g. Perform a partial or full fund withdrawal from your Savings Goal
  - h. Remove Savings Goal
  - i. Create and enable Boosters to help you reach your Savings Goal faster

**Q. Can I withdraw funds from my Savings Goals?**

- A.** Prior to reaching your Savings Goals target, you can partially or fully withdraw the amount you have already contributed (including e-Standing Instructions, manual top up and Boosters), and transfer them back into your iSAVvy Savings/Savings Plus account.

Upon completion, you can only make a full withdrawal of the amount.

**Q. Why does my Savings Goal not reflect its status as “Completed” even though the end date has passed?**

- A.** A Savings Goal's status is deemed “Completed” once you have reached or exceeded the assigned goal's Target Amount by the goal's End Date.

**Q. What happens after my Savings Goal's End Date has passed?**

**A.** You may choose to withdraw all contributions (inclusive of e-Standing Instructions, manual top up and Boosters) once your Savings Goal has reached its End Date.

**Q. Will my Savings Goal continue to deduct funds from my account once the End Date has been reached?**

**A.** Your Savings Goal will stop deducting funds past the assigned end date. Once your goal reaches the assigned end date, all e-Standing Instructions will no longer be applicable.

**Q. Can I end or cancel a Savings Goal mid-way?**

**A.** Yes, you may end or cancel a Savings Goal at any time. You can choose to remove the goal at any time, and all contributions (if any) will be transferred back to your pre-selected iSAVvy Savings/Savings Plus account.

**Q. Will I be able to withdraw the money in my Savings Goal account via ATM?**

**A.** You will need to perform a fund withdrawal from your Savings Goal to your pre-selected iSAVvy Savings/Savings Plus account first before you can make an ATM withdrawal.

## Saving Goals - Boosters

### Q. What are Boosters?

**A.** Boosters are Savings Goals add-ons meant to help you reach your goals faster. There are 2 types of Boosters available:

Booster	Description
1. Spare Change (daily)	Round up your daily PayNow expenses (to the nearest SGD 1 or SGD 10 and funnel the additional money into your goal(s).
2. Guilty Pleasure (monthly)	Turn your overspending habits into a savings opportunity. Fund your goal(s) with the amount you have overspent during the month on a pre-selected category.

### Q. How do I activate the Savings Goal Boosters?

**A.** You can set up a Booster for your Savings Goal from the Booster dashboard.

You also have the option of turning the Boosters 'On' or 'Off' easily, either via the Boosters dashboard or via the respective goal's detail section.

### Q. How is the Booster amount deducted and added to my Savings Goal?

**A. Spare Change**

The round up amount is deducted for each successful PayNow debit transaction and added to your Savings Goal at the end of each day.

**Guilty Pleasure**

The Booster amount is consolidated at the end of each month based on the month's cumulative spending and depending on the merchant's business categorisation.

The Spare Change or Guilty Pleasure amount will be deducted from your pre-selected iSAVvy Savings/Savings Plus account as long as the balance does not fall below the minimum balance required to maintain the account.

If you activate a Booster in more than one Savings Goal, the amount triggered will be distributed evenly across the selected saving goals.

**Q. How can I view how much I've saved from applying Boosters to my goal?**

**A.** You can view the overall saved amount in the respective goal's detail section or from the Booster's transaction history.

**e-angbao****Q. What is "e-angbao" on M2U SG (Lite) app?**

**A.** e-angbao is an e-gifting feature offering you a simple and convenient way to send monetary gifts to your loved ones instantly and 24/7. You can send e-angbao via PayNow to any individual whose mobile number, NRIC/FIN or VPA (Mobile Number) is registered with PayNow.

**Q.** Are there any charges for using e-angbao?

**A.** There are no charges for sending or receiving e-angbao.

**Q.** How do I send an e-angbao?

**A.** Sending an e-angbao is the same as sending a PayNow transaction.

- a. Launch the M2U SG (Lite) app.
- b. Tap “e-angbao” on the home dashboard or via Maybank2u > Select an account > Tap “e-angbao”.
- c. Select an “Instant” transfer or select a payee under “My Payee List”\*.
  - i. \* includes all added payees for PayNow with ID type - Mobile Number, NRIC/FIN or VPA (Mobile Number)
  - ii. You can send up to:
    - SGD 1,000 per day for an instant transfer.
    - SGD 20,000 per day to an added payee.
- d. If you have selected an “Instant” transfer, proceed to choose a PayNow ID type\* and enter PayNow ID.
  - i. \* Mobile Number, NRIC/FIN or VPA (Mobile Number)
- e. Enter transfer amount.
- f. Pick a design and enter personal greetings.
- g. Select the ‘Purpose of Transfer’ and debiting account.
- h. Review your transaction details before clicking on the Confirm button.
- i. Share the greeting with your recipient once the transfer is successful.

**Q.** Can I upload an image to e-angbao?

Yes. You can upload an image or take a picture by tapping on the 'Camera' button.

- A.** Any image uploaded to e-angbao shall belong to you and it shall be for personal use only. You are responsible for the contents that you upload to our platform. By using our service, you agree to adhere to applicable international copyright and intellectual property laws.

**Q. Can I upload my e-angbao greetings to social media page?**

- A.** You may upload your e-angbao greetings to social media page. Do note that e-angbao greeting includes information such as sender's name and the amount sent. Please only share information that you are comfortable with on the internet.

## MView

**Q. What is MView and how to set it up via M2U SG (Lite) app?**

Powered by SGFinDex, it is a feature on Maybank2u SG (Lite) app and Maybank2u Online Banking that allows you to consolidate your assets, borrowings and insurance policies with:

- A.**
- Maybank Singapore, and other participating banks
  - Government agencies (CPF, HDB, IRAS)
  - SGX CDP
  - Participating insurers

And exclusively with:

- Maybank Securities

- Etiqua Insurance Singapore

To set up MView on M2U SG (Lite) app,

- a. Login to M2U SG (Lite) app
- b. Tap on MView under 'Quick Actions' or '...' on the bottom right

Follow the steps to set it up

## Time Deposit

**Q.** How do I apply for a Time Deposit Account via Maybank2u SG (Lite) App?

- A.**
- Login to your Maybank2u SG (Lite) App
  - Tap on **Maybank2u** at the bottom navigation
  - Tap on **Time Deposits** at the top
  - Tap on **Apply Now** or **Make a placement**
  - Follow on screen instructions to proceed

**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 Maybank 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?

Yes, you can select the maturity date when placing your Time Deposit on Maybank2u SG (Lite) App.

- A.**
- Apply for Time Deposit as per on screen instructions
  - Under **Tenure**, choose **Select Preferred Maturity Date**

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

- A.** Your Time Deposit placement 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 placement.

**Q.** Can I terminate my Time Deposit prematurely?

Yes. You can either

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

## Transfer & Payment

### Transfer

**Q.** What is the “Recent” Transfer section in M2U SG (Lite) app?

- A.** The “recent” transfer section displays a list of your recent transfer recipients, allowing you to perform transfers quicker.



**Q.** What are the Transfer services available in the M2U SG (Lite) app?

**A.** You can perform the following Transfer services in the M2U SG (Lite) app:

- a. Transfer to Own Maybank Account
- b. Transfer to Other Accounts via FAST, GIRO or MEPS
  - i. One-Time Transfer
  - ii. Transfer to My Payee
- c. Transfer via PayNow/Scan & Pay
  - i. One-Time PayNow/Scan & Pay
  - ii. Transfer to My Payee
- d. Transfer to Overseas Accounts via Maybank Overseas Transfer or Telegraphic Transfer
  - i. One-Time Transfer
  - ii. Transfer to My Payee
  - iii. View your overseas transfer statuses

**Q.** What will happen to my existing payees if I use the M2U SG (Lite) app?

**A.** Your existing payees will not be affected. You can continue to view all your payees on the M2U SG (Lite) app.

**Q.** What will happen to my payee list on the M2U SG (Lite) app if I add a new payee on the existing M2U SG app?

**A.** Your payee list will be updated accordingly on the M2U SG (Lite) app.

**Q.** Can I schedule future-dated transfers to my own Maybank accounts and other accounts in the M2U SG (Lite) app?

**A.** Yes, you can schedule future dated transfers to your own Maybank accounts and other accounts if the originating and receiving accounts are both Singapore dollar-denominated accounts.

**Q.** How do I manage my future-dated/recurring transfers to my own Maybank accounts and other accounts in the M2U SG (Lite) app?

**A.** You can manage your scheduled transfers by tapping on More > Settings > Maybank2u > Manage Scheduled Transfer.

**Q.** If I perform a transfer on the M2U SG app, will it be reflected immediately on the M2U SG (Lite) app?

**A.** Yes, transfers made on the M2U SG app will be reflected immediately on the M2U SG (Lite) app.

## Scan & Pay

**Q.** What types of QR codes can I scan with the Scan & Pay service in the M2U SG (Lite) app?

**A.** You can scan any PayNow QR code or PayNow on SGQR code.

**Q. Can I upload PayNow QR codes and PayNow on SGQR codes using the Scan & Pay service?**

**A.** Yes, instead of scanning the QR codes, you may upload PayNow QR codes or PayNow on SGQR codes from your photo album.

**Q. Why am I receiving an error message that the QR code is invalid after scanning the QR code?**

**A.** You may receive such an error message due to the following reasons: The QR code you have scanned or uploaded has expired, you did not scan a PayNow QR code or PayNow on SGQR code, or the PayNow on SGQR code you scanned does not follow the SGQR code specifications. If so, please ask the payee to present you with a valid QR code and scan again.

**Q. Can I generate a PayNow QR code in the M2U SG (Lite) app?**

**A.** Yes, you are able to generate PayNow QR codes in the M2U SG (Lite) app if your registered mobile number is linked to your Maybank account for PayNow service.

Otherwise, you may use our M2U SG app to register for PayNow. Click [here](#) to learn more.

**Q. If I have linked only my NRIC (i.e. not mobile number) to my Maybank account, can I still generate a QR code?**

**A.** No. PayNow QR code generation is only available for registered mobile numbers linked to Maybank accounts. You may click [here](#) to learn more.

## Payment

**Q.** What can I pay using the M2U SG (Lite) app?

- A.** You can pay to
- a. Own Maybank Credit Card
  - b. One-Time Payment to credit cards or billing organisations
  - c. Other Credit Card payees
  - d. Local Billing Organisations
  - e. Overseas Billing Organisations

**Q.** Can I schedule future-dated payments to my own Maybank credit cards and other credit card payees in the M2U SG (Lite) app?

- A.** Yes, you can schedule future dated payment to your own Maybank credit cards and other credit card payees up to one calendar month in advance, excluding weekends and public holidays.

**Q.** Can I schedule future-dated payments to local billing organisations in the M2U SG (Lite) app?

- A.** Yes, you can schedule future dated payments to local billing organisations up to one calendar month in advance, excluding weekends and public holidays.

**Q.** Can I schedule recurring payments to local billing organisations in the M2U SG (Lite) app?

**A.** Yes, you can schedule payments to recur weekly, monthly, quarterly, half-yearly or yearly.

**Q.** Can I schedule future-dated payments to overseas billing organisations in the M2U SG (Lite) app?

**A.** No, you may only make same-day payments to overseas billing organisations.

**Q.** How do I manage my future-dated/recurring payments to credit cards and local billing organisations in the M2U SG (Lite) app?

**A.** You can manage your scheduled payments by tapping on More > Settings > Maybank2u > Manage Scheduled Payment.

## PayNow Registration

**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?

Individuals with

- A.**
- 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 SG (Lite) App?

- A.**
- Login to your Maybank2u SG (Lite) App
  - Tap on **More** at the bottom navigation
  - Tap on **Maybank2u**
  - Tap on **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](#)

## Settings

### Settings Services

**Q.** What are the services available under Settings in the M2U SG (Lite) app?

**A.** You can access the following services under Settings:

Settings	Services	Description
Profile	Profile Picture	Set and change profile picture which will be reflected in the Home Dashboard and “More” page
	Profile Name	Set and change profile nickname which will be reflected in the Home Dashboard and “More” page
Security	Biometric Login	Enable and disable Face ID or Fingerprint biometrics authentication login service
	Manage Devices	View and manage mobile devices registered to your Maybank2u Mobile/Online Banking username
Maybank2u	Secure2u	Register or Deregister for Secure2u Digital Token
	View/Manage Limits	View and manage the limit set for the total amount you may transact for any combination of services performed
	PayNow	Registration, Deregistration and Amendment
Notifications		Enable or disable push notifications
Support	FAQ	View Frequently Answered Questions (FAQs)

	<a href="#">Helpline</a>	<a href="#">Contact our hotline</a>
<a href="#">Manage Payee List</a>	<a href="#">Recent Payee</a>	<a href="#">Remove Payees from Recent Payee list</a>
	<a href="#">Local Payee</a>	<a href="#">Add or remove Payees from Local Payee list</a>
	<a href="#">PayNow Payee</a>	<a href="#">Add or remove Payees from PayNow Payee list</a>
	<a href="#">Quick Transfer Payee</a>	<a href="#">Add or remove Payees from Quick Transfer Payee list</a>
	<a href="#">Overseas Payee</a>	<a href="#">Add or remove Payees from Overseas Payee list</a>
	<a href="#">Card Payee</a>	<a href="#">Add or remove Payees from Card Payee list</a>
	<a href="#">Local Biller</a>	<a href="#">Add or remove Payees from Local Biller list</a>
	<a href="#">Overseas Biller</a>	<a href="#">Add or remove Payees from Overseas Biller list</a>
<a href="#">About M2U SG (Lite)</a>	<a href="#">App Version, Terms &amp; Conditions, Privacy Policy, Security Policy, Client Charter</a>	<a href="#">Learn more about M2U SG (Lite) app terms and conditions</a>



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

- A.
- Login to your Maybank2u SG (Lite) App.
  - Tap on Maybank2u at the bottom navigation
  - Tap on the triple dot at the top right hand corner
  - Tap on “View eStatements”
  - On the “View eStatements” page, tap on the triple dot at the top right hand corner
  - Tap on “Manage Statements”

More information can be found in the [eStatement FAQ](#).

### Q. How do I change my daily customer limit?

- A. Login to your Maybank2u SG (Lite) app and make changes via More > Maybank2u > View/Manage Limits. Daily Customer Limit set by the Bank cannot be changed or customised.

More information can be found in the [Daily Customer Limits \(Consumer\) FAQ](#).

## Security

### 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 the latest Apple iOS or Android Operating System. We recommend that you regularly update your device's operating system and app for optimal mobile banking experience.

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, visit the [Secure2U Product Page](#).

**Q.** Can I register Secure2u on multiple devices?

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

**Q. How do I de-register Secure2u?**

- A.** Log in to your **Maybank2u SG app**
- Tap on **Menu bar** on the top left
  - Select **Settings**
  - Toggle off **Secure2u**

**Maybank2u SG (Lite) app**

- Tap on **More** on the bottom right
- Tap on **Setting > Maybank2u**
- Toggle off **Secure2u**

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

- 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 log in to Maybank2u Online Banking using Secure2u?**

**A.** There are 2 ways to log in 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**
3. Check your Secure2u enabled device for a push notification to approve login  
(Note: If you did not receive a push notification, launch 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 log in

**Method 2: Via QR login**

1. Click **QR login** on Maybank2u Online Banking page
2. Launch your 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 the 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 (Lite) app.

**For Android**

- Go to **Device Settings**
- Select **Apps** and search for **M2U SG (Lite)**
- Ensure that **Notification** is turned on

**For iOS**

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

Alternatively, launch the M2USG (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 while 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,
- a. Check your Secure2u-enabled device for a push notification
  - b. Tap on the notification and verify that the transaction details shown on the approval page is correct
  - c. Tap **APPROVE** to authorise your transaction
  - d. Check 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 on 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.** Where can I find more information pertaining to Secure2u?

- A.** Learn more about Secure2u at the [Secure2u Digital Token page](#).

**Q. What type of transactions 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:

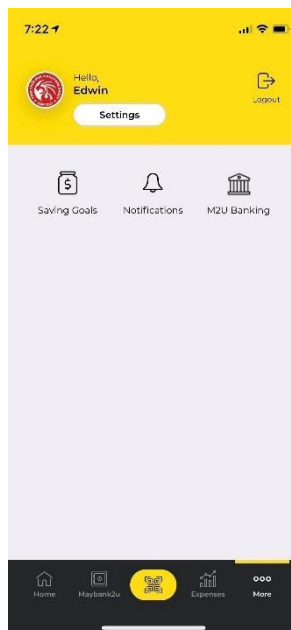
Transaction Type	Transaction
Login	<ul style="list-style-type: none"><li>▪ Login using username and password</li><li>▪ QR Login</li></ul>
Local Transfer	<ul style="list-style-type: none"><li>▪ Local Transfer to my payees</li><li>▪ PayNow Transfer to my payees</li><li>▪ Adding of Maybank &amp; Other Banks'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



- Payment to Overseas Organisation
- Billing
- Payment to Overseas Billing Organisation
- Adding of Overseas Billers payee

## Q. Which other Maybank apps can I access using the M2U SG (Lite) app?

A. You can access Maybank2U SG (the existing mobile banking app) using the new M2U SG (Lite) app by clicking on “M2U Banking” under **More**:



## Others

### Others

**Q.** I have some feedback regarding the Maybank2u SG (Lite) app. How do I get in touch?

**A.** Visit our [Contact Us](#) page to share your feedback or make an enquiry. Alternatively, you may speak to our staff at any of our branches.