

Maybank Lifestyle Mobile Banking - M2U SG (LITE) App

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Maybank Lifestyle Mobile Banking - M2U SG (LITE) App

General FAQ

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

A. Maybank2u SG (Lite) / M2U SG (Lite) is a lifestyle mobile banking app which brings you greater convenience with access to existing 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.

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. App binding of device for tighter security
- d. Perform transfers to anyone using FAST and PayNow
- e. Make payment instantly by scanning PayNow QR Code
- f. Generate a personalised QR code for others to transfer money to you easily
- g. Pay Maybank Credit Cards
- h. Link to Maybank2u SG app

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

A. Upon downloading the app from App Store or Google Play Store, you are required to do a simple one-time setup. This will register your mobile device to your Maybank2u Mobile/Online Banking login credentials (i.e. username and password).

a. For existing Maybank2u Online Banking customers:

- i. Accept M2U SG (Lite) Terms & Conditions
- ii. Select “Log In Now”
- iii. Select “Existing M2U user? Log in here”
- iv. Enter username (same username used when you login to Maybank2u Online Banking)
- v. Enter password (same password used when you login to Maybank2u Online Banking)
- vi. Enter OTP (i.e. either SMS OTP or Token OTP)
- vii. You will receive an invitation to register for biometrics: Quick Touch or Face ID
- viii. Enter your app nickname
- ix. Upon completion, you will see a “Set Up Successful” message.

b. For non-Maybank2u Online Banking customers:

- i. Accept M2U SG (Lite) Terms & Conditions
- ii. Select “Log In Now”
- iii. Select “Register for Maybank2u”

- iv. Key in any of the following credentials: Maybank Debit Card/Maybank Credit Card/Access ID + PIN
- v. Follow instructions to nominate preferred username and password
- vi. Go back to the app and select “Existing M2U user? Log in here” to proceed.

c. For non-Maybank customers:

- i. Accept M2U SG (Lite) Terms & Conditions
- ii. Select “Log In Now”
- iii. Select “New to Maybank SG? Apply for an account or card now”
- iv. Select “Savings Accounts” or “Credit Cards”
- v. You will be redirected to the application process
- vi. Follow on screen instructions to complete the application
- vii. 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 have 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?

A. You can view your account balances on both the existing M2U SG app and the new M2U SG (Lite).

Your Maybank2u Mobile/Online Banking login credentials will give you access to your account(s) on M2U SG (Lite) app, which comes with an automated expense tracker that gives you a consolidated view of your expenses and the ability 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. Not jailbroken or rooted
- b. Connected to the Internet
- c. Running on mobile device Operating System that is at least Apple iOS (version 12.0) and Android (version 8.0). We recommend that you regularly update your device's operating system and app for optimal mobile banking experience.

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

A. You can register up to a maximum of 3 devices. If you have registered up to 3 devices, upon the 4th setup, you will be prompted to remove one of the devices.

You can deactivate any of your currently registered devices through **Settings > Security > Manage Devices** to register a new device.

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

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

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?

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

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	<ul style="list-style-type: none">▪ Sign up for M2U SG (Lite) app▪ Login with Password▪ Login with Quick Touch / Face ID▪ Forgot Password▪ Register for Maybank2u ID
Enquiry	<ul style="list-style-type: none">▪ 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)
Local Transfer	<ul style="list-style-type: none">▪ Own Maybank Account Transfer▪ PayNow Transfer<ul style="list-style-type: none">▪ One-Time PayNow Transfer (transaction limit set as SGD 1,000)▪ PayNow to My Payee (transaction limit set as SGD 20,000)▪ Transfer to Other Accounts<ul style="list-style-type: none">▪ One-Time Transfer (transaction limit set as SGD 1,000)▪ Transfer to My Payee (transaction limit set as SGD 20,000)▪ Scan and Pay

	<ul style="list-style-type: none">▪ Scan PayNow and SGQR Code▪ Upload PayNow and SGQR Code▪ Generate PayNow QR Code▪ Share Receipt for Local Transfer Services
Payment	<ul style="list-style-type: none">▪ Pay to Own Maybank Cards▪ Pay to Other Maybank Cards payees (transaction limit set as SGD 20,000)▪ Share Receipt for Pay Services
Apply	<ul style="list-style-type: none">▪ Pre Login applications<ul style="list-style-type: none">▪ Savings account application (via MyInfo)▪ Credit Card and CreditAble application
Settings	<ul style="list-style-type: none">▪ Set and change profile picture and nickname▪ Manage biometrics login▪ Manage Registered Device▪ Push Notifications setting

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

A. 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.
- b. **Check data connection** - Strong Internet connection (Wi-Fi or mobile data) is required to use the app.

- c. 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.
- d. Clear cache & data - Clear cache and data on the App Store or Google Play Store application and try to download the app again.
- e. 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?

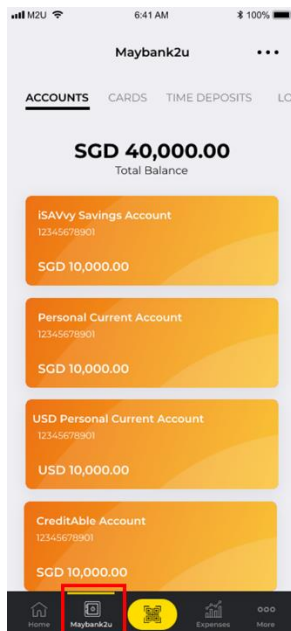
A. With your Credit Card or Debit Card, you can try any one of these methods:

- a. Go to M2U SG (Lite) login screen, select “Existing m2u user? Log in here”, 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 based on 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.

Lifestyle

Home Dashboard

Q. What are “Quick Actions”?

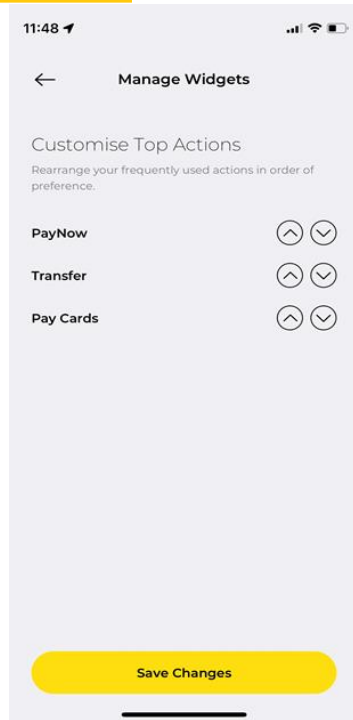
A. Quick Actions is a navigation shortcut that enables you to access your favourite features instantly. You may customise the Quick Actions by tapping on “Manage” and selecting your favourite features.

Q. What is “Spending Summary”?

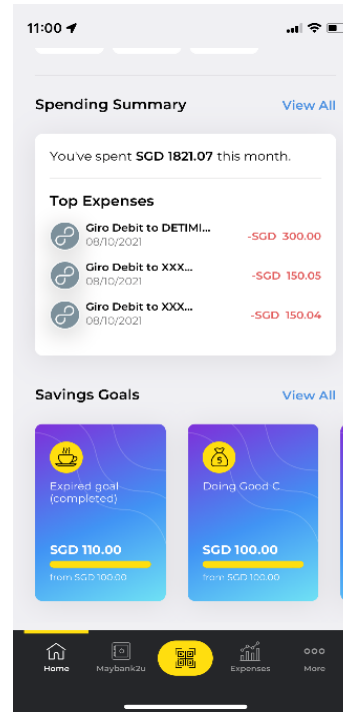
A. Spending Summary is a feature that will show your top 3 expenses for the month.

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, emergency etc.



“Quick Actions” feature



“Spending Summary” & “Savings Goals”

Expenses

Q. What is Expenses?

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?

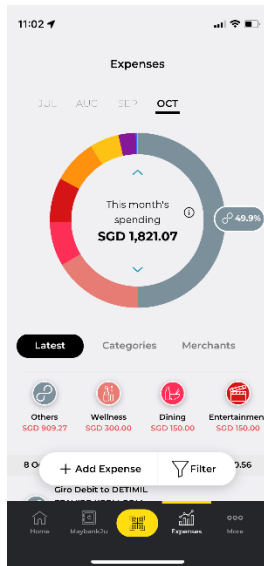
A. Add your cash expenses by tapping on the 'Add Expense' button from the Expenses section. Customise the expense with your chosen category, then add your customised notes to help stay organised. You have the option to view all your cash expenses by using the filter function.

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 is 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.
- You will need an iSAVvy Savings/Savings Plus account
 - You can have a maximum of 15 active Savings Goals for each iSAVvy Savings/Savings Plus account
 - A goal target amount can be set between S\$10.00 to S\$999,999.99 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 Maybank 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 Maybank Online Banking?

- A.** From now till mid February 2022, Savings Goals created via Maybank Online Banking (before the launch of M2U SG (Lite)), can still be managed on Maybank Online Banking.

After which, you can only view your Savings Goals on the Maybank Online Banking.

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 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) 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 Target Amount by the goal 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 point of 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 S\$1 or S\$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 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 detail section or from the Booster's transaction history.

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 charge 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
 - S\$ 1,000 per day for an instant transfer.
 - S\$ 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 and VPA (Mobile Number)
- e. Enter transfer amount.
- f. Pick a design and enter personal greetings.

- g. Continue to select the 'Purpose of Transfer' and debiting account.
- h. Review your transaction details before clicking on Confirm button.
- i. Once the transfer is successful, you will be able to share the greeting with your recipient.

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

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

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.

Transfer & Payment

Transfer

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

A. “Recent” Transfer section displays a list of your recent transfer recipients, allowing you to perform transfer transactions faster.

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 (SGD only)
- b. Transfer to Other Accounts
 - i. One-Time Transfer (transaction limit set as S\$1,000)
 - ii. Transfer to My Payee (transaction limit set as S\$20,000)
- c. Transfer via PayNow
 - i. One-Time PayNow (transaction limit set as S\$1,000)
 - ii. PayNow to My Payee (transaction limit set as S\$20,000)

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 transfer to my own Maybank accounts and other Maybank accounts in the M2U SG (Lite) app?

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

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

A. Yes, the transaction will be reflected immediately.

Scan & Pay

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

A. You can scan any PayNow QR codes or SGQR with PayNow Payload with Scan & Pay in the M2U SG (Lite) app.

Q. Can I upload the PayNow QR codes or SGQR with PayNow Payload using the Scan & Pay service?

A. Yes, you can also upload PayNow QR codes or SGQR with PayNow Payload from your photo album.

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

A. The QR code you have scanned or uploaded has expired or the QR code does not follow the SGQR code specifications. 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 can generate a PayNow QR code 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 and register for PayNow service. Learn more [here](#).

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

A. No. PayNow QR code generation is only for registered mobile number linked to Maybank account. Learn more [here](#).

Payment

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

A. You can pay to

- a. Own Maybank Credit Card
- b. Other Maybank Credit Card payees (transaction limit set as SGD 20,000)

Q. Can I schedule future dated payments to my own Maybank credit cards and other Maybank 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 Maybank credit card payees up to a calendar month, excluding weekends and public holidays.

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:

S/N	Settings services	Description
1	Profile Picture	Set and change profile picture which will be reflected in the Home Dashboard and “More” page
2	Profile Nickname	Set and change profile nickname which will be reflected in the Home Dashboard and “More” page
3	Biometrics Login	Enable and disable Face ID or Fingerprint biometrics authentication login service
4	Manage Devices	View and manage mobile devices registered to your Maybank2u Mobile/Online Banking username
5	Push Notification	Enable or disable push notifications

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- 7 About M2U SG (Lite) [Learn more about M2U SG \(Lite\) app terms and conditions](#)

Other Maybank Apps

Others

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:

