



Maybank

MAYBANK MOBILE BANKING - MAYBANK2u SG APP

FREQUENTLY ASKED QUESTIONS

1. What is the Maybank2u SG app?

This is an updated Maybank mobile app which has been redesigned with a sleek interface, simpler navigation and enhanced security to give our customers an exciting and refreshing mobile banking experience.

2. What is new in the Maybank2u SG app?

- a. A refreshingly new mobile banking experience
- b. A full suite of accounts, all in one place for viewing ie. Current, Savings, Cards, Time Deposits, Loans and Wealth accounts
- c. Instant login to the app with fingerprint or Face ID detection
- d. App personalization and binding of device for tighter security
- e. Able to add new payee for Transfer and PayNow services
- f. Pay anyone with mobile number or NRIC using PayNow
- g. Make payment instantly by scanning PayNow QR Code
- h. Generate personalised QR Code to collect money from others
- i. Link to other Maybank Group apps ie. Maybank MY, Treats SG, MKE SG app
- j. Able to activate newly issued or replaced security token

3. How do I use the Maybank2u SG app?

Upon download of the app, you are required to do a simple one-time setup. This binds the mobile device to your Maybank2u SG access ie. username.

Sharing of app is not allowed with any other person. The app is solely for the customer's own use. The personalization of the app to the customer is part of a new security feature to prevent unauthorized banking transactions.

4. How do I set up the Maybank2u SG app?

- a. For existing Maybank Online Banking customers:
 - i. Select 'Login to Maybank2u SG'
 - ii. Enter username (same username used when you login to Maybank Online Banking)
 - iii. Enter password (same password used when you login to Maybank Online Banking)
 - iv. Enter OTP (ie. either SMS OTP or Token OTP)
 - v. You will receive the following invitation to register for:
 - a. Quick Touch or Face ID
 - b. Push Notification
 - vi. Upon completion, you will see the coach mark followed by the Dashboard



- b. For non-Maybank Online Banking customers:
 - i. Select 'Login to Maybank2u SG'
 - ii. Select 'Sign up for Maybank2u SG'
 - iii. You will be redirected to the Maybank Mobile Banking registration process
 - iv. Follow instructions to nominate preferred username and password
 - v. Once you have nominated your preferred username and password, go back to the app and select 'Login to Maybank2u SG' to proceed.

5. What are the services available in the Maybank2u SG app?

General
<ul style="list-style-type: none"> - Sign Up for Maybank2u SG app - Login with Password - Login with Quick Touch / Face ID - Promotions - Inbox for Push Notifications - Link to Other Maybank Group Apps - Forgot Password - Contact Us
Enquiry
<ul style="list-style-type: none"> - View Current and Savings account - View Credit Card and Debit Cards - View Time Deposit accounts - View Housing Loan, Hire Purchase, and other Personal Loans - View Wealth products (Structured Deposit accounts, Dual Currency Investment accounts, Unit Trust)
Card Services
<ul style="list-style-type: none"> - Card Activation <ul style="list-style-type: none"> o Debit Card Activation o Credit Card Activation - Set PIN for Platinum Debit Card (PDC) - Manage Overseas Card Usage <ul style="list-style-type: none"> o Overseas Cash Withdrawal o Overseas Use of Magnetic Stripe
Local Transfer
<ul style="list-style-type: none"> - Own Account Transfer - PayNow Transfer <ul style="list-style-type: none"> o One-Time PayNow Transfer o PayNow to My Payee <ul style="list-style-type: none"> ▪ Add New PayNow IDs ▪ Delete Payee - Transfer to Other Accounts



- One-Time Transfer
- Transfer to My Payee
 - Add New Payee
 - Delete Payee
- Quick Transfer
- Manage Scheduled/Recurring Transfers
- Share Receipt for Local Transfer Services

Overseas Transfer

- Transfer to Maybank Malaysia
 - Add New Payee
- Transfer to Philippines
 - Add New Payee
- Foreign Telegraphic Transfer
 - Add New Payee
- Share Receipt for Overseas Transfer Services

Pay

- Pay to Billing Org (Singapore)
 - One-Time Bill Payment
 - Pay to My Payee
 - Add New Payee
- Pay to Billing Org (Malaysia)
 - Add New Payee
- Pay to Own Maybank Cards
- Pay to Other Maybank Cards
 - Add New Payee
- Pay to Other Banks' Credit Cards
 - Add New Payee
- Scan and Pay
 - Scan PayNow and SGQR Code
 - Upload PayNow and SGQR Code
 - Generate PayNow QR Code
- Manage Scheduled/Recurring Payments
- Share Receipt for Pay Services

Apply

- Pre Login applications
 - Savings account application (via MyInfo and via 1st part Funds Transfer)
 - Credit Card and CreditAble application
- Post Login applications
 - Time deposit application
 - SGD Time Deposit Placement
 - FCY Time Deposit Placement

eStatement



- Manage eStatement
 - o eStatement Registration
 - o eStatement De-Registration
- Viewing of eStatement
- Downloading of eStatement

Settings

- Change Nickname
- Manage Registered Device
- PayNow Settings
 - o PayNow Registration
 - o Change One-Time PayNow Limit
- Push Notifications
- View/Manage Limit
- Update Contact Details (Email address and mobile number)
- Activate Token
- Quick Touch or Face ID Registration

6. Who can use the Maybank2u SG app?

All existing Maybank Online Banking users (individual) would be able to use the app using their existing username and password.

7. Are there any charges for using the Maybank2u SG app?

The app is free for download at the respective authorized app stores. However, there are service charges levied for selected transactions such as Transfer to Maybank Malaysia (ie. S\$15 per transaction).

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

- a. The mobile device must not be jailbroken or rooted
- b. Internet connection enabled
- c. Mobile device Operating System must be iOS 11.0 and above or Android version 5.0 and above. We recommend that you regularly update your device operating system and app for optimal mobile banking experience.

9. How many devices can I bind to the same Maybank2u SG access (i.e. username)?

You can bind 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 current registered device through Settings > Registered Devices to register a new device.



10. I can't perform any transaction through the app. What should I do?

If you're facing problems with the app, please try one any one of these methods:

- a. Restart device - Many common download issues can be fixed by turning off, restarting device and re-try to download.
- b. Check data connection - strong Internet connection (Wi-Fi or mobile data) is required to use the app. Re-launch the app when Internet connection is good.
- 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 space. The problem could also be attributed to multiple suspended apps running in the background. This is known as multitasking and can use up a lot of the device's free memory. Try closing down 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 re-download the app.

11. I received an error message saying "Device not compatible" from Play Store when I tried to download the app. What should I do?

One possible cause for some devices, especially the lower end devices is that they have smaller than 50 MB cache partition size. For temporary workaround, you may want to try clearing 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.

12. Can I download the Maybank2u SG app in my iPad?

Yes, you are able to download the app in iPad.

However, the Maybank2u SG app is not fully supported in tablet devices as at now.

We advise that you use a mobile phone to enjoy the full features of the Maybank2u SG app.

13. Can I download the Maybank2u SG app in AppGallery?

No, Maybank2u SG app is only available in App Store for IOS devices or Google Play Store for Android devices.

DASHBOARD

1. What can I view on the dashboard of the Maybank2u SG app?

You can view the following accounts on the dashboard:

S/N	Category	Account Type
1	Accounts	Current Account (Conventional and Islamic) Savings Account (Conventional and Islamic)
2	Cards	Credit Cards Debit Cards
3	Time Deposit	Time Deposit (Conventional and Islamic)
4	Loans	Hire Purchase Housing Loan Renovation Loan Education Loan Term Loan
5	Wealth	Unit Trust Structured Deposit Dual Currency Investment

2. What are the amounts shown on top of each category on the app dashboard?

- a. Accounts – total available balance of all your current and savings account
- b. Cards – current balance of all your credit cards
- c. Time Deposit – total balance of all your time deposit account
- d. Loans – current loan balance of all your outstanding loans
- e. Wealth – total balance of all your unit trust holdings



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3. What is the currency of the amount shown on top of each category in the app dashboard?

The currency of the amount shown is in Singapore Dollars.

4. I have a foreign denominated account, will I be able to see the account balance based on its original currency?

Yes, the account balance for foreign currency denominated accounts will be on its original currency. The Singapore dollar equivalent will reflect on the account details page.

For example, if you have a US Dollar denominated account, you will be able to see the US Dollar equivalent in your account balance. When you check on the account details page, aside from the US Dollar equivalent of the account balance, it will also show the Singapore Dollar equivalent. This Singapore Dollar equivalent is used to derive the total available balance reflected in the Accounts Dashboard.

TRANSFER

1. What are the transfer services in the Maybank2u SG app?

You can do the following transfer services in the Maybank2u SG app:

- A. Transfer to Own Maybank Account
- B. Transfer to Other Accounts
 - a. One-Time Transfer
 - b. Transfer to My Payee
- C. Transfer via PayNow
 - a. One-Time PayNow
 - b. PayNow to My Payee
- D. Transfer to Maybank Malaysia
- E. Transfer to Philippines
- F. Foreign Telegraphic Transfer

2. Can I do cross currency transfer to my own Maybank account and other Maybank accounts in the Maybank2u SG app?

Yes you can do cross currency funds transfer to your own Maybank accounts or other Maybank accounts.

Cross currency transfer in the Maybank2u SG app refers to the following scenarios:



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- Transfer from a Singapore dollar denominated account to a foreign currency denominated account
- Transfer from a foreign currency denominated account to a Singapore Dollar denominated account

3. Can I add a payee for transfer services in the Maybank2u SG app?

Yes, you can now add payee for the following transfer services in the Maybank2u SG app.

1. Transfer to Other Accounts (Other Maybank accounts and other bank accounts)
2. Transfer via PayNow
3. Transfer to Maybank Malaysia
4. Transfer to Philippines
5. Foreign Telegraphic Transfer

4. Can I delete a payee in the payee list in the Maybank2u SG app?

Yes, you can now add payee for the following transfer services in the Maybank2u SG app.

1. Transfer to Other Accounts (Other Maybank accounts and other bank accounts)
2. Transfer via PayNow

5. Can I schedule future dated or recurring transfer to my own Maybank account, other Maybank accounts, and other bank accounts in the Maybank2u SG app?

Yes, you can do future dated and recurring transfer your own Maybank account, other Maybank accounts and other bank accounts provided that the originating and receiving accounts are both Singapore dollar denominated accounts.

6. Can I schedule future dated or recurring transfer via PayNow?

Yes, you can do future dated transfer via PayNow. However, you cannot do recurring transfer via PayNow.

7. Can I schedule future dated or recurring transfer to Maybank Malaysia accounts, Transfer to Philippines accounts and Foreign Telegraphic Transfer accounts?

No, you cannot schedule future dated or recurring transfer to Maybank Malaysia accounts, Transfer to Philippines accounts and Foreign Telegraphic Transfer accounts.



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8. Can I delete the transfers I have scheduled for both future dated and recurring instructions in the Maybank2u SG app?

Yes, you can delete any of your scheduled instructions in the Maybank2u SG app. However, please note that instruction have to be deleted one business day before effective date of transaction.

SCAN & PAY

1. What type of QR codes can I scan with Scan & Pay service in the Maybank2u SG app?

You can scan any PayNow QR codes or SGQR with PayNow Payload with our Scan & Pay service in the Maybank2u SG app.

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

Yes, you can also opt to upload PayNow QR codes or SGQR with PayNow Payload using Scan & Pay.

3. How come I am receiving an error message that the QR code is invalid?

It is possible that 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 another QR code to scan.

4. Can I generate a PayNow QR code in the Maybank2u SG app?

Yes, you can now generate a PayNow QR code in the Maybank2u SG app. However, your registered mobile number must be linked to Maybank2u SG account before you can generate the PayNow QR code.

5. What if I have linked my NRIC only (ie. Not mobile number) to my Maybank2u SG account, can I still generate a QR code?

No. PayNow QR code generation is only for registered mobile number linked with Maybank2u SG account.

If you have not linked your registered mobile number with your Maybank2u SG account, go to Settings > PayNow Settings > Manage PayNow to do the proper linking.



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PAY

1. What can I pay using the Maybank2u SG app?

You can perform the following payment services in the Maybank2u SG app:

1. Pay to Billing Organisation (Singapore)
 - a. One-Time Bill Payment
 - b. Pay to My Payee
2. Pay to Maybank Credit Cards
 - a. Pay to Own Maybank Credit Card
 - b. Pay to Other Maybank Credit Card
3. Pay to Other Banks' Credit Cards
4. Pay to Billing Organisation (Malaysia)

2. Can I add payee in any of the pay services in the Maybank2u SG app?

Yes, you can now add payee for the following payment services in the Maybank2u SG app.

1. Pay to Billing Organisation (Singapore)
2. Pay to Billing Organisation (Malaysia)
3. Pay to Other Maybank Card
4. Pay to Other Banks' Credit Card

3. Can I schedule future dated payments in the Maybank2u SG app?

Yes, you can schedule future dated payment for all pay services except for Pay to Billing Organisation (Malaysia)

4. Can I schedule recurring payments in the Maybank2u SG app?

Yes, you can schedule recurring payments in the Pay to registered Billing Org service only.

5. Can I delete any scheduled future dated and recurring payments instruction in the Maybank2u SG app?

Yes, you can delete any of your scheduled instructions in the Maybank2u SG app. However, please note that instruction have to be deleted one business day before effective date of transaction.



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6. Which billing organizations are currently not available in the new Maybank2u SG app?

The following billing organizations are currently not available in the new Maybank2u SG app. As an alternative, you may pay for these billing organizations via Maybank Online Banking (desktop).

- AMEX

APPLY

1. What can I apply for in the Maybank2u SG app?

You can apply for the following accounts in the pre-login page (ie. before you login) of the Maybank2u SG app:

Savings Accounts

1. SaveUp Savings Account
2. iSAVvy Savings Account
3. iSAVvy Savings Plus Account

Credit Cards and CreditAble

You can apply for the following accounts when you login to the Maybank2u SG app:

Time Deposit

1. Conventional Time Deposit
2. iSAVvy Time Deposit
3. Privilege Plus Time Deposit
4. Choice Date Time Deposit
5. FCY iSAVvy Time Deposit
 - a. USD iSAVvy Time Deposit
 - b. EUR iSAVvy Time Deposit
 - c. GBP iSAVvy Time Deposit
 - d. AUD iSAVvy Time Deposit
 - e. NZD iSAVvy Time Deposit



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CARD SERVICES

1. What are the Card Services available in Maybank2u SG app?

You can perform the following card services in the Maybank2u SG app:

1. Credit Card Activation
2. Debit Card Activation
3. Set PIN for Platinum Debit Card
4. Manage Overseas Card Usage
 - a. Overseas Cash Withdrawal
 - b. Overseas Use of Magnetic Stripe

2. What type of cards can I activate in Maybank2u SG app?

You can activate both newly issued and replacement Credit Card and Debit Card in the Maybank2u SG app.

3. Can I set PIN for my activated card?

Yes, you can set 6-digit PIN for Platinum Debit Card only.

4. Can I set PIN for my Platinum Debit Card on the Maybank2u SG app even though I have not received my PIN mailer?

Yes, you can still set PIN for your debit card on the Maybank2u SG even though you have not received the PIN mailer.

5. I have set my PIN on the Maybank2u SG app. A while later, I have received my PIN mailer. Which PIN should I use?

You should use the PIN that you have set on the Maybank2u SG app, as it will overwrite the PIN in the PIN mailer.

6. What option do I have when activating my overseas card services?

You can activate your overseas card services on a permanent basis or for a limited time.

ESTATEMENT

1. How long can I view my eStatement?

You can view eStatement up to the past 12 months.



2. Can I register for eStatement for a specific statement while keeping the others as paper statement?

Yes, you can register for eStatement for a specific statement while keeping the other statement as paper statement.

3. Can I register and de-register multiple statement for eStatement at the same time?

Yes, you can maintain multiple statement preferences at the same time.

4. I have just registered for eStatement. Why can't I view the eStatement yet?

You will only be able to view the eStatements from the next statement date.

5. Can I download my eStatement to my device?

Yes, you can download the eStatement to your device.

SETTINGS

1. What are the services available under Settings in the Maybank2u SG app?

You can do the following items under Settings:

S/N	Settings services	Description
1	Change Nickname	Set and change nickname which will be reflected in the pre login page of the app
2	Registered Devices	View and remove bound devices to your Maybank2u SG access
3	PayNow Settings	View and maintain your PayNow IDs. Maintain one-time PayNow limit
4	Push Notification	Enable and disable push notification service
5	View/Manage Limit	View and maintain transaction limits
6	Update Contact Details	Updating of email address and mobile number of customer
5	Activate Token	Activate newly issued or replaced security token
6	Quick Touch or Face ID	Enable and disable Quick Touch or Face ID service



QUICK TRANSFER

1. How do I use the Quick Transfer service in the Maybank2u SG app?

You need to set up your Quick Transfer shortcuts before you can do the actual transfer.

You can only select existing FAST payees in the Quick Transfer shortcuts.

2. After I set up the Quick Transfer shortcut, can I immediately perform transfer to that payee?

Yes, you can immediately perform the transfer to the created shortcut by tapping on perform Quick Transfer.

3. Is there any transaction limit when performing Quick Transfer?

Yes there is a limit of S\$10,000 per Quick Transfer transaction.

OTHER MAYBANK APPS

1. Which Maybank apps can I go to using the Maybank2u SG app?

You can opt to go to any of the following Maybank Group apps using the new Maybank2u SG app:

1. Maybank Malaysia app
2. Maybank Treats SG app
3. Maybank Kim Eng Trade SG app