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(A) General FAQs on SGFinDex

1. What is SGFinDex?

SGFinDex stands for Singapore Financial Data Exchange. It is a digital infrastructure that enables you to retrieve and share your financial data from government agencies (via Myinfo) and private sector organisations (e.g. Bank A or insurer A) with an organisation (e.g. Bank B or insurer B) of your choice.

This is a joint initiative by the Monetary Authority of Singapore (MAS), the Smart Nation and Digital Government Group (SNDGG), and financial institutions.

Learn more about Singapore Financial Data Exchange (SGFinDex) [here](#).

2. Who are the participating organisations in SGFinDex?

The financial institutions currently participating in SGFinDex as data contributors are Citi, DBS / POSB, HSBC, Maybank, OCBC, Standard Chartered Bank, UOB, the Central Depository (CDP), AIA Singapore, HSBC Life, Great Eastern, Manulife Singapore, Income, Prudential Singapore and Singlife.

The government agencies currently participating in SGFinDex as data contributors are Central Provident Fund Board (CPF), Housing and Development Board (HDB) and Inland Revenue Authority of Singapore (IRAS).

3. What kind of financial data will be shared by Maybank upon my consent?

You will be sharing the following data:

- Current and Savings Accounts (month-end account balance for the last 4 months)
- Fixed Deposits (month-end account balance for the last 4 months)
- Credit Cards (statement balance for the last 4 months)
- Loans - Secured and Unsecured (previous month's statement balance)
- Unit Trusts (previous month's account balance)
- Joint Accounts (month-end account balance for the last 4 months)

4. What are the data that can be retrieved from CDP?

Learn more about the data that can be retrieved from CDP [here](#).

5. How do I stop sharing my Maybank financial data?

You can login to Maybank2u SG app or Maybank2u Online Banking, select 'MView', and navigate to 'Settings' to unlink Maybank.

Alternatively, you may also login to www.mymoneysense.gov.sg via Singpass, select settings, and follow the on-screen instructions to unlink your consent.

After unlinking, the sharing of your Maybank financial data will stop immediately. Do note that you can still view your Maybank financial data on Maybank MView.

6. What should I do if I experience problems retrieving my Maybank financial data?

Do ensure that you have given consent to share Maybank financial data to SGFinDex (visit [Maybank.sg/MView](https://www.maybank.sg/MView) for more details).

If you have done so and you are still experiencing difficulties, some other possible reasons include:

- Technical issues at participating organisations, SGFinDex or Myinfo.
- You have opted in as an Accredited Investor (AI) with us, hence you will not be able to use the SGFinDex service to retrieve your financial data.
- Your identification record with us is a Foreign Identification Number (FIN). You will not be able to share your Maybank financial data.
- Your account is newly opened. The data will only be available at the beginning of the following month.
- Your account has been closed.

7. How long is the validity of my consent?

Your Initial Consent Period

Your consent period will last for one year from the date of your first consent provided. This is assuming you do not retrieve your data from any participating organisations from 1 November 2023 and before the end of such one-year period.

For example, if you have given consent to Maybank to provide your data through SGFinDex on 1 November 2023, and subsequently given consent to Bank A on 1 January 2024, all consent (i.e. consent to Maybank and Bank A) will expire on 31 October 2024 (one year from 1 November 2023), if you did not retrieve your data from any participating organisations before expiry date of 31 October 2024.

Activity-Based Consent Renewal

From 1 November 2023, if you retrieved your data within the one-year period from the time that your first consent was provided, your consent period will be automatically extended to expire one year after the date of such request from any financial institution whose system supports such extension¹.

From the same example above, if you retrieved your data with Maybank or Bank A at any time between 1 November 2023 and 31 October 2024 (for e.g. on 5 November 2023), both consents (e.g. consents to Maybank and Bank A) will be automatically extended for an additional one year from 5th November 2023 and will expire on 4th November 2024¹.

You will thereafter no longer be able to receive up-to-date data after the expiry date. Should you wish to renew your consent after the expiry date, please login to Maybank2u SG app or Maybank2u Online Banking to provide your consent again.

¹ Before 1st December 2023, (a) should you give an instruction to retrieve your data from HSBC Bank or Standard Chartered Bank through any financial planning application/website, your data may not be returned from HSBC Bank or Standard Chartered Bank, and your consent period may not be extended by HSBC Bank or Standard Chartered Bank; and (b) should you give an instruction to retrieve your data through HSBC Bank's, Standard Chartered Bank's, United Overseas

Bank's or CPF Board's financial planning application/websites, your data may not be returned from all financial institutions and your consent period may not be extended by all financial institutions, until the respective system deployment date of HSBC Bank, Standard Chartered Bank, United Overseas Bank or CPF Board (as the case may be). For enquiries, please contact HSBC Bank, Standard Chartered Bank, United Overseas Bank and CPF Board respectively.

(B) General FAQs on Maybank MView

8. What is Maybank MView?

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

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

And exclusively with:

- Maybank Securities
- Etiqa Insurance Singapore

9. Am I eligible to use Maybank MView?

Maybank MView is available for all users with a valid Maybank2u SG login.

10. Are there any charges for using Maybank MView?

There is no service fee for Maybank MView.

11. How do I start using Maybank MView?

Maybank MView is available in Maybank2u SG app and Maybank2u Online Banking. Follow the steps [here](#) to get started.

12. How do I link my other bank accounts with Maybank MView?

To link your other accounts with Maybank MView,

- Login to Maybank2u SG app or Maybank2u Online Banking
- Navigate to 'Settings'
- Click on 'Manage MView'
- Follow the steps on the screen

13. Can I view my newly opened account in Maybank MView?

Your new account is only available for viewing at the beginning of the following month. However, you can go to account summary to view the new account in real time.

14. Why are my other accounts' balances not reflected in Maybank MView after I have linked them?

- Do ensure that you have given your consent and retrieved your data from SGFinDex.
- This could be due to technical issues at GovTech and/or the participating organisations. Do try again later.
- The financial product does not fall under the list of categories that are available for viewing.

15. I wish to include a bank account into Maybank MView but I cannot find the bank in the list of financial institutions on the SGFinDex page. Can I add it in?

Yes, you may manually add it via:

Maybank2u SG app

- Login to Maybank2u SG app
- Select 'MView'
- Click on 'Portfolio' > 'My Assets'
- Select '+ Add More'
- Select 'Asset'

Or

Maybank2u Online Banking

- Login to Maybank2u Online Banking
- Access MView
- Click on 'Portfolio' > 'My Assets'
- Select 'ADD ASSETS+'

16. I wish to include an insurance policy into Maybank MView but I cannot find the insurer in the list of financial institutions on the SGFinDex page. Can I add it in?

Yes, you may manually add the insurance policy via:

Maybank2u SG app

- Login to Maybank2u SG app
- Select 'MView' > 'My Protection'
- If you have not linked any insurers before, tap on 'Link Your Policies' under My Protection. If you have linked at least 1 insurer previously, tap on '+ Add Insurance Policy'
- Select 'Add Manually' from the drop down list

Or

Maybank2u Online Banking

- Login to Maybank2u Online Banking
- Access MView
- Click on 'Portfolio' > 'My Protection'
- Select 'Add Manually' from the drop down list

17. How do I check which of my accounts are linked to SGFinDex, and which are reflected on Maybank MView?

a) For accounts with Maybank, Etiqa, and Maybank Securities:

You may obtain a complete overview of the Maybank accounts that you have linked with MView by logging into:

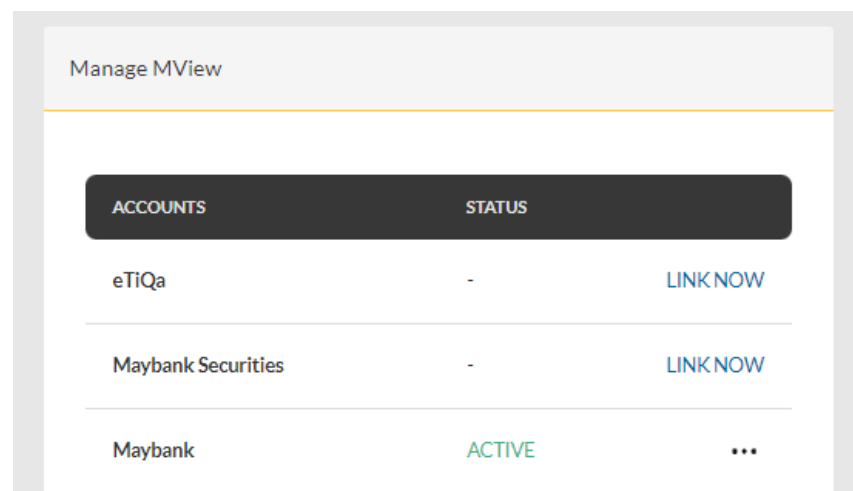
Maybank2u SG app

- Click on the '...' icon
- Select 'Manage MView'
- View under 'Manage Linked Accounts'

Or

Maybank2u Online Banking

- Navigate to 'Settings'
- Select 'MView'
- View under My Settings > Manage MView



The screenshot shows the 'Manage MView' interface. At the top, there is a header 'Manage MView'. Below it is a table with two columns: 'ACCOUNTS' and 'STATUS'. The table lists three accounts: 'eTiQa', 'Maybank Securities', and 'Maybank'. The 'eTiQa' and 'Maybank Securities' rows have a status of '-' and a 'LINK NOW' button. The 'Maybank' row has a status of 'ACTIVE' and a three-dot menu icon.

ACCOUNTS	STATUS	
eTiQa	-	LINK NOW
Maybank Securities	-	LINK NOW
Maybank	ACTIVE	...

b) For accounts with other financial institutions (banks, insurers):

To check if you have linked a financial institution with SGFinDex, you may access SGFinDex through:

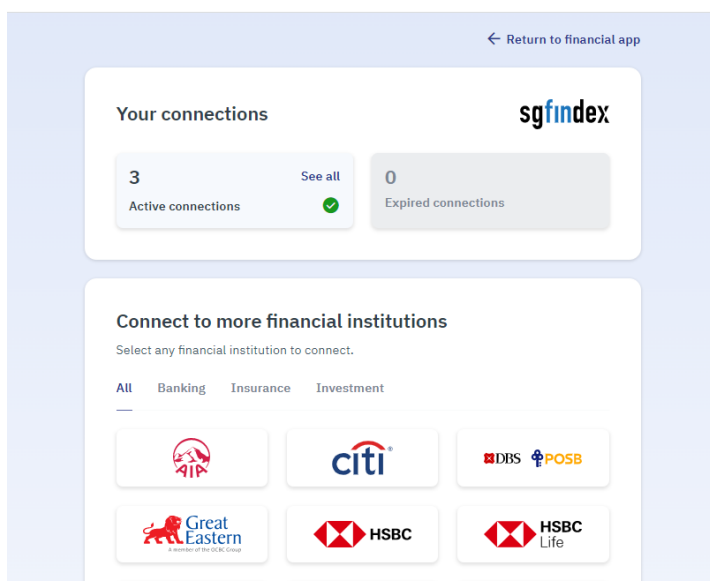
Maybank2u SG app

- Click on the '...' icon
- Select 'Manage MView' > 'Manage Linked Accounts' > 'Other Financial Institutions'
- Tap on 'Link Another Account'
- Login to Singpass upon redirection to SGFinDex
- View linked financial institutions by tapping on 'See All' under active connections

Or

Maybank2u Online Banking

- Navigate to 'Settings'
- Select 'MView'
- Under Financial Institutions, select 'Link Now'
- Login to Singpass upon redirection to SGFinDex
- View linked financial institutions by clicking on 'See All' under active connections



18. Can I retrieve my financial information beyond the previous month if I did not refresh my data previously?

You can refer to [question 3](#) for the transaction history available for the respective products.

Do refresh your data every month to maintain the most accurate and updated overview of your financial information.

19. Can I make changes to the details of my financial data?

You may add, edit, and delete the details of the assets, borrowings or insurance policy information that you have added manually. However, information retrieved from the participating organisations are not editable.

20. I have received Permanent Residency status in Singapore, why am I unable to link my accounts in Maybank MView?

Please visit any Maybank branch to update your newly issued personal identification number. This will enable Singpass to verify your identity and allow you to use Maybank MView.

Refer [here](#) for our branch locations.

21. What should I do if I experience problems viewing financial data shared through SGFinDex in Maybank MView?

Do ensure that you have given consent to share financial data through SGFinDex.

If you have done so and you are still experiencing difficulties, some other possible reasons might include:

- Technical issues at participating organisations, SGFinDex or Myinfo
- You have opted in as an Accredited Investor (AI) with other banks, hence you will not be able to use SGFinDex to retrieve your financial data.

- You have just received your Permanent Residency status in Singapore. To safeguard your financial data, you need to verify your identity for the system to match it against Singpass/Myinfo. Please visit any Maybank branch to update your newly issued personal identification number. Refer [here](#) for our branch locations.

22. Which platforms can I access Maybank MView from?

To enjoy the full features of Maybank MView, please access it on either Maybank2u SG app or Maybank2u Online Banking.

23. How often do I need to update my data in Maybank MView?

We recommend refreshing your data in Maybank MView every month. This allows us to display the most accurate outlook and analysis of your financial data.

24. Why does the historical chart of my assets/borrowings display S\$0 balance in some months?

As the data in Maybank MView is updated on a monthly basis, the historical chart will display data from the previous month after the user has updated his/her data with SGFinDex in the current month. For the months where the user did not update his/her data, the historical chart will not display any data from the preceding month.

Do remember to refresh your financial data in Maybank MView monthly.

25. Upon consent of my data to be shared with my selected financial institutions, who and how will my data be used?

Your data could be used by officers, employees, authorised agents/representatives (e.g. Tied Agents/Financial Advisor representatives related to your selected financial institutions) and/or professional advisors of the financial institution for the purpose of offering financial planning services to you. Please refer to the Terms and Conditions governing the Use of Singapore Financial Data Exchange for the full list of purposes.

26. What are the data that can be retrieved from insurers?

The data retrieved from insurers includes individual life and health insurance information pertaining to:

- Policy details (e.g. name of policyholder and insured, policy maturity date, policy surrender information, policy premium information)
- Coverage details (e.g. product name, sum insured, hospitalisation benefits, plan effective and expiry date)
- Fund details, where applicable (e.g. fund name and fund market value)
- Projected future policy value, where applicable

27. Besides Myinfo data from government agencies and personal financial data from financial institutions, what other data will I be able to see in Maybank MView?

The personal financial data that you can see in Maybank MView currently includes data from Myinfo, the seven participating banks, CDP and the seven participating insurers.

28. Am I able to view policies purchased for my dependents?

Yes, you will be able to do so for insurers who have shared your dependents' policy details with Maybank.

29. Can I purchase policies through Maybank MView?

No. However, you may reach out to us through our Contact Us form for assistance.

30. How is my life stage derived?

We refer to your age at the time of profiling to derive your life stage. You may also choose a different life stage or if you wish, make use of the questionnaire to aid in your profiling.

31. Will the values keyed in by myself be saved on Edit Assessment?

No. The values that you key in will not be saved. They will only be used for calculating the assessment, and will change according to the data retrieved from SGFinDex.

32. Why is my Wealth Accumulation not displaying any values?

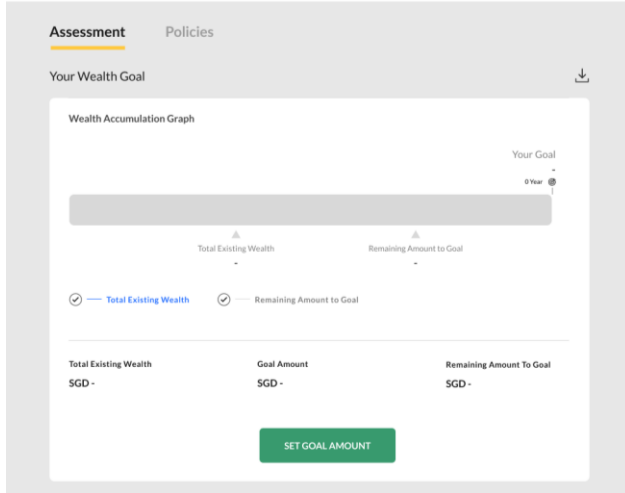
The calculated values will be displayed after you have set the Goal amount. You can set your Goal amount by clicking on 'View your Wealth' > 'Set Goal Amount'.

Your Coverage Assessment on **Wealth Accumulation** ▾



Wealth Accumulation ⓘ
SGD -

Use our wealth goal calculator to help you set your goal amount.



Steps to use Wealth Calculator

- Navigate to 'Portfolio' > 'My Protection' > 'Wealth Accumulation'
For Maybank2u Online Banking, proceed to click on 'View Your Wealth'.
- Click on 'Set Goal Amount' and you will be directed to the wealth calculator.
- Fill in the fields and click on 'Calculate'. The remaining amount to Goal will be shown automatically. Click on 'Continue' to view the wealth accumulation graph and calculated values.

(C) FAQs on Etiqa Insurance

33. Can I link and view my Etiqa Insurance portfolio on Maybank MView?

Yes, the option to link Etiqa Insurance Singapore has been enabled for your convenience.

34. Can I link other insurance companies besides Etiqa Insurance Singapore?

Yes, you can now link the 7 participating insurers, namely AIA Singapore, HSBC Life, Great Eastern, Manulife Singapore, Income, Prudential Singapore and Singlife.

35. Do I need to renew my consent of sharing my Etiqa data every time I log in?

No. You only need to renew your consent if you unlink your Etiqa account with Maybank MView.

36. How frequent will Etiqa life policy(ies) information be updated in Maybank MView?

Your Etiqa life policy(ies) will be updated whenever you login to Maybank2u SG app or Maybank2u Online Banking.

37. How do I stop sharing my Etiqa insurance portfolio on Maybank MView?

You can login to Maybank2u SG app or Maybank2u Online Banking and follow these steps:

Maybank2u SG app

- Access MView
- Click on the ‘...’ icon
- Select ‘Manage MView’
- Navigate to Etiqa under ‘Manage Accounts’ and proceed to unlink your account.

Maybank2u Online Banking

- Select ‘MView’
- Navigate to ‘Settings’
- Click on the ‘...’ icon
- Select ‘Unlink eTiQa’

(D) FAQs on Maybank Securities

38. Do I need to renew my consent of sharing my Maybank Securities data every time I log in?

No. You only need to renew your consent if you unlink your Maybank Securities account with Maybank MView.

39. Will I be able to view my Maybank Securities data immediately after linking my account?

Your Maybank Securities holdings will be linked immediately after you have given your consent. You will be able to view your Maybank Securities data in Maybank MView after 11pm on:

- the same business day, if you linked your account prior to 11pm
- the following business day, if you linked your account after 11pm

Maybank Securities data will only be refreshed on business days (Mondays to Fridays).