



## Maybank Online Banking FAQs

### 1. What is Online Banking?

Online Banking is an electronic service provided by Maybank to empower you to do banking any time, anywhere on the Internet. It is a whole new banking experience where you do not need to wait in long queues or be restricted by normal banking hours.

### 2. How do I Sign Up for Online/ Mobile Banking?

- **To register using Maybank Credit Card**
  1. Proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on **Login** and choose Online Banking.
  2. Click on **First Time Login** tab.
  3. Accept the Terms and Conditions by clicking **Proceed**.
  4. Select Credit Card No as your credential and enter your Credit Card Number, Valid Thru and CVV.
  5. Confirm your registered mobile number.
  6. Input the 6-digit One Time Password (OTP) sent to your registered mobile number.
  7. Nominate a username (6-16 alpha-numeric characters) and password (8-12 alpha-numeric characters) then click Confirm.
- **To register using Maybank Debit Card**
  1. Proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on **Login** and choose Online Banking.
  2. Click on **First Time Login** tab.
  3. Select Debit Card No as your credential and enter your Debit Card number and PIN then click **Continue**.
  4. Nominate a username (6-16 alpha-numeric characters) and password (8-12 alpha-numeric characters) then click Confirm.
  5. Validate your local mobile number that has been registered with the bank.
  6. Enter the SMS OTP.
  7. Activate your security token, if applicable.
- **To register using Access ID**
  1. Proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on **Login** and choose Online Banking.
  2. Click on **First Time Login** tab.
  3. Select Access ID as your credential and enter your Access ID number and PIN then click **Continue**.
  4. Nominate a username (6-16 alpha-numeric characters) and password (8-12 alpha-numeric characters) then click Confirm.
  5. Validate your local mobile number that has been registered with the bank.
  6. Enter the SMS OTP.
  7. Activate your security token, if applicable.

### 3. How do I perform forgot password for Online/ Mobile Banking?

- **To re-apply using Maybank Credit Card**
  1. Proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on **First Time Login**.
  2. Select Credit Card No as your credential and enter your Credit Card Number, Valid Thru and CVV.
  3. Confirm your registered mobile number.
  4. Input the 6-digit One Time Password (OTP) sent to your registered mobile number.
  5. Select a new 8-12 character alphanumeric **Password** and click **Confirm**.

- **To re-apply using Maybank Debit Card**
  1. Call Maybank Contact Centre 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (Overseas) and apply for Online Banking Access.
  2. After calling Maybank Contact Centre, proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on First Time Login.
  3. Select Debit Card No as your credential and enter your Debit Card number and PIN then click **Activate**.
  4. Select a new 8-12 character alphanumeric **Password** and click **Confirm**.
  
- **To re-apply your Business Internet Banking**
  1. Complete the [User Access Administration Form](#) and mail it back to us or send it to any Maybank branch nearest you.
  2. Expect delivery of the Access ID, PIN and Acknowledgement Letter under separate covers within five business days upon receipt of your duly completed User Access Administration form.
  3. Sign on the Acknowledgement Letter and return to the address which is indicated on the Letter.
  4. After 5 working days (or 10 days for company overseas), proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on First Time Login.
  5. Select Access ID as your credential and enter your Access ID Number and PIN then click **Activate**.
  6. Select a new 8-12 character alphanumeric **Password** and click **Confirm**.

#### 4. Why would I want to apply for Online Banking?

Online Banking gives you the convenience of banking anytime, anywhere, as long as you have access to a computer with Internet access.

#### 5. What are the services available through Online Banking?

[Click here](#) to view the services available through Online Banking.

#### 6. Are there any charges for using Online Banking?

No, there is no charge for using Online Banking; this is our way of encouraging more customers to enjoy and experience the convenience of online banking.

#### 7. Who can use Online Banking?

Anyone who has an individual or joint (with 'either' mandate\*) account\*\* with Maybank can apply for Online Banking. To know more about opening an account with Maybank, please contact our Customer Service Executives at 1800-MAYBANK (1800-629 2265).

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

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

#### 8. Can companies use Online Banking?

Yes. Companies can apply for Business Internet Banking. For more information on our Business Internet Banking suite of services, please [click here](#).

#### 9. Can I access Online Banking from overseas?

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

## 10. Do I need to install any special software?

You do not need to install any special software to access Online Banking as long as you have a compatible internet browser (with Java 6 Update 16 or lower version) such as

- Microsoft Internet Explorer (IE) 8 and below
- Netscape Navigator 8.1 and below
- Mozilla Firefox 3.0.3 and below

If you are using a computer running on Apple/Macintosh Operating System (OS), you need to access our Online Banking via Netscape Browser only.

## 11. Is Online Banking available 24 hours?

Yes. Online Banking is a 24-hour service, available to you any time, anywhere.

## Guide to First Time Login

### 1. How to Register to Maybank Online Banking?

- **To register using Maybank Credit Card**
  - Proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on **First Time Login**.
  - Select Credit Card No as your credential and enter your Credit Card Number, Valid Thru and CVV.
  - Confirm your registered mobile number.
  - Input the 6-digit One Time Password (OTP) sent to your registered mobile number.
  - Enter the SMS OTP you received.
  - Nominate a username (6-16 alpha-numeric characters) and password (8-12 alpha-numeric characters) then click Confirm.
- **To register using Maybank Debit Card**
  - Proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on **First Time Login**.
  - Select Debit Card No as your credential and enter your Debit Card number and PIN then click **Activate**.
  - Nominate a username (6-16 alpha-numeric characters) and password (8-12 alpha-numeric characters) then click Confirm.
  - Validate your local mobile number that has been registered with the bank.
  - Enter the SMS OTP.
  - Activate your security token, if applicable.
- **To register using Maybank Debit Card**
  - Proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on **First Time Login**.
  - Select Debit Card No as your credential and enter your Access ID number and PIN then click **Activate**.
  - Nominate a username (6-16 alpha-numeric characters) and password (8-12 alpha-numeric characters) then click Confirm.
  - Validate your local mobile number that has been registered with the bank.
  - Enter the SMS OTP.
  - Activate your security token, if applicable.

## **Privacy & Security**

### 1. Is Online Banking secure?

At Maybank, we have invested in secured encryption technology (128-bit Secure Sockets Layer or SSL) to safeguard your information and transactions transmitted over the Internet.

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

Additional security features include:

- Transaction Signing for high risk transactions. A **New Security Token** is required for Transaction Signing.
- SMS Notifications when a new payee is added or for Online/Mobile Banking transactions above the default threshold amount of S\$500 or equivalent.

## **2. Do I need to upgrade my browser to ensure that information transmitted is encrypted?**

If you are using Internet Explorer, the minimum requirement is version 5.0 and above. You may download the latest version from [www.microsoft.com](http://www.microsoft.com).

## **3. How can I further ensure that transaction information conducted over Online Banking is kept confidential?**

Please visit our [Security Advisory](#) for tips on how to protect your computer and Online Banking safe practises.

## **4. What precautions can I take to protect my PIN and password?**

- Keep your Access ID and PIN confidential. We would advise that you memorise your PIN and avoid keeping any written record
- Do not disclose your PIN to anyone, even to someone claiming to be from the Bank. Maybank staff will never require your PIN under any circumstances
- When you login to Online Banking for the first time, you will be required to choose your own Username and Password. Do not use easy or obvious passwords such as your NRIC number, telephone number, etc
- Change your password regularly
- Always remember to logout from Online Banking when you leave your PC.

## **5. How can I tell if the Internet banking pages is the real Maybank site?**

We strongly recommend that you access Online Banking by entering our website address [www.maybank2u.com.sg](http://www.maybank2u.com.sg) directly into the address field of your browser. For more security tips, please visit our Security Advisory page.

## **6. What should I do if I think someone is accessing my Online Banking accounts?**

You should report to us immediately at 1800-MAYBANK (1800-629 2265). You should also change your password immediately to ensure your account is not further breached.

## **7. Can I change my password?**

Yes, you can change your password by accessing "Customer Services" > "Change Password" within Online Banking.

However, your Username is not changeable so please choose carefully your Username when you log in to Online Banking for the first time

## **8. What will happen if I forget to log out or leave my computer idle for a period of time?**

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

## **9. What happens when my computer crashes or I get disconnected from the Internet by accident? How will I know that the payment or the transaction is effected?**

You may login to Online Banking again to check your transaction history or contact us at 1800-MAYBANK (1800-6292265) to confirm whether your instructions have been received by us.

## **Home Page and Account Summary**

### **1. What will I see when I login using my ID and Password without OTP?**

You be able to view your account summary when you log in using only your Username and Password. To have full account access and perform online transactions, OTP is still required.

An example of the screen is shown below.

### **2. What are the new features of Home Page?**

You can now customise your Home Page with your favourite accounts and transactions.

**3. How do I personalise my Home Page?**

Simply click on "Personalise Your Home Page" at the bottom of Home page

**4. How many favourite accounts and transactions can I view on my Home Page?**

You can choose a maximum of 5 favourite transactions for your Home Page but there is no limit to the number of favourite accounts you can view on Home Page.

**5. How many times can I change or customise my Home Page?**

There is no limit to the number of times you can change your Home Page.

**6. How fast will the changes to my Home Page take effect?**

Your Home Page will be changed and refreshed instantly.

**7. What will I see on the screen if I do not personalise my Home Page?**

If you do not personalise it, your Home Page will remain as the default Account Summary page.

**8. Why is there a large white space on the right side of my Home Page?**

If there is a large space in your Home Page (see picture below), please reduce the resolution of your display.

You can do so by taking the following steps

- Go to your Desktop
- Right click and select Properties
- Select Settings and choose a lower Resolution.

**9. Can I still view my Account Summary?**

Your Account Summary is still available under Account Information. You can still view all your accounts there

**10. What accounts can I access on Online Banking Account Summary?**

You can access the latest information on the following accounts

<b>Credit/Debit/Prepaid Cards</b>	<ul style="list-style-type: none"> <li>• World MasterCard</li> <li>• eVibes Credit Card</li> <li>• Family &amp; Friends Platinum MasterCard</li> <li>• Horizon Platinum Card</li> <li>• Platinum Visa Card</li> <li>• Manchester United Platinum Visa Card</li> <li>• DUO Platinum MasterCard</li> <li>• Prepaid Card (must be registered)</li> <li>• Flash Credit Card</li> <li>• Flash Debit Card</li> <li>• MasterCard Platinum</li> </ul>
<b>Deposits</b>	
<ul style="list-style-type: none"> <li>• <b>Current</b></li> </ul>	<ul style="list-style-type: none"> <li>• Current Account</li> <li>• PremierOne</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Savings</b></li> </ul>	<ul style="list-style-type: none"> <li>• iSAVvy Savings Account</li> <li>• Savings Account</li> <li>• Youngstarz</li> </ul>

<b>Time Deposits</b>	<ul style="list-style-type: none"> <li>• Foreign Currency Time Deposit</li> <li>• iSAVvy Time Deposit</li> <li>• Singapore Dollar Privilege Plus Time Deposit</li> <li>• Singapore Dollar Choice Date Time Deposit</li> <li>• Singapore Dollar Time Deposit</li> </ul>
<b>Islamic Banking</b>	<ul style="list-style-type: none"> <li>• iSAVvy Savings Account-i</li> <li>• PremierOne Account-i</li> <li>• Singapore Dollar Islamic Term Deposit-i</li> </ul>
<b>Loans</b>	<ul style="list-style-type: none"> <li>• Car Loan</li> <li>• Commercial &amp; Industrial Property Loan</li> <li>• Education Loan</li> <li>• Home Loan</li> <li>• Renovation Loan</li> <li>• Secured Line of Credit (MyLINE)</li> <li>• Share Multiplier</li> <li>• Unsecured Revolving Credit Line (CreditAble)</li> </ul>
<b>Investments</b>	<ul style="list-style-type: none"> <li>• Investment Account (Unit Trust)</li> </ul>

## Inward Remittance Detail Enquiry

### 1. What is Inward Remittance Detail Enquiry?

It is a free online service which provides detailed information on the inward remittance transactions credited to your Maybank account.

To view the latest inward remittance transactions via Online Banking, simply follow the steps below:

Step 1: Login to Online Banking

Step 2: Click on **Account Information**

Step 3: Click on **Inward Remittance Detail Enquiry** to view the transactions

### 2. How far back can I view my historical inward remittance transactions?

You can view your inward remittance transactions up to the last 90 days.

### 3. What types of transactions can be viewed under Inward Remittance Detail Enquiry?

You can view all inward telegraphic transfer transactions via SWIFT in this online service.

### 4. What are the details available for viewing in the Inward Remittance Detail Enquiry service?

You can view the following details:

a) Credit Date	Date when funds are credited into your Maybank account
b) Sender's Details	Remitter's Name and/or Address
c) Amount Remitted	Amount (in S\$ or Foreign Currency) received by Maybank from the Remitting bank
d) Amount Credited	Amount credited into your Maybank account, which will be in the same type of currency as your Maybank account.
e) Remittance Fees / Charges	Applicable charges levied by Maybank on the amount remitted, which will be in the same type of currency as your Maybank account.
f) Remarks	Optional details keyed in by the Sender e.g. invoice

## **5. How do I apply for Inward Remittance Detail Enquiry?**

This service is available to all Online Banking users. You do not need to specifically enroll for this enquiry service.

## **Time Deposit**

### **1. Do I need to be an existing Maybank customer to place a Time Deposit online?**

Yes, you will need to be an existing Savings or Current account holder to allow the debiting of the principal amount of the Time Deposit. However, you do not need to have an existing Time Deposit account to enjoy this service.

### **2. What are the available foreign currencies for your Foreign Currency Time Deposit?**

What are the available foreign currencies for your Foreign Currency Time Deposit?

- Australian Dollar
- Canadian Dollar
- Euro
- Japanese Yen
- New Zealand Dollar
- Sterling Pound
- Swiss Franc
- US Dollar

### **3. What is the minimum amount for Foreign Currency Time Deposit placement?**

You need to place a minimum of 10,000 units for all foreign currencies except for Japanese Yen, which requires 2.5 million units.

### **4. When can I place a Foreign Currency Time Deposit?**

You can make your Foreign Currency Time Deposit placement from Monday to Friday (excluding Public Holidays) between 10 am and 4 pm.

### **5. When will the Foreign Currency Time Deposit placement be effected?**

Your Foreign Currency Time Deposit account will be opened and your account debited at the end of the placement day, for value spot (i.e. interest will only start to accrue 2 business days later). However, your Foreign Currency Time Deposit interest rates and foreign exchange rates will be determined at point of placement.

### **6. Can I select the maturity date for my Time Deposit?**

Yes, you can select the maturity date when placing your Time Deposit on Online Banking

### **7. Can I terminate my Time Deposit prematurely?**

You can do so by sending a written instruction to the Branch your Time Deposit is held with or alternatively, visit any of our Maybank Branch in Singapore.

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

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

## **Funds Transfer via FAST**

### **1. What is FAST?**

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

### **2. Which are the participating banks for FAST?**

You may wish to refer to [ABS website](#) for full listing of the participating banks.

### **3. What are the benefits of FAST compared to eGIRO/MEPS+?**

FAST benefits include:

- a. Almost immediate transfer/receipt of funds
- b. Available anytime: 24x7, 365 days a year

### **4. How can I do a FAST transfer?**

You will need to set up a payee via Online Banking if you have not done so. Thereafter, you can do a FAST transfer via the following modes:

#### Online Banking via desktop:

1. Log in to Online Banking.
2. Upon successful login, select "Funds Transfers".
3. Click on "To Accounts with Maybank and Other Banks" > "To Another Bank".
4. Select "Within minutes (via FAST)" when prompted to choose the mode of transfer.
5. Select the payee you wish to make a transfer to. Only account payees from the other 20 participating banks of FAST will be available for you to select.
6. Thereafter, please provide details of your transfer and submit your transaction after entering the One-Time Password (OTP)\* to confirm your request.

#### Mobile Banking App:

1. Log in to Mobile Banking App
2. Upon successful login, select "Funds Transfer"
3. Select "To Another Bank (Within Minutes Via FAST)"
4. Select the payee you wish to make a transfer to. Only account payees from the other 20 participating banks of FAST will be available for you to select.
5. Thereafter, please provide details of your transfer and submit your transaction after entering the One-Time Password (OTP)\* to confirm your request.

#### Mobile Banking via browser:

1. Log in to Mobile Banking using the browser on your mobile device.
2. Upon successful login, select "Funds Transfer".
3. Click on "To Another Bank (Within minutes via FAST)" when prompted to choose the mode of transfer.
4. Select the payee you wish to make a transfer to. Only account payees from the other 20 participating banks of FAST will be available for you to select.
5. Thereafter, please provide details of your transfer and submit your transaction after entering the One-Time Password (OTP)\* to confirm your request.

*\*Transaction Signing is required for FAST transfer amount more than S\$20,000*

### **5. How do I know that the transfer is successful?**

You will be notified on the status of the FAST transaction online, whether it is successful or unsuccessful, once the transaction is completed. If the transaction is unsuccessful, there will also be an error message and error code displayed online to inform customers.



**6. Why is it that the system indicates that the transfer is successful but the recipient has not received the funds?**

If the system shows that the transaction is "Successful", it means that the funds have been remitted out from the Maybank account to the receiving bank. Hence, please inform the recipient to check with the receiving bank on the reasons for non-receipt of the funds.

**7. After keying in the OTP and clicking on the "Confirm" button to proceed with the transaction, I waited for more than 30 seconds but nothing seems to be happening.**

The delay may be due to communications or system issues. If you do not see the status of your transaction, please perform the following steps via Online Banking:

1. Log in to Online Banking
2. Upon successful login, select "Funds Transfers"
3. Click on "To Accounts with Maybank and Other Banks" > "View Transaction History" to confirm if your transaction is successfully processed

**8. Why was my FAST transaction rejected?**

There is a number of reasons why a transaction can be rejected, such as the transfer was made to a closed or an invalid account, or it could be due to some technical issues. An error message will be displayed online when your transaction has been rejected.

**9. Will there be charges for using FAST?**

There are no charges for FAST transactions performed via personal (non-corporate) accounts.

**10. Can I transfer to any bank account in Singapore via FAST?**

Transfers via FAST can only be made to bank accounts of the participating banks. Transfers to non-participating banks would have to be made via eGIRO or MEPS.

You may wish to refer to [ABS website](#) for full listing of the participating banks.

**11. Why can't I make a FAST Transaction to a non-participating bank?**

Currently, only 20 banks are participating on this FAST platform. If you would like to make a funds transfer to a non-participating bank, please use eGIRO or MEPS.

**12. Can I make a FAST transfer any time of the day?**

You can make FAST transactions any time of the day.

Occasionally, Maybank will conduct system maintenance during which the FAST service will be unavailable. Customers will be notified via our website notice accordingly.

**13. Is FAST the only option for funds transfer?**

Maybank provides our customers with the choice of sending funds via FAST, eGIRO or MEPS. You can continue to send via eGIRO or MEPS if you do not wish to send via FAST.

**14. What is the maximum amount that I can send via FAST?**

For FAST transactions, customers can transfer up to S\$200,000 per transaction. However, by default, the daily limit for all online funds transfers for Maybank customers is set at S\$3,000. Hence, if you wish to make a FAST transaction for an amount greater than S\$3,000 (e.g. S\$10,000 per transaction), please increase your daily limit via Online Banking before you perform the FAST transaction. Customers can increase the FAST daily transaction limit up to S\$200,000.

## **Unit Trusts - Subscription**

### **1. What do I need before I can subscribe to unit trust online?**

You will need

- An existing Maybank Savings, Current or CreditAble Account with access to Online Banking
- To be at least 21 years old
- An existing unit trust investment account.

Online subscriptions will receive a 50% discount off the sales charge, that is, you pay 2.5% for 5% Sales Charge Funds, and 1.5% for 3% Sales Charge Funds. Additional discounts may also be given during promotional periods.

### **2. Can I subscribe to a unit trust without an existing investment account?**

No. You will need an investment account to begin subscription. You may login to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) to sign up for a Unit Trust account.

### **3. Can I subscribe to unit trust any time I choose?**

Yes. This service is available 24 hours daily, including Sundays and public holidays.

### **4. Will my subscription be processed and confirmed immediately?**

Subscriptions made before 3.30 pm from Mondays to Fridays will be processed on the same day, unless the transaction falls on a public holiday.

Subscriptions made after 3.30 pm from Mondays to Fridays will be treated as the next business day's transaction. The subscription will be processed by the next business day, unless the transaction falls on a public holiday.

Orders will be confirmed within 3 business days.

### **5. When will my account be debited for my unit trusts purchase?**

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

### **6. Can I subscribe online using my CPF funds?**

This option is currently not available online.

### **7. What is the transaction price used for my subscription?**

The prices listed on our website are indicative. Units are priced on a forward basis, meaning that you will not know the exact price at which you are transacting. Your transaction price will be calculated based on the closing market prices of the day of your subscription, which will be published in the newspapers and posted on our website 2 business days after the transaction.

### **8. What is the minimum subscription amount?**

The minimum subscription amount varies with different funds. The actual amount will be displayed after you have selected a fund for subscription.

### **9. Will I be charged for subscribing to unit trusts online?**

Yes, the prevalent sales charges will apply, and will be deducted from your subscription amount.

## **10. Do I get a discount if I subscribe to unit trusts online?**

Yes, online subscriptions will receive a 50% discount off the sales charge, that is, you pay 2.5% for 5% Sales Charge Funds, and 1.5% for 3% Sales Charge Funds.

Additional discounts may also be given during promotional periods.

## **11. How do I keep track of my fund?**

Once your subscription has been processed, you will receive a confirmation advice detailing your number of holdings and transaction price. You may wish to keep track of your investment by checking the newspapers and our website for the price of your Fund.

You will also receive a statement of holdings issued by Maybank every month.

Once your subscription has been placed, you may also login to your Unit Trust Account to check your transaction history.

## **12. Where can I find a record of my subscription history?**

You may view your transaction history and subscription status via "Account Summary" and "Transaction History".

## **Unit Trusts - Cancellation**

### **1. How is a cancellation request processed? Is there a cancellation fee?**

Your cancellation request will be processed as per a normal redemption request, in accordance with the prospectus of the Fund.

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

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

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

In both cases, the initial sales charge paid will be refunded to you.

### **2. Can I exercise the cancellation right online?**

No. You cannot cancel your subscription online.

### **3. Will I be charged for exercising my cancellation right?**

No. You will not be charged for cancellation.

### **4. When will I receive my cancellation proceeds?**

Cancellation proceeds will be effected within 6 business days.

### **5. Can I redeem/switch my units online during the 7-day cooling period?**

No. You cannot redeem/switch your unit trust online during the 7-day cooling period.

To redeem/switch your subscription within the 7-day cooling period, please contact our Maybank Financial Executives (Robinson Road Branch) at (65) 6222 7947. Redemption/Switching procedures as stated in the prospectus of the unit trust will apply.

Please note that if you choose to redeem instead of exercising your right to cancel, the initial sales charge paid will not be refunded and you may be charged a redemption fee.

## **Unit Trusts - Redemption**

### **1. Can I redeem my unit trust any time I choose?**

Yes. This service is available 24 hours daily, including Sundays and public holidays.

### **2. How soon does it take for my redemption to be processed and confirmed?**

Redemption made before 3.30 pm from Mondays to Fridays will be processed on the same day, unless the transaction falls on a public holiday.

Redemptions made after 3.30 pm from Mondays to Fridays will be treated as the next business day's transaction. The redemption will be processed by the next business day unless the transaction falls on a public holiday.

Orders will be confirmed within 3 business days.

### **3. What is the transaction price used for my subscription?**

The prices listed on our website are indicative. Units are priced on a forward basis, meaning that you will not know the exact price at which you are transacting. Your transaction price will be calculated based on the closing market prices of the day of your subscription, which will be published in the newspapers and posted on our website 2 business days after the transaction.

### **4. Can I cancel my request for redemption?**

No. You cannot cancel your redemption request online once it has been processed and confirmed. To cancel an order, please contact our Financial Executives at Robinson Road Branch at (65) 6222 7947.

### **5. What is the minimum redemption amount?**

The minimum redemption amount varies with different funds.

### **6. Is there a charge for redeeming my unit trust online?**

No. Maybank does not charge any fees for online redemption of unit trust.

### **7. How will I receive the proceeds from my redemption?**

The funds will be credited into your Maybank Savings, Current or CreditAble account.

### **8. Can I perform an online redemption if I do not have a Maybank Savings, Current or CreditAble account or if my account is closed?**

No. Please proceed to any Maybank Branch for redemption of your unit trust if you do not have a Maybank Savings, Current or Creditable account or if your account is closed.

### **9. How do I keep track of my fund?**

Once your redemption has been processed, you will receive a confirmation advice detailing the number of units redeemed and remaining holdings (if any) and transaction price and the redemption amount.

Once your redemption has been processed and confirmed, you may login to your Unit Trust account to check your transaction history.

### **10. Is there a record of my redemption history?**

Yes. You may view your transaction history and redemption status via "Account Summary" and "Transaction History".

## **Unit Trusts - Switching**

### **1. Can I switch between funds online?**

Yes, you can switch between funds if they are from the same fund house. Also, you can only switch from funds that have been confirmed and not within the 7-day cooling period.

### **2. How long does it take for my switch request to be processed and confirmed?**

Switching made before 3.30 pm from Mondays to Fridays will be processed on the same day, unless the transaction falls on a public holiday.

Switching made after 3.30 pm from Mondays to Fridays will be treated as the next business day's transaction. The switching will be processed by the next business day unless the transaction falls on a public holiday.

Orders will be confirmed within 3 business days

### **3. Can I cancel my request for switching online?**

No. You cannot cancel your switching request once it has been processed and confirmed

To cancel an order, please contact our Financial Executives, at the Robinson Road Branch, at (65) 6222 7947.

### **4. Is there a fee for switching funds online?**

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

### **5. Is there a record of all my switching history?**

Yes. You may view your transaction history and switching status via "Account Summary" and "Transaction History".

## **Unit Trusts - Opening a Unit Trust Investment Account**

### **1. Can I open an investment account online?**

Yes. You can open a unit trust investment account online by clicking on the Investment tab, and selecting "Account Opening" under "Unit Trust Enquiry & Transaction".

### **2. Is there a fee to open an investment account?**

No. You do not need to pay any charges to open an investment account. This account also does not have any maintenance fees.

### **3. Are there any age limitations?**

Yes, you have to be at least 21 years old to open an investment account.

### **4. Can I subscribe to unit trusts immediately after opening an investment account online?**

Yes. You can choose to subscribe to unit trust immediately after your account opening or at a later stage.

## **Unit Trusts - Customer Knowledge Assessment**

### **1. What is Customer Knowledge Assessment (CKA)?**

With effect from 1 January 2012, all financial intermediaries (including banks) are required to formally assess whether retail investors have the relevant investment knowledge or experience to understand the risks and features of the specific investment products they are buying. This assessment is known as the CKA.

## 2. How is the CKA applicable to me?

You will be prompted to go through the CKA before you can proceed to invest online. The CKA is a simple questionnaire where you will need to provide factual information regarding your educational qualifications, investment experience and work experience.

## 3. What are the criteria set for the CKA? Do I have to meet all three criteria in order to be assessed to have the relevant knowledge or experience (i.e. positive outcome of the CKA)?

For a positive outcome of the CKA, you need to satisfy one of the following criteria to proceed with the online investment:

<b>Educational Qualification</b>	<p>1. Holds a diploma or higher qualification in one of the following:</p> <ul style="list-style-type: none"><li>• Accountancy</li><li>• Actuarial Science</li><li>• Business/ Business Administration/ Business Management/ Business Studies</li><li>• Capital Markets</li><li>• Commerce/ Economics</li><li>• Finance/ Financial Engineering/ Financial Planning/ Computational Finance</li><li>• Insurance</li></ul> <p>2. Has any Professional finance-related qualification:</p> <p>e.g. Chartered Financial Analyst Examination (conducted by the CFA Institute, USA), Association of Chartered Certified Accountants (ACCA) Qualifications</p>
<b>Investment Experience</b>	<p>Has a minimum of 6 transactions in the preceding 3 years on the following:</p> <ul style="list-style-type: none"><li>• Collective Investment Schemes (CIS) and Investment-linked life insurance policies (ILP); or</li><li>• Unlisted *Specified Investment Products other than CIS and ILPs</li></ul>
<b>Work Experience</b>	<p>Has a minimum of 3 consecutive years of working experience in the past 10 years in any of the following:</p> <ul style="list-style-type: none"><li>• Development/ Structuring/ Management/ Sale/ Trading/ Research and Analysis of Investment Products</li><li>• Provision of Training in Investment Products</li><li>• Accountancy</li><li>• Actuarial Science</li><li>• Treasury</li><li>• Financial Risk Management</li></ul>

\* Specified Investment Products are likely to contain derivatives, and may have features, and risks that can be more difficult for retail consumers to understand. Examples include structured notes, exchange traded funds, exchange traded notes, investment linked insurance policies, warrants and options, futures, and certificates.

## 4. For the criteria on investment experience, can I include transactions I have done with other financial intermediaries?

Yes. It includes all transactions that you have made through any financial intermediaries in the past 3 years.

## 5. Do I have to provide supporting documents for the satisfaction of the criteria under the CKA?

No, you will not be required to provide supporting documents for verification. It will be based on your declaration and do note that any inaccurate or incomplete information provided by you may affect the outcome of the CKA.

**6. If I have more than one investment account with you, do I have to go through the assessment separately for each of my account?**

No. The CKA will be conducted at a customer level and not at an account level. The same outcome of the assessment will apply to all of your investment accounts with the Bank.

**7. If I did not satisfy at least one of the CKA criteria, does it mean that I will not be able to place online transactions?**

In the event you do not meet at least one of the criteria under the CKA, you will not be able to proceed with the online transaction. You may only proceed to execute your sell orders online. All other types of online transactions (including buy, switch transaction etc) will be blocked.

**8. What should I do if I still want to purchase the investment product even though I am unable to satisfy at least one of the CKA criteria?**

In the event you do not satisfy at least one of the criteria under the CKA, system will prompt you to provide your email address and contact numbers for our Wealth Manager to contact you for the provision of advice on the investment products. Alternatively, please visit any of our Branch for more assistance.

**9. I have a joint account. I have been assessed under the CKA to have a positive outcome. Is the joint applicant required to complete the CKA before I can proceed with the purchase?**

No. The CKA is conducted at a customer level and with the positive outcome, you may proceed to invest with the Bank using all the investment accounts available to you online. In the event the joint applicant does not have a positive outcome, he/she will not be able to proceed with the investment.

**10. How soon can I go through and update my CKA if I have failed to satisfy the CKA criteria previously?**

The negative outcome of your CKA will be retained in the Bank's record for seven days. You may proceed to go through and update your CKA again after seven days from your last assessment date.

**11. How often do I need to be assessed under the CKA?**

If you are assessed to have fulfilled the requirements of the CKA, the positive outcome will be valid for one year from the date of your assessment. After a year has elapsed, you will be required to go through the CKA again before you may continue with your usual online transactions.

**12. Would I be informed of my CKA results?**

You will be informed of your assessment outcome immediately after completing the CKA. For those who have fulfilled the requirements of the CKA, you will also be notified on the expiry date of the CKA result.

**13. If I have already been assessed under CKA with another financial intermediary, will I need to be assessed under the CKA with you again?**

Yes. MAS requires intermediaries to be responsible for conducting their own CKA. Therefore, the outcome of the CKA conducted with another financial intermediary cannot be transferred.

## **Updating of Personal Particulars**

### **1. How can I update my address and contact details via Online Banking?**

- Login to Online Banking with your Username, Password and 2FA One-Time Password (OTP).
- After login, go to "Customer Service" on the top bar and click on "Update of Particulars".
- Complete the "Customer Details Update Form".
- Confirm your details with the input of the 2FA OTP as prompted.
- You will see a Confirmation Page which informs you on the status of your updated information.

## **Login Problems**

### **1. When attempting to login to Online Banking, I got the message "error code: 0038." ?**

Please call us at 1800-MAYBANK ( 1800-629 2265 ) and let us know the error code.

### **2. When attempting to login to Online Banking, I got the message "Error code: 5002. Your account is not active. Please contact the helpdesk." What should I do?**

Please call us at 1800-MAYBANK ( 1800-629 2265 ) and let us know the error code.

### **3. When attempting to login to Online Banking, why do I keep getting the error message "Error: Unable to load Java Applet. Please try again." ?**

As part of our commitment to protecting our customers' information, Maybank uses a Java applet to encrypt your password when you login to Online Banking.

This is in addition to the 128-bit Secure Sockets Layer (SSL) encryption technology that we use to protect your information.

Hence, if Java is not installed and enabled in your PC, you will not be able to login to Online Banking.

### **4. How do I know if I have Java installed in my PC?**

To see if you have properly installed Java in your PC, click on [www.maybank2u.com.sg/html/ib\\_detectJVM.html](http://www.maybank2u.com.sg/html/ib_detectJVM.html). You will see the message "Applet Status - Successful" if Java is installed in your PC.

If not, the message "Java not running" will be displayed instead.

Click on "Click here to Enable/Install Java" for the steps required to install Java on your PC.

### **5. How do I check and enable Java in my PC?**

#### **For Internet Explorer 8.x or below:**

- Click "Tools" --> "Internet Options"
- Select the Advanced Tab, and scroll down to "Java (Sun)"
- Check the box next to the Java version
- Next, select the Security Tab, and select the "Custom Level" button
- Scroll down to "Scripting of Java applets"
- Make sure the "Enable" radio button is checked.
- Click OK to save your preference

#### **If you are using Windows XP or Windows Vista as operating system, please check the following items:**

- Go to Control Panel
- Select "Java"
- Select the Advanced Category
- Expand the "Java Plug-in" setting
- Make sure the box for "Enable the next-generation Java Plug-in (requires browser restart)" is checked.
- Click OK to save your preference



## 6. What should I do if I still have problems logging into Online Banking?

You can call us at 1800-MAYBANK ( 1800-629 2265 ).

## **Forgotten Username & Password/1<sup>st</sup> Time PIN**

### 1. How do I perform forgot password for Online/ Mobile Banking?

- **To re-apply using Maybank Credit Card**
  1. Proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on **First Time Login**.
  2. Select Credit Card No as your credential and enter your Credit Card Number, Valid Thru and CVV.
  3. Confirm your registered mobile number.
  4. Input the 6-digit One Time Password (OTP) sent to your registered mobile number.
  5. Select a new 8-12 character alphanumeric **Password** and click **Confirm**.
- **To re-apply using Maybank Debit Card**
  1. Call Maybank Contact Centre 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (Overseas) and re-apply for Online Banking Access.
  2. **After calling Maybank Contact Centre**, proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on **First Time Login**.
  3. Select Debit Card No as your credential and enter your Debit Card number and PIN then click **Activate**.
  4. Select a new 8-12 character alphanumeric **Password** and click **Confirm**.
- **To re-apply using Maybank ATM**
  1. Insert your Debit Card and select your preferred language.
  2. Enter your Debit Card PIN.
  3. At the Main Menu screen, select More Services.
  4. Then select Online Banking Related Services
  5. Choose Reset Online Banking Password **then click Yes**
  6. Choose and key in your own six-digit PIN for Online Banking.
  7. Re-enter your six-digit PIN to confirm.
  8. Your new PIN has been changed. A receipt will be issued to you with your Access ID.
  9. After changing your PIN via Maybank ATM, proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on First Time Login.
  10. Select Access ID as your credential and enter your Access ID Number (printed on the ATM receipt) and PIN then click Activate.
  11. Select a new 8-12 character alphanumeric Password and click **Confirm**.
- **To re-apply using Maybank eServices Form**
  1. Complete the [eServices Form](#) and mail it back to us or send it to any Maybank branch nearest you.
  2. Expect delivery of the Access ID and PIN under separate covers within five business days upon receipt of your duly completed [eServices form](#).
  3. After receiving the Access ID and PIN, proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on First Time Login.
  4. Select Access ID as your credential and enter your Access ID Number and PIN then click Activate.
  5. Select a new 8-12 character alphanumeric Password and click Confirm.
- **To re-apply your Business Internet Banking**
  - Complete the [User Access Administration Form](#) and mail it back to us or send it to any Maybank branch nearest you.
  - Expect delivery of the Access ID, PIN and Acknowledgement Letter under separate covers within five business days upon receipt of your duly completed User Access Administration form.
  - Sign on the Acknowledgement Letter and return to the address which is indicated on the Letter.
  - After 5 working days (or 10 days for company overseas), proceed to [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and click on First Time Login.
  - Select Access ID as your credential and enter your Access ID Number and PIN then click Activate.
  - Select a new 8-12 character alphanumeric Password and click Confirm.

## **2. Can I reset my Access ID and request for issuance of a new PIN using other means, e.g email?**

No. For security reason, reset of ID and request for issuance of new PIN to retrieve forgotten Username and reset of Password can only be done via any of the above-mentioned options.

This is in line with industry practice.

## **3. Can I change my Username?**

You are allowed to change your Username only once during your login for the first time.

## **Unable to load Maybank Online Banking**

### **1. Why am I unable to access to Maybank Online Banking?**

Maybank Online Banking will no longer support SSL3 (Secure Socks Layer version 3) to prevent POODLE attack. We encourage our customers to disable SSL3 on their web browser immediately or upgrade to latest web browsers

### **2. What is POODLE?**

POODLE is a vulnerability found on SSL3. SSL is used to establish an encrypted link between a website and a web browser (such as Internet Explorer) to keep customer's credentials and transactions secure. With this vulnerability, an attacker may steal certain confidential information such as account details.

### **3. How can I protect myself from POODLE?**

You can disable SSL3 and enable TLS on your web browser.

Internet Explorer 6 (and below) does not support TLS. If you are using IE 6 (and below), you have to download and install newer version of Internet Explorer or use an alternate browser.

You may also download and install the following web browsers which disabled SSL3 by default:

- Google Chrome (Version 40 and above)
- Mozilla Firefox (Version 36 and above)

### **4. What is the purpose of enabling TLS encryption?**

TLS is an upgraded version of SSL. It is more secure compare to SSL.

### **5. Will my internet security be at risk if SSL3 encryption is disabled?**

SSL3 is no longer secure due to POODLE vulnerability. Attacker can exploit this vulnerability to steal certain confidential information. Therefore, it is more secure if you disable SSL3 encryption.

### **6. By disabling SSL3, will it affect my access to other websites or systems?**

No, it will not affect your access to other websites or systems. Due to POODLE vulnerability, many banks and companies have disabled their SSL3 support on their websites.

### **7. Do I have to configure this setting whenever I access Maybank Online Banking?**

Disabling SSL3 and enabling TLS is a one-time configuration setup. You do not need to reconfigure each time you access Maybank Online Banking.

**8. Do I need to reset the settings after I log out of Maybank Online Banking?**

You do not have to reset the settings after you log off Maybank Online Banking. It is more secure to keep SSL3 disabled.

Maybank Singapore Limited (UEN: 201804195C)