

SMART Alerts FAQs

1. What is Maybank SMART Alerts?

Maybank SMART Alerts is a notification service. With this, you will be informed of activities relating to your Maybank account or banking services through the Short Messaging Service (SMS), via a mobile phone number that you have registered with us when you apply for the service. You need to login to Maybank2u.com.sg (Online Banking) to sign up.

SMART Alerts will enable you to monitor and track the transactions that matter to you such as an unsuccessful GIRO transaction, a returned cheque or telegraphic transfer received. You can also choose to be notified on incoming funds from salary crediting, maturity of your time deposit, or a payment reminder for your credit card bill in order to help you manage your cash flow.

You pick what you want from our list of SMART Alerts to suit your lifestyle.

2. Who can register for the SMART Alerts notification service?

You will need to have a Maybank account and have access to Maybank2u.com.sg (Online Banking). For Credit/Debit Cardmembers, please be informed that only Principal Cardmembers are eligible to sign up for Maybank SMART Alerts notification service.

3. Are there any charges for SMART Alerts?

There is currently no charge imposed by Maybank for use of our SMART Alerts notification service.

If you are travelling out of Singapore, please check with your telecommunication service provider for the roaming charges applicable for receiving SMS.

4. When will I receive the SMART Alerts?

The type of SMART Alerts that you select will determine the frequency of the alerts. Generally, you will be alerted when there is an activity performed for the alerts you have registered e.g. for some alerts like salary crediting, you will be alerted when funds are received and credited to your Maybank account.

For others like credit card payment reminder, you will be notified once a month.

The timing of the alerts received are as below:

SMART Alerts	Schedule of Alerts sent
Telegraphic Transfer received	Real-time
Local Currency Incoming Funds (both based on specified range amount and exact amount)	Same day
Local Currency Outgoing Funds (both based on specified range amount and exact amount)	Real-time [^]
Hire Purchase Payment Alert before due date	2 weeks before due date
Hire Purchase Payment Alert after payment due date	1 week after due date
Cheque issued by you is returned	Same business day
Cheque deposited into your account is returned	Same business day

SMART Alerts	Schedule of Alerts sent
Insufficient funds for scheduled payments	Same day
Low Balance for Savings and Current Account	Same day
Credit Card Low Credit Balance	Same day
Credit Card payment reminder before payment due date	5 days before due date
Credit Card payment reminder after payment due date	5 days after due date
Salary Crediting	Same day
Time deposit change of maturity instructions	When Time deposit Maturity instruction is being changed
Scheduled transaction reminder	1 business day before due date
Low Available Balance Alert for Overdraft [*]	Same day

[^] Only for Transaction done over electronic channels

^{*} This is excluding Business Loans & CreditAble

5. How do I update/register to receive Maybank SMART Alerts?

Sign Up & Update Online:

- Login to Maybank2u.com.sg (Online Banking) with your Username, Password and 2FA One-Time Password (OTP).
- After login, go to "Customer Service" on the top tab and click on "SMS Notification Service".
- Choose your preferred SMART Alerts and proceed to register your mobile phone number.
- Confirm your selection with the input of the 2FA OTP as prompted. Confirm your selection with the input of the 2FA OTP as prompted.
- You will see a Confirmation Page which informs you on whether you have successfully updated/registered for SMART Alerts service.

6. When will the service be made available after registration?

Please allow 1 business day for activation or de-activation of your SMART Alerts.

7. Can I change and choose my SMART Alerts?

Yes. You have the flexibility of choosing from a range of available SMART Alerts. You can also change your preferred SMART Alerts at any time. Simply login to Maybank2u.com.sg (Online Banking) and select the SMART Alerts that you wish to receive.

The types of SMART Alerts currently available are as follows:

Transaction Monitoring

- Unsuccessful GIRO transaction
- Telegraphic transfer received
- Cheque deposited into your account is returned
- Cheque issued by you is returned
- Insufficient funds for scheduled payments

Credit Monitoring

- Low Credit Card balance (15% of credit limit remaining)

Incoming and Outgoing Funds (Local Currency) Movement Notification

- Incoming funds notification based on your specified amount range
- Outgoing funds notification based on your specified amount range
- Incoming funds notification based on the exact amount you specify
- Outgoing funds notification based on the exact amount you specify

Time Deposit and Funds Management

- Time deposit reminders of maturity instructions
- Crediting of salary into your account
- Low savings (available balance at S\$200 and below) or low current account balance (available balance at S\$3000 and below)

Transaction Reminders

- Credit card payment reminder before due date
- Credit card payment reminder after payment due date
- Hire purchase payment alert before due date
- Hire purchase payment reminder after payment due date
- Scheduled transaction reminder

8. How will I know if I have successfully updated/registered for the SMART Alerts service?

At the final stage of your updating/registration process in Maybank2u.com.sg, there will be a confirmation page which informs you on whether you have successfully updated/registered for SMART Alerts service.

9. If I am outside of Singapore, can I still receive the SMART Alerts?

Yes, you will receive SMART Alerts when you are overseas provided that you are subscribed to international roaming service. You may also wish to check with your telecommunication service provider for the roaming charges applicable for receiving SMS when you are overseas.

10. Can I register an overseas mobile phone number to receive SMART Alerts?

Currently, we only accept local numbers to receive SMART Alerts.

11. Can I use any mobile phone to receive SMART Alerts?

As long as your mobile phone has ability to receive SMS, you can enroll for SMART Alerts.

12. Do I need to update the Bank if there is a change in my mobile number?

Yes. Just login to Maybank2u and update your number at SMS Notification Service.

13. Will I receive SMART Alerts if there is a change in my mobile number?

Please note that the SMART Alerts will be sent to the number which you register. To change the number, just log in to Maybank2u and update your number at SMS Notification Service.

14. I am not a Maybank customer but am receiving messages. Can you unsubscribe me?

Yes. You can contact us on **1800-MAYBANK** (1800-629 2265) or **(65) 6533 5229**(Overseas) to stop the sending of the messages to the phone number.

15. I already have a Credit Card which is enrolled to SMART Alerts. I have just signed up for another Credit Card. Do I need to enroll my new Credit Card to receive SMART Alerts?

No, all your Credit Card accounts will be automatically registered under the selected service(s).

16. I already have a Time Deposit Account which is enrolled to SMART Alerts. I have just opened another Time Deposit Account. Do I need to enroll my new Time Deposit Account to receive SMART Alerts?

No, all your Time Deposit Accounts will be automatically registered under the selected services.

17. I already have a Savings Account which is enrolled to SMART Alerts. I have just opened another Savings Account. Do I need to enroll my new Savings Account to receive SMART Alerts?

Yes, simply update the account to receive SMART Alerts by logging in to Maybank2u.com.sg and select the particular new accounts under SMS Notification Service.

18. I am a joint account holder. Can I enroll for SMART Alerts?

Yes, a joint account holder can enroll for SMART Alerts.

19. I have a supplementary Credit Card. Can I enroll for SMART Alerts?

No, currently SMART Alerts is only available for Principal Cardmembers.

20. I have lost my phone. Do I need to inform the Bank?

Yes. You can contact us on **1800-MAYBANK** (1800-629 2265) or (65) 6533 5229(Overseas) to terminate the SMART Alerts service for the phone number.

21. Can I de-register all the SMART Alerts?

Yes, to update or de-register from SMART Alerts, please:

- I. Login to Maybank2u.com.sg (Online Banking) with your Username, Password and 2FA One-Time Password (OTP).
- II. After login, go to "Customer Service" on the top tab and click on "SMS Notification Service".
- III. Choose your preferred SMART Alerts and proceed to register your mobile phone number.
- IV. Confirm your selection with the input of the 2FA OTP as prompted.
- V. You will see a Confirmation Page which informs you on whether you have successfully updated/registered for SMART Alerts service.