

## SpeedLink - Change in Credit Card Limit FAQs

### 1. What is SpeedLink - Change in Credit Card Limit?

It is a dial-in service where Credit Cardmembers can effect a permanent change in their Credit Card limit or the monthly spending limit of the Supplementary Card(s) via the Integrated Voice Response (IVR) system when they call our hotline 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (overseas).

The request is secured by using the One-Time Password (OTP) generated by the Security Token or sent via 2FA SMS for verification purposes.

### 2. How do I change my Credit Card limit or the monthly spending limit of my Supplementary Card using this service?

- i. Call 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (overseas)
- ii. Press "4" for SpeedLink services
- iii. For change in Credit Card limit or the monthly spending limit of the Supplementary Card, press "2"
- iv. Enter the last 11 digits of your Credit Card or Supplementary Card number
- v. Wait for the system to prompt you to enter the 6-digit OTP indicated on your **New Security Token**, or the 8-digit OTP sent via SMS. Enter the OTP as requested (if you are using a **New Security Token**, press the OTP button on the device for your OTP)
- vi. To change the card limit to
  - S\$1,000 and above, press "1"
  - below S\$1,000, press "2"
- vii. Select your preferred limit by keying in terms of hundreds or thousands. For example, for S\$8,000, press "8"
- viii. Press 1 to confirm your selected limit.

### 3. Is this service available to all Credit Cardmembers?

This service is available to all personal Credit Cardmembers who own the 2FA Security Token or who have registered their mobile phone number for the 2FA SMS service. The Security Token or 2FA SMS are issued to customers who have access to Maybank2u.com.sg.

Only the Principal Cardmember can make the request; Supplementary Cardmembers will not be given access to this service.

### 4. I want to change my Credit Card limit or monthly spending limit for my Supplementary Card(s). What is the minimum or maximum amount that I can request for?

The minimum limit that you can request for is S\$100; the maximum limit is up to the credit limit granted.

Please note that the monthly spending limit of the Supplementary Card cannot be higher than the credit limit of the Principal Card.

### 5. After reducing my Credit Card limit, can I change the limit back to the original credit limit granted?

Yes. If you have forgotten the credit limit that has been granted to you, please contact our Customer Service Executives at 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (overseas) for assistance.

### 6. How often can I change my Credit Card limit or the monthly spending limit of my Supplementary Card(s)?

You may change your Credit Card limit or the monthly spending limit of your Supplementary Card(s) up to 3 times a day for each of the card(s).

### 7. Is the change in my Credit Card limit or the monthly spending limit of my Supplementary Card permanent?

Yes, the change in your Credit Card limit or the monthly spending limit of your Supplementary Card(s) is permanent.

**8. When will the requested Credit Card limit or the monthly spending limit of my Supplementary Card be effective?**

The new limit is effective immediately upon the confirmation of your selection.

**9. Will the change in Credit Card limit apply to all my other Credit Cards issued by Maybank?**

No. The change will only apply to the card that you have specified and the request can only be effected one card at a time.

**10. What time is this service available?**

The service is available daily from 3.30 am to midnight.

**11. Why is the service not available round-the-clock?**

This is to enable the Bank to perform system maintenance.

**12. If I do not have the Security Token, how can I get one?**

To obtain a Security Token or 2FA SMS, you must apply for access to Maybank2u.com.sg. The Security Token or 2FA SMS is issued only to our Online Banking customers.

If you have not applied for access to Maybank2u.com.sg, you can do so by any one of the following methods

- i. Obtain your Maybank2u.com.sg Access ID and PIN at any Maybank ATM using your Maybank ATM Card
- ii. Proceed to any of our Maybank Branch in Singapore with your NRIC
- iii. Complete the application form and mail it back to us.

**13. Is it possible for me to use the same mobile phone with the number that was registered to receive my OTP to dial into SpeedLink?**

Yes, you can if your mobile phone has dual functions that allow you to remain connected while receiving your incoming SMS. However, for convenience and to facilitate a smooth retrieval of your OTP on your mobile phone via 2FA SMS, you may wish to use a different phone to dial into SpeedLink.

**14. Are there any charges for this service?**

No. This value-added service is available at no charge.