

1. **Who is eligible to participate in this Campaign?**

All new and existing Maybank customers are eligible to join this Campaign. Maybank staff are not eligible to join this Campaign.

2. **How do I earn the 5% p.a. returns in my MAE Wallet?**

You have to make a minimum RM200 interbank transfer (transfers from other banks or eWallets) with **'MAETurns5'** is included in the 'Recipient Reference' or equivalent mandatory field during the online transfer. As long as your MAE Wallet balance is equal to or higher than your transfer amount, you will earn 5% p.a. returns on that transfer amount, which are calculated every day.

For a step-by-step guide, refer to the 'How to Earn' section above.

Only interbank GIRO (IBG/IBFT), DuitNow Transfers or DuitNow QR from a third party bank account or eWallet are accepted.

3. **How are the 5% p.a. returns calculated?**

Using an Eligible Transfer of RM5,000 with 60 days worth of Campaign Returns as example, you can earn

- $5\% \times \text{RM}5,000 = \text{RM}250$  per year (365 days)
- $\text{RM}250 \div 365 \text{ days} = \text{RM}0.6849$  returns per day
- $\text{RM}0.6849 \times 60 \text{ days} = \text{RM}41.10$

To qualify for the maximum return, make an Eligible Transfer of RM10,000 (if you have a MAE Visa Debit Card) on 30 Oct 2025 (Day 1 of Deposit Period) and maintain this balance of RM10,000 every day until 31 Jan 2026, to earn RM128!

4. **I want to make a second or third transfer to maximise my returns! How are the Campaign Returns calculated?**

You will earn 5% p.a. returns on the respective transfer amounts so long as you continue to maintain the respective eligible balances. Think of them as separate pots of money to maintain in order to earn. See an illustration below based on 3 eligible transfers:

The illustration below shows how Campaign Returns will be calculated for 3 eligible transfers:

Date	30 Oct 2025	31 Oct 2025	1 Nov 2025	2 Nov 2025	3 Nov 2025
<b>Eligible Transfers</b>	1st Transfer: RM200	2nd Transfer: RM400	3rd Transfer: RM300		
<b>MAE Wallet Top-Ups</b>	RM0	RM0	RM0	RM0	RM200
<b>MAE Wallet Spend</b>	RM0	RM0	RM0	RM100	RM0
<b>MAE Wallet Balance</b>	RM200	RM600	RM900	RM800	RM1,000
<b>Campaign Returns Earned</b>	5% p.a. on RM200	5% p.a. on RM200			
		5% p.a. on RM400	5% p.a. on RM400	5% p.a. on RM400	5% p.a. on RM400
			5% p.a. on RM300	<b>N/A as balance fell below RM900</b>	5% p.a. on RM300

#### Definitions

- MAE Wallet Spend: Any money going out from your MAE Wallet either from making payments, transferring out
- MAE Wallet Top-Ups : Can be using any funds; top ups from your Maybank account or interbank transfers without 'MAETurns5'

#### 5. What are the minimum and maximum amount I can transfer into my MAE Wallet to be eligible for the Campaign Returns?

Minimum transfer amount is RM200. Maximum transfer amount is based on your MAE Wallet size:

- RM4,999.99 if you do not have a MAE Visa Debit Card (find out how to get one [here](#))
- RM10,000 if you have a MAE Visa Debit Card

#### 6. I used my MAE Wallet to make a payment so my balance has fallen below my transfer amount. What do I do to earn returns again?

You can top up your MAE wallet (using any funds) so that your balance is at least equal to the eligible balance. You will then resume to earn returns on your transfer amount. You can top up to resume earning anytime during the Campaign Period (30 Oct 2025 – 31 Jan 2026).

**7. When and where do I receive my Campaign Returns?**

Campaign Returns will be calculated daily, but fulfilled on a monthly basis in the following month.

- Returns earned between 30 October – 30 November 2025: Paid in December 2025
- Returns earned between 1 December – 31 December 2025: Paid in Jan 2026
- Returns earned between 1 January – 31 January 2026: Paid in February 2026

Returns are credited to your MAE Wallet. You may check your MAE Wallet's 'Transaction History' to view your Returns.

**8. I only use Maybank and MAE as my bank account and eWallet. How can I participate?**

You can ask friends or family who have other banks or eWallets to perform the eligible transfers into your MAE Wallet.

**9. When transferring from other banks or eWallets I included 'MAETurns5' in the 'Optional Payment Details' field instead of the 'Recipient Reference' field. Will it still count?**

No it does not count, as 'MAETurns5' must be entered in the mandatory 'Recipient Reference' field or any equivalent field to make it an eligible transfer. For your reference, other banks or eWallets may name their mandatory field as "What is it for" or "Note".

**10. How does the Campaign cap work?**

The Campaign has a cap on a first-come-first-served basis. Customers can no longer earn returns once the Campaign cap is hit, which is a sum of total transfers from all customers amounting to RM283 million.

**11. What happens if I need to take some money out?**

You can spend or withdraw your MAE Wallet balance anytime as your money is not locked. However, you will stop earning Campaign Returns once your balance is lower than your eligible balance.