

## FREQUENTLY ASKED QUESTIONS (FAQs) FOR ACCOUNT PORTABILITY (FOR CUSTOMER)

No	Question	Answers
<b>A. General Information</b>		
1	What is Account Portability?	Account Portability is a migration of i. Existing Conventional Current and Savings Account (CASA) into Islamic Current and Savings Account (CASA-i) or Daily Fund-i, and ii. Conventional MAE e-wallet to Shariah-compliant e-wallet without changing the account number and its existing operational tagging (“Migration”).
2	When will the Migration happen?	The Migration will only happen on the 1 <sup>st</sup> of the following month upon receipt of such request subject to verification, assessment and approval by the Bank. Status of the application will be notified by the Bank via channels that the Bank deems fit.
3	Who can participate in the Migration?	Existing CASA accountholders.
4	Is there any changes to my/our account number(s)?	<ul style="list-style-type: none"> <li>• No, the account number(s) remain unchanged upon Migration.</li> <li>• Further, all existing operations of the account(s) shall remain in effect and unchanged upon Migration.</li> </ul>
5	What are the eligible criteria for Migration?	<ul style="list-style-type: none"> <li>• The CASA is not being freeze by the Bank.</li> <li>• The CASA account is not in debit balance.</li> <li>• The CASA is not part of any product bundling.</li> <li>• The Conventional Current Account number does not begin with “0”</li> <li>• The Conventional Current Account is not opened for share margin transactions.</li> <li>• The Conventional Current Account is not being processed by the Bank for overdraft facility application.</li> <li>• The Conventional Current Account is not tagged to any Overdraft facility</li> </ul>

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6	What are the products that eligible for Migration?	<p>The following existing CASA products are eligible for Migration:</p> <ol style="list-style-type: none"> <li>1. Corporate Current Account</li> <li>2. SME First Account</li> <li>3. Basic Current Account</li> <li>4. Premier 1 Account (PM1)</li> <li>5. Private Banking Account (PBA)</li> <li>6. Kawanku Savings Account</li> <li>7. Basic Savings Account</li> <li>8. imteen</li> <li>9. Yippie</li> <li>10. Maybank2u Savers</li> <li>11. Golden Savers Savings Account</li> <li>12. Personal Current Account</li> <li>13. Personal Saver</li> <li>14. Maybank2u Premier</li> <li>15. MAE e-wallet</li> </ol>
7	Can the existing CASA be migrated to any Islamic CASA or Daily Fund-i?	The existing CASA can only be migrated to its equivalent Islamic products as per in <b><u>Appendix 1</u></b> .
8	Can I/we continue using Conventional cheque book bearing “Maybank” logo after the Migration effective date?	<ul style="list-style-type: none"> <li>• No, you need to apply for new cheque book bearing “Maybank Islamic Berhad” logo after the Migration effective date.</li> <li>• Any cheque bearing Maybank logo issued after the Migration effective date will be dishonored by the Bank.</li> <li>• The Bank however, may at its discretion and without obligation honor post-dated cheques which issuance took place prior to and/or after the Migration effective date.</li> </ul>
9	What should I/we do with my/our remaining unused cheque book bearing “Maybank” logo?	The remaining unused cheque book bearing “Maybank” logo must be returned to your home branch once the Migration is successful.
10	Can I/we continue using Conventional passbook bearing “Maybank” logo after the Migration effective date?	No, you need to apply for new passbook bearing “Maybank Islamic Berhad” logo after the Migration effective date

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11	Is there any consent needed for the Migration?	<p>Yes, you need to provide your consent for the Migration and details as follows :</p> <table border="1"> <thead> <tr> <th>Request Channel</th> <th>Consent</th> </tr> </thead> <tbody> <tr> <td>Branch</td> <td rowspan="2">Filling up the Account Migration Consent Form.</td> </tr> <tr> <td>Bank Personnel</td> </tr> <tr> <td>Online</td> <td>Migration Consent Form at <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a></td> </tr> </tbody> </table>	Request Channel	Consent	Branch	Filling up the Account Migration Consent Form.	Bank Personnel	Online	Migration Consent Form at <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a>
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12	What are the available channels to request for the Migration?	<ul style="list-style-type: none"> <li>• Over the Counter at the Branches</li> <li>• Through selected Bank Personnel e.g. Relationship Manager, Client Coverage</li> <li>• Online banking via <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a> (retail customer only)</li> </ul> <p><i>Note: No additional cost will be charged for the Migration process.</i></p>							
13	What should I/we do if I/we unable to submit the Migration request via <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a> ?	Alternatively, you can walk-in to any nearest Maybank or Maybank Islamic branch to submit your request.							
14	Can my/our migrated CASA be reverted to its previous Conventional Account?	No, once migrated the account cannot be reverted.							
15	Can I/we withdraw my/our Migration request?	Yes, the withdrawal can only be made over the counter (branches) prior to the Migration effective date.							
16	Can I/we request to migrate my/our existing Islamic Current Account and Savings Account (CASA-i) or Islamic Daily Fund-i (Daily Fund-i) into CASA?	<ul style="list-style-type: none"> <li>• No, this Migration only caters migration from CASA to CASA-i or Daily Fund-i.</li> <li>• Alternatively, you may close the existing CASA-i and subsequently open a new CASA; as per current practice.</li> </ul>							
17	Will I/we be notified upon Migration?	Yes, you will be notified on the migration status within T+7 working days via channels that the Bank deems fit.							

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18	Any impact to my/our account upon Migration?	Upon Migration successful <ul style="list-style-type: none"> <li>• The migrated account will apply the current CASA-i or Daily Fund-i product features; and</li> <li>• The following Islamic Terms and Conditions (<i>whichever is applicable</i>) that are available in <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a> need to be adhered to:               <ol style="list-style-type: none"> <li>1. Terms and Conditions Governing Deposit Accounts for Islamic Banking</li> <li>2. Terms and Conditions Governing Mudarabah Investment Account for Islamic Banking</li> <li>3. Specific Terms and Conditions for M2U Savers-i, and or</li> <li>4. Maybank One Terms and Conditions for Personal Saver-i and Flexi Plan-i.</li> </ol> </li> </ul>
19	Where can I/we obtain further details of CASA-i or Daily Fund-i product features?	The details of CASA-i or Daily Fund-i product features for the pairing CASA as in <b>Appendix 1</b> can be obtained at <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a>
20	What are the features for Cashline-i facility (Islamic Overdraft) if I/we wish to apply after Migration?	<ul style="list-style-type: none"> <li>• Cash Line-i is based on the Shariah contract of Commodity Murabahah (Cost plus Profit), where an owner (Bank) of the asset sells the asset to a buyer (customer) at a known cost price plus profit. It requires sale and purchase of commodities to perform akad.</li> <li>• The akad will be renewed every 5-year-period which require a small trading fee of not more than RM15/millions of facility limit.</li> <li>• The profit will be charged on the utilised facility amount up until full settlement or upon reaching maximum Bank's profit from the Bank's Sale Price, whichever is earlier. No further profit is charged on the excess.</li> <li>• For overdue instalment, Late Payment Charges (LPC) shall be charged on the utilised facility amount of 1% per annum until judgment date or upon maturity of the facility, whichever is earlier and thereafter at prevailing daily overnight Islamic Interbank Money Market ("IIMM") rate per annum until full settlement.</li> <li>• In the event of excess, the LPC of 1% shall be charged on the excess amount from the day your account being in excess.</li> <li>• There is no compounding element for LPC and profit calculation.</li> <li>• There is no commitment fee on the unutilised portion.</li> <li>• No early settlement fees/lock in period.</li> </ul>

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21	Where can I/we refer for further information?	If you have any inquiry, you may logon to <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a> or contact Maybank Group Customer Care at 1-300-88-6688.								
<b>B. Additional Information for Individual Account (Personal / Joint)</b>										
1	Is there any additional requirements for individual account?	Yes, a Suitability Assessment (SA) form need to be filled up should pairing product is under Daily Fund-i.								
2	Can I/we request to migrate my "MAE" e-wallet?	Yes, you can apply for migration of your existing MAE e-wallet that was registered before March 2020 via M2U App and new MAE App  The migration into Shariah-compliant MAE will be effective on the next 1 working day (NOT on 1 <sup>st</sup> of the following month).  Note: Separate Migration process and documents apply for MAE e-wallet								
3	Can I/we request to migrate my Personal Saver and its sub account, Flexi Plan?	No, only Personal Saver without Flexi Plan and product bundling is allow for the Migration.								
<b>C. Additional Information for Non-Individual Account</b>										
1	Is there any additional requirements for Business Account?	Yes, a new board resolution needs to be furnished for the Migration.								
2	What are the important dates that I/we should know?	Do note of the following dates to submit the migration request for accounts with facilities:- <table border="1" data-bbox="782 1241 1432 1564"> <thead> <tr> <th>Facility</th> <th>Migration Request Effective Date</th> </tr> </thead> <tbody> <tr> <td>Regional Cash Management System (RCMS) or M2E</td> <td>1 March 2021</td> </tr> <tr> <td>Non-RCMS (a) Sweeping (b) Pegged Fund Transfer (c) Pooling (d) Virtual Account</td> <td>1 May 2021</td> </tr> <tr> <td>Both (RCMS &amp; Non-RCMS)</td> <td>1 May 2021</td> </tr> </tbody> </table> Note: The account will be effectively migrated on the 1 <sup>st</sup> of the following month after the request is made.	Facility	Migration Request Effective Date	Regional Cash Management System (RCMS) or M2E	1 March 2021	Non-RCMS (a) Sweeping (b) Pegged Fund Transfer (c) Pooling (d) Virtual Account	1 May 2021	Both (RCMS & Non-RCMS)	1 May 2021
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3	What else should I/we know?	Migrated accounts cannot be tagged with the non-RCMS facilities until the Migration effective date as stated above.								

## Appendix 1: Eligible Conventional CASA and its Pairing Islamic Accounts

Migrate From CASA	Migrate To CASA-i or Daily Fund-i	
	CASA-i (Deposit)*	Daily Fund-i (Mudharabah IA)**
Corporate Current Account (Corporate/SME/BB)	Current Account-i	Premier Mudharabah Account-i for Corporate/SME/BB
SME First Account	SME First Account-i	SME First Investment Account-i
Personal Current Account	Current Account-i	Premier Mudharabah Account-i
Basic Current Account	Basic Current Account-i	Nil
Premier 1 Account (PM1)	Nil	Premier Mudharabah Account-i
Private Banking Account (PBA)	Nil	Private Banking Account-i
Kawanku Savings Account	Savings Account-i	Nil
Basic Savings Account	Basic Savings Account-i	Nil
imteen	imteen-i	Nil
Yippie	Yippie-i	Nil
Maybank2u Savers	Maybank2u Savers-i	Nil
Golden Savers Savings Account	Nil	Golden Savvy Savings Account-i
Personal Saver	Personal Saver-i	Nil
Maybank2u Premier	Nil	Premier Mudharabah Account-i
MAE*** (e-wallet)	Shariah-compliant MAE (e-wallet)	

\*Deposit Accounts are protected by Perbadanan Insurans Deposit Malaysia (“PIDM”) up to RM250,000 for each depositor.

\*\*Mudharabah Investment Accounts are not protected by PIDM. The principal is also not guaranteed.

\*\*\*Only for MAE opens before March 2020. Effective March 2020, the new MAE is automatically open as Shariah-compliant MAE. MAE is not protected by PIDM.