

FREQUENTLY ASKED QUESTIONS (FAQS) FOR MAYBANK GLOBAL ACCESS ACCOUNT-i

No	Questions	Answers
What is Global Access Account-i		
1.	What is Maybank Global Access Account-i (GAA-i)?	<ul style="list-style-type: none"> The Global Access Account-i (GAA-i) is a multi-currency account supporting various currencies, including Malaysian Ringgit, all in one account. It is a non-chequeing current account that offers savings and financial transaction capabilities, globally accessible using the Maybank MAE app and the Global Access Mastercard World Debit Card.
2.	What Shariah concept is applicable to the GAA-i?	<ul style="list-style-type: none"> The Shariah concept applicable is Commodity Murabahah, where a specific asset, as deemed fit by the Bank, is identified and used as an underlying asset for sale and purchase transactions between the Bank and the customer. For Commodity Murabahah trading purposes, the Bank shall at all times be your non-exclusive agent to undertake the required Commodity Murabahah transactions related to the placement.
3.	Who can open a GAA-i?	<ul style="list-style-type: none"> Existing Maybank/Maybank Islamic customers who are Malaysian citizen individuals at the minimum age of 18 years and above with an active current/-i or savings account/-i may open a GAA-i and maintain the account solely. You will need to have a Malaysian registered phone number and address.
4.	Which currencies are supported by the GAA-i?	<ul style="list-style-type: none"> GAA-i currently supports 18 currencies, inclusive of MYR. Please visit the Maybank2u website for the latest list of supported currencies in GAA-i.
Opening a Global Access Account-i		
5.	How do I open a GAA-i?	Eligible customers can open a GAA-i through MAE App.
6.	What can I do if I am new to Maybank/Maybank Islamic and I do not have any account with the bank?	Eligible customers must firstly open a current account/-i or savings account/-i with Maybank/Maybank Islamic through the MAE App, Maybank2u or at the branch before applying for a GAA-i.
7.	How do I activate my GAA-i?	<ul style="list-style-type: none"> You may conveniently activate your GAA-i by making an initial deposit of RM50 via own account transfer from your existing Maybank/Maybank Islamic current account/-i or savings account/-i. Activation must be done within 10 working days from the account opening date, failing which your account will be automatically closed.
8.	When can I start using my account?	You can start using your account upon successful activation.

9.	Will I receive a debit card upon account opening?	<ul style="list-style-type: none"> • Yes, this account is tied with a Maybank Mastercard Global Access World Debit Card. It will be couriered to you within 3 to 7 working days upon successful account activation. • Upon receipt of the debit card, please activate and create a PIN for the card via MAE app. • Please read the FAQs of the Maybank Mastercard Global Access World Debit Card for further details.
10.	Can I reapply for a GAA-i if it's automatically closed?	You may apply for the GAA-i on MAE App if your account was auto closed due to inactivation.
11.	Can I maintain more than one (1) GAA-i?	No, you can only maintain one (1) GAA-i at any point of time.
Features of Global Access Account-i		
12.	What services are included with this account?	<p>GAA-i account allows for the customer to:</p> <ul style="list-style-type: none"> • Open an account conveniently via MAE (Maybank Anytime, Everywhere) App. • Access to the MAE App dashboard to check balances and account details. • Conveniently use the debit card for purchases in Malaysia and overseas. • Initiate personal (own) account transfers in MYR (Malaysian Ringgit). • Buy and sell foreign currencies easily using MAE App, 24/7. • Access and download online e-statements. • Perform ATM withdrawals (domestic & overseas). • Tabung Haji and Amanah Saham Bumiputra linkage to debit card (Note: Your Tabung Haji or Amanah Saham Bumiputra account can only be linked to one (1) debit card at any point of time).
13.	What fees and charges apply to the GAA-i?	The fees and charges are dependent on the types of transactions made, listed in the Global Access page on the Maybank website.
14.	Where can I check my monthly GAA-i statement?	You will be issued a monthly e-statement, accessible via the MAE App.
15.	What is the Total Currency Balance figure in my account?	<p>The Total Currency Balance is the aggregated amount of all balances (MYR and foreign currencies) held in GAA-i, displayed in MYR equivalent.</p> <p>Note: The displayed MYR equivalent amount for the foreign currency balances is an indicative figure (excluding MYR) and based on the Bank's daily mid-market exchange rate from the previous (working) day.</p>
16.	Can I request a cheque book for my GAA-i?	The GAA-i is a non-chequeing account, therefore cheque books are not available.
17.	What is the minimum balance required in the GAA-i?	There is no minimum balance required to be maintained in the GAA-i.
18.	Can I use GAA-i as salary account?	At this juncture, you are not allowed to use GAA-i as your salary account.

19.	Can I deposit foreign currency physical notes into my GAA-i?	No, foreign currency notes are not accepted. However, you may make a deposit in foreign currencies via currency conversion on MAE or inward telegraphic transfers to a supported currency.
20.	What is Auto Sweep facility?	<ul style="list-style-type: none"> • Auto Sweep facility is a service offered by GAA-i, allowing for automatic deductions from a predetermined primary currency account (i.e. MYR) when the selected transacting foreign currency has insufficient funds. • When Auto Sweep is activated, purchases made in foreign currencies will be taken from your MYR balance in full, based on the prevailing Mastercard exchange rate and the applicable fees and charges. • The Auto Sweep function can be activated in the Maybank Global Access Account-i management page via the MAE App.
21.	How do I enable Auto Sweep facility?	In the MAE App, click on GAA-i and select “Manage”. You can enable Auto Sweep simply by tapping the “Auto Sweep” toggle button.
22.	How does the Auto-Sweep Facility function when a supported foreign currency is held, but there are insufficient funds for a specific transaction?	<ul style="list-style-type: none"> • In such a scenario, the Auto Sweep Facility will convert the full amount from the primary currency (i.e. MYR) into the transacting currency at the prevailing exchange rate determined by Mastercard International. • The equivalent amount will then be debited automatically from the MYR account balance, provided there are sufficient credit balances, and that the customer has previously enabled this service.
23.	What occurs with Auto Sweep feature if there isn’t enough balance in both the transacting currency and primary currency?	Any ATM withdrawal and debit card purchase transaction shall be declined if there are insufficient funds in the primary currency (MYR) credit balances.
24.	Can I withdraw a foreign currency that is not supported by GAA-i?	<ul style="list-style-type: none"> • Yes, the entire amount will be debited / withdrawn from the base currency, i.e. MYR. • In this situation, the withdrawal from MYR currency is considered as Investment and subject to Prudential Limit as per Foreign Exchange Policy (FEP).
25.	Where do I check the transaction history?	On the MAE app, click on “View Transactions” once you select GAA-i.
26.	Can I convert and transfer the currencies to a third party account?	Currently, third party fund transfers in foreign currencies are only allowed using outward telegraphic transfer method.
27.	Is GAA-i protected by PIDM?	GAA-i is protected by PIDM up to RM250,000 for each depositor.