

**MAE
FREQUENTLY ASKED QUESTIONS (FAQs)**

No	Question	Answers
A. General Information		
1	Who can open MAE?	<p>Eligibility to open MAE as follows:</p> <ul style="list-style-type: none"> ▪ Age 12 and above ▪ Malaysian or Non Malaysian ▪ New to bank or Existing bank customers ▪ Available from 6.00am to 11.00pm daily
2	What are the differences between MAE and other accounts?	<p>MAE is an e-Wallet issued by Maybank and its authorized manager, Maybank Islamic based on Shariah contract of Wakalah (agency), which allows customers to open a Maybank e-Wallet account instantly.</p> <p>MAEs registered starting from 20 March 2020 will be managed by Maybank Islamic and MAEs that were registered prior to 20 March 2020 will continue under Maybank. For MAEs under Maybank, you have the option to have it managed by Maybank Islamic via your MAE Profile.</p>
3	What do customers get from applying MAE?	<p>For New bank customers:</p> <ul style="list-style-type: none"> ▪ Virtual Card ▪ MAE Account number ▪ Maybank2u Access <p>For Existing bank customers: New Account number, linked to their existing Maybank2u access.</p>
4	What are the benefits of choosing MAE instead of other deposit products of Maybank?	<ul style="list-style-type: none"> ▪ Convenience of application, customers can apply through Maybank's Mobile Application any time and from anywhere. ▪ New lifestyle features that are currently only offered via MAE i.e. Flight Ticket purchase, Request Money, Split Bill and Send Money
5	Can customer withdraw cash from our ATM or Self Recycle Machine (SRM) machines?	Yes. New to bank customer with MAE card or Existing to bank customer with MAE linked to their existing debit card or MAE card can perform cash withdrawal.
6	What is the usage of the virtual card?	<p>New to bank customers will be provided with virtual card number, expiry date and CVV. Customer's MSOS also will be registered automatically upon onboarding of MAE. With this, customer will be able to use the card for:</p> <ul style="list-style-type: none"> ▪ Online ecommerce purchases ▪ Samsung Pay

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7	What else can I do with MAE?	<p>MAE allows you to:</p> <ul style="list-style-type: none"> ▪ Perform payments using QRPay ▪ Pay your bills and perform prepaid top ups ▪ Do fund transfer to own and other bank accounts ▪ Access to thousands of our Maybank2u billers ▪ Purchase flight tickets through a single app ▪ Split Bills or Request Money from/with your friends and family.
8	How do I top up my MAE?	<ul style="list-style-type: none"> ▪ FPX (New to bank customers or customers without Maybank CASA only). Minimum of RM10 top up ▪ Debit Card (New to bank customers or customers without Maybank CASA only). Minimum of RM10 top up ▪ CDM ▪ Intrabank transfers from Maybank2u or ATM ▪ Interbank transfers from other bank
9	Can I close my MAE account?	Yes, you can perform account closure at any Maybank branches.
10	Who should I contact to if I detected any fraud or unauthorized transactions from my virtual card?	You may call our Maybank Group Call Centre (MGCC Tel: 1300 88 6688) as soon as possible to assist you.
11	How long is the validity of Split Bill?	Your friends have 30 days to perform Split Bill payment to you. Split Bill will expire after 30 days.
12	How long is the validity of Request Money?	Your friend have 5 days to perform payment to you. The request will expire after 5 days.
13	How long is the validity of Send Money?	Money will be immediately Debited from and Credited into the respective accounts.
14	Can I perform Split Bill with friends that do not have MAE?	Yes. You can create Split Bill to them and share to them the Split Bill details via social media i.e. Whatsapp, Messenger and so on.
15	Can I perform Request Money from friends that do not have MAE?	Yes. You can Request Money from them. You will be able to share the Request Money details to your friend using social media.
16	Can I perform Send Money to friend that do not have MAE?	Yes. The money will be sent using existing Mobile Transfer function. You are required to share the claim code to your friend to claim the money.
17	Are there any charges using MAE?	No, this service is free.
18	Do we get interest/profit from the wallet?	No, MAE does not earn any profit.
19	What is the currency that I can use on MAE?	MAE only uses Ringgit Malaysia currency.
20	Are there any fees on early account closure?	You can walk in to our branch to close and it is free. There are no charges.
21	I am an existing M2U user. Can I apply for MAE?	Yes, you can. However, you will not get a virtual card as the MAE account will be linked to your existing

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		M2U access. You will also be able to withdraw cash from our Self Service Terminal (ATM/SRM) using your existing Debit/ATM card.
22	What is MSOS?	Maybank Secured Online Shopping or MSOS is one of our card features to ensure your online transactions are secured and protected. All virtual card transactions will be require an MSOS which will be sent to your MAE's registered phone number. If you would like to change your MSOS number, you may contact Maybank Group Call Centre (MGCC Tel: 1300 88 6688) for assistance.
23	What are the limits for Split Bill?	<ul style="list-style-type: none"> ▪ Minimum Split Bill amount: RM1.00 ▪ Maximum Split Bill amount: RM4,999.99 ▪ Maximum number of split requests: 30
24	Can I make purchase at non-3D site using virtual card?	By default, your virtual cards are opt out from non-3D transaction. You are required to call to MGCC (Tel: 1300 88 6688) to opt in, to enable the function to make purchase at non-3D secure sites.
25	What happens to my inactive MAE?	MAE account will be closed automatically after 90 calendar days if there is no monetary activity after onboarding.
B. Existing MAE (Maybank E-Wallet) Accountholder		
26	Can I switch my current MAE account to a Shariah-Compliant account?	Yes, you can switch to a Shariah Compliant MAE account under your MAE Profile. The switching will be effective on the following calendar day after the request is made, subject to the assessment by us.
27	Can I have two MAE accounts?	No, you can only open one e-wallet account.