

MAE (Maybank E-Wallet)

Frequently Asked Questions

1. Who can open MAE?

Below are the eligibilities:

- Age 12 and above
- Malaysian or Non Malaysian
- New bank or Existing bank customers
- Available from 6.00am to 11.00pm daily

2. What are the differences between MAE and other accounts?

MAE is an e-Wallet, that allow customer to open Maybank eWallet account instantly under the Interoperable Credit Transfer Framework (ICTF) issued by Bank Negara Malaysia in 2018.

3. What do customer get from applying MAE?

For New bank customers:

- Virtual Card
- MAE Account number
- M2U ID

For Existing bank customers:

- New Account number, linked to their existing access.

4. What is the benefit to customers choosing MAE instead of other types of product with Maybank?

- Convenience of application, can apply through existing Maybank2u Mobile Application anytime, from anywhere.
- New lifestyle features that currently only offered via MAE ie. Movie / Flight Ticket purchase, Request Money, Splitbill and Send Money

5. Can customer withdraw cash from our ATM or SRM machines?

- New bank customers – No
- Existing bank customers – Yes

6. What is the usage of the virtual card?

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:

- Online ecommerce purchases
- Maybank Pay
- Samsung Pay

7. What else can I do with MAE?

MAE allows you to:

- Perform payment using QRPay
- Pay your bills and perform prepaid top ups
- Access to thousands of our Maybank2u billers
- Purchase movie and 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?

- FPX (New bank customer or customer without Maybank CASA only). Minimum RM10
- Debit Card (New bank customer or customer without Maybank CASA only). Minimum RM10
- CDM
- Intrabank transfer from Maybank2u or ATM
- Interbank transfer from other bank

9. What is the benefit of Step Up?

- Only applicable to New bank customers.
- This is designed for customer that requires a full banking suite. Customer can use the step up function in MAE dashboard.
- Upon successful Step Up in the app, an M2U.Premier account will be created immediately.
- Customers are required to perform KYC at any branch, within 10 working days.
- Upon completion, customer will have 2 accounts (MAE and M2U.Premier) linked to their new physical debit card given by the branch.

10. Can I close my MAE account?

Yes, you can perform account closure at Maybank branches.

11. I want to buy movie tickets. Which cinema is available?

TGV, MBO and MMC

12. What should I do if my virtual card got fraud?

You may call our Maybank Group Call Centre (MGCC) as soon as possible to block the card to assist you.

13. How long is the validity of Splitbill?

Your friends have 30 days to perform splitbill payment to you. Splitbill will expire after 30 days.

14. 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.

15. How long is the validity of Send Money?

Send Money will immediate Debit and Credit respective account.

16. Can I perform Splitbill with friends that do not have MAE?

Yes. You can create splitbill to them and share to them the splitbill details via social media ie. Whatsapp, Messenger and so on.

17. Can I perform Request Money from friend 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.

18. 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.

19. Is there any charges using MAE?

No, this service is free.

20. Do we get interest from the deposit?

No, MAE account is interest free.

21. What is the currency that I can use on MAE?

Currently, MAE only uses Ringgit Malaysia.

22. Is there any fee on early account closure?

No, you can walk in to our branch to close and it is free. There is no charge.

23. 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 M2U access. You will also be able to withdraw cash from our SST using your existing Debit/ATM card.

24. Virtual Card MSOS

All virtual card will be registered with the MSOS using the MAE's phone number. If you would like to change your MSOS number, you may contact Maybank Group Call Centre (MGCC) for assistance.

25. Split Bill limit

Minimum Split Bill amount: RM1.00

Maximum Split Bill amount: RM4,999.99

Maximum number of member: 30

26. I am a MAE customer below 18 years old. How can I Step Up?

Customer below 18 years old cannot step up because M2U.Premier product is only applicable to 18 years and above.

You can walk-in to branch to apply for IMTeen account.

27. Can I make purchase at non-3D site using virtual card?

By default, your virtual card opt out from non-3D. You are required to call to MGCC to opt in, to enable the function to make purchase at non-3D secure site.

28. What happen to my inactive MAE?

MAE account will be closed automatically after 90 days if there is no monetary activity after onboarding.