

Merchant's Frequently Asked Questions

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Getting Started

FAQ 1: How can I join Sama-Sama Lokal as a merchant?

- Interested merchants can download and register Sama-Sama Lokal using the Maybank QRPayBiz app which is available on AppStore or Google Play Store. To register as a Sama-Sama Lokal merchant, you must first register as a Maybank QRPay merchant (refer FAQ 2).
- Existing QRPay merchants may login to the QRPayBiz app and register as a Sama-Sama Lokal merchant (refer FAQ 3).

FAQ 2. How do I register to be a QRPay merchant using the QRPayBiz app?

- Step 1 : Please download the latest version of QRPayBiz app (v4.00 or above).
- Step 2 : Open the QRPayBiz app, select **Register**.
- Step 3 : Follow the instructions on the app and key in all necessary information required.
 - For more info, please click <u>Here</u> to watch a video guide.
 - Things to note:
 - 1. OTP will be sent to the mobile no. registered to your bank account.
 - 2. Your Business Address should be the location of your store.
 - 3. You do not need a Maybank account.

FAQ 3: How do I register to be a Sama-Sama Lokal merchant using QRPayBiz?

- Step 1 : Open your QRPayBiz app.
- Step 2 : Click on options on the top left corner and select the 'Join Now' tab.
- Step 3 : If your QRPayBiz app is not link to a Current or a MAE account you will be prompted to select an existing account or create a new Current Account (*BRN-registered*) or MAE account (*IC-registered*). Click Here to find out how to create a MAE account.
- Step 4 : Follow the instructions on the app and key in all necessary information required.
- Step 5 : Review your application and Submit.
- Step 6 : Wait for the approval / rejection notification within 7 working days.
 - For more info, please click <u>Here</u> to watch a video guide.
 - If Approved Get started with your store by adding products,
 - If Rejected Edit your profile and resubmit with the changes required and wait for approval again, **Things to note:**
 - 1. Remember to key in your Referral Code, if any,
 - 2. Operating hours must be min. 2 days a week.

Selling on Sama-Sama Lokal

FAQ 4: How do I add products for sale on Sama-Sama Lokal?

- Step 1 : Go to the 'Store Management' tab and click the '+' icon in the top right corner
- Step 2 : Follow the on-screen instructions and complete the form, click **Submit**. Refer FAQ 14 for more on the Sama-

Sama Lokal's review process.

- If Approved The product will be added to the Sama-Sama Lokal Products page. (you will receive a push notification and an email)
- If Rejected Edit your product with required changes and resubmit for approval. (you will receive a push notification and an email with the rejection reason)
- For more info please click <u>Here</u> to watch a video guide.

FAQ 5: Can I add variation to my products on Sama-Sama Lokal?

- Yes you can. Its called "Option Group"
- Step 1 : Go to the 'Store Management' tab and click the 'Option Group' icon.
- Step 2 : Click on "+ New Option Group"
- Step 3 : Fill in the "Option Group Name", "Option Selection (Optional/Required)", "Min/Max selection".
- Step 4 : Click on "+ New Option" and name the option and add in the price.
- Step 5 : click on "Review Option Group" and save

FAQ 6 : How do I link my option group to a main product?

• There are two methods to link the main product.

Method 1 :

- Step 1 : Click on Option Group > Select the group which needs to be linked
- Step 2 : Click on "Linked Products"
- Step 3 : Click on Link / Unlink Product
- Step 4 : Select all the main product which you would like to link the add on's

Method 2 :

- Step 1 : Click on Store Management and click edit product which needs addons
- Step 2 : click on "Option Group"
- Step 3 : Select all the addons group list which you want to add to the main product.

FAQ 7 : Can I toggle off one of my addons in the option group if it's out of stock?

- Yes you can.
- Step 1 : Click on Store Management > select the option group which you want to toggle off

FAQ 8 : Can I charge SST to my merchants?

• Yes you can. If you are a SST registered Business owner and have declared your SST registration in Sama-Sama Lokal, The system allows you to charge SST to merchants.

FAQ 9: How can I register my SST with Sama-Sama Lokal?

- Step 1 : Select Setting on Sama-Sama Lokal
- Step 2 : Select "Business Info"
- Step 3 : Select "SST Certification"
- Step 4 : Upload the SST certification and fill in the SST number.
- Step 5 : Click "Next" & Save.
 - Approval process will take 7 W/Days
 - Once approved the system will activate the SSL charging system at midnight.

FAQ 10 : How do I begin accepting orders on Sama-Sama Lokal?

• To start accepting orders, select the '**Orders'** tab and turn **ON** your store. (To start selling, you must have at least 1 approved product toggled ON.)

FAQ 11 : How do I view my incoming Sama-Sama Lokal orders?

• Go to the '**Orders'** section, you can search for a certain order using the Order Number. (*Take note that you must be logged in as a Manager in order to view the incoming Sama-Sama Lokal orders.)*

FAQ 12 : How do I edit an existing product?

- Step 1 : Go to the 'Store Management' tab and click 'Edit' on the desired product
- Step 2 : Edit the desired fields and click '**Submit'** to submit for Maybank's review. Refer to <u>FAQ14</u> for more details on the Sama-Sama Lokal review process.
 - The edited product will be temporarily removed from the available products list while it is being reviewed.
 - You will be notified if your updated product details are approved (you will receive a push notification and an email).
 - If Rejected Edit your product with required changes and resubmit for approval (you will receive a push notification and an email with the rejection reason).

FAQ 13: How do I make a product temporarily unavailable?

• Go to the '**Store Management'** tab and identify the desired product. Toggle OFF so that it is unavailable for sale. To reactivate the product, turn the same toggle ON. (*Please note that you must have at least 1 approved product that is toggled ON to begin selling.*)

FAQ 14: How do I delete a product?

• Go to the '**Store Management'** tab and Select the desired product. Press '**Delete'** . Upon confirmation, the selected product will be permanently deleted.

Managing Sama-Sama Lokal Operations

FAQ 15 : How do I temporarily close my Sama-Sama Lokal store?

• Go to the 'Orders' section. Toggle OFF your store status. To reopen your store, toggle the same toggle ON.

FAQ 16 : How do I change my operating hours?

- Step 1 : Go to the 'Store Management' tab and click on the 'Settings' icon on the top right corner.
- Step 2 : Select 'Operating Hours' and click on the 'Edit' icon to make changes on the existing operating hours.
 Click on the '+' icon on the top right corner of the page to add a new operating day.
- Step 3 : After making the desired changes, click '**Save'** on the Operating Hours page, then '**Save'** again on the Sama-Sama Lokal Settings page to confirm the changes.

FAQ 17 : How do I change my business fulfilment method?

- Step 1 : Go to the **Store Management** tab and click the **Settings** icon in the top right.
- Step 2 : Using the toggles, change your fulfillment method as desired. Once the desired changes are made, click Save to save them.

(Please note that changes made to enable 3rd Party delivery and changes in the T&C field will require Maybank's approval. See <u>FAQ 14</u> for more on the Sama-Sama Lokal review process.)

FAQ 18 : What is large order handling(LOH)

- LOH is inclusive of few features. They are Auto/Manual order acceptance, order listing, preparation time, adding preparation time, find a rider and LOH reminder.
- These features are only applicable for 3rd party delivery.

FAQ 19 : How do I set Auto/Manual Order Acceptance?

- Auto order acceptance is a default setting.
- Changes need to be made in case you want to set the manual order acceptance. How?
- Step 1 : Click on **Store Management** > Setting > Order Fulfilment.

Step 2 : Toggle of the "Auto-accept All Orders"

• When manual acceptance of order has been set you will have 5 min to accept an order. If no action has been taken the order will auto reject. Customers will be refunded immediately.

•

FAQ 15 : What are the new features in "Order Listing"?

- There are 3 tabs in order listing which are "New, On-Going and History".
- All manual orders will be parked under the New tab for your action to accept or reject the order.
- All auto or manual accepted orders will be parked under on-going tab
- All completed, rejected orders will be parked under the history tab for your future reference.

FAQ 16 : What is preparation time and how to set up?

- Preparation time is a buffer time required for a merchant to prepare an order before the system starts looking for a rider.
- The buffer time is 0 to 30 minutes. This can be set by the merchant by following below steps.
- Step 1 : Store Management > Setting > Order Fulfilment.
- Step 2 : Tick the 3rd party delivery check box (Make sure you location is covered by 3rd party delivery).
- Step 3 : Select the "Preparation Time" tab and set you required time to process and order. (0 to 30 minutes)
 - Once the preparation time has been set, the buffer time applies to all 3rd party delivery orders you receive there and after.

FAQ 17 : If I require more preparation time what should I do?

- If you require more time to prepare the order, you may always add preparation time to an order. This feature is applicable only once per order.
- You may add the preparation time by following below steps.
- Step 1 : Store Management > Transactions > Oder's
- Step 2 : Click on the order which requires additional preparation time.

Step 3 : Click on "Request To" and select "Add Preparation Time"

Step 4 : Select the desired additional preparation time and click "**Proceed Now**" (The additional time will be automatically added to the order)

FAQ 18 : If I have prepared my order before the preparation time ends do I have to wait till the prep time is over for the system to find a rider?

- No you don't. If you have completed your order preparation early you may always bypass the buffer time and instruct the system to find a rider.
- How to find a rider? Follow the steps below.
- Step 1 : Sama-Sama Lokal > Trasactions > Oders
- Step 2 : Click on the order in which you want to start finding a rider.
- Step 3 : Click on "**Request To**" and select "**Find a Rider Now**" (The system will bypass the remaining buffer time and start to find rider for the order)

FAQ 19 : What is a Large Order Reminder & when do I get it?

- Large order reminder is to remind merchants to contact support if additional riders OR a bigger vehicle is required.
- Large order reminder only appears in the order details page if the order has:
 - Item quantity is equals or more than 10 AND
 - Subtotal is equals or more than RM100

FAQ 20: How do I permanently close my Sama-Sama Lokal store and exit the platform?

- To exit the platform and permanently disable your Sama-Sama Lokal account, please contact 03-7847 8855 or email to samasamalokal.support@maybank.com.
- Include your Merchant ID in your communications.
- Login as a Manager to the QRPayBiz app and select the Side Menu Setting > Profile tab. Your Merchant ID will be listed there.

Sama-Sama Lokal Review Process

FAQ 21: How long does the review process take?

• Each request will be reviewed within 7 working days. You will be notified via the QRPayBiz app push notification and email once the review is complete.

FAQ 22: My Sama-Sama Lokal application/changes have been rejected. What can I do?

- Depending on the reason for rejection (stated in an email sent to you), you may make the required changes and resubmit.
- For more information, contact Sama-Sama Lokal Merchant Support at 03-7847 8855 or <u>samasamalokal.support@maybank.com</u>.
- Include your Referral Code in your message.
- Login as a Manager to QRPayBiz and select the Invite Friends tab. Your Referral Code will be listed.

Sama-Sama Lokal Fees, Payments & Settlement

FAQ 23: Are there any fees for selling on Sama-Sama Lokal?

• Signing up for Sama-Sama Lokal is free, and there are no commissions charged to merchants. (*Note:* The usual transaction fee of 8.50% is waived till further notice in support of all Malaysian businesses.)

FAQ 24: When will I receive the payment settlement for my Sama-Sama Lokal sales?

- All payments will be settled via batch crediting one day after the transaction date (T+1).
- Merchants using MAE as a transaction account for Scan & Pay & Sama-Sama Lokal should be aware of MAE's maximum wallet size and transaction amount limits, and that their MAE account is ensured to be able to continue receiving payment settlements. Maybank is not responsible for payment settlement failures caused by MAE's wallet size and transaction limits.

Sama-Sama Lokal Delivery Coverage & Arrangements

FAQ 25: How do I know if my business address is covered by Maybank's 3rd Party Delivery?

• Refer <u>Table 2.0</u> for Maybank's 3rd Party Delivery postcodes covered for automatic deliveries.

FAQ 26: What if my business address is not listed in Maybank's 3rd Party Delivery coverage *(Lalamove, Borzo, etc.)*?

• If your address is not covered under Maybank's 3rd Party Delivery coverage, please select 'Self Delivery' or 'Self Pick-up' in the QRPayBiz to continue your business operations.

FAQ 27 : What happens to my order if a rider cancelled my order?

- If a rider cancels your order the system will immediately look for a new rider
- Once a new rider has accepted the order, both QRPay and MAE app will be updated with the new rider and consignment number information.

For Klang Valley, Penang, Johor, Perak and Melaka:

FAQ 27: What should I do with my orders if my business is in one of the above locations and covered by Maybank 3rd Party Delivery API?

• If your location is covered under Maybank's 3rd Party Delivery, you may select the **'3rd Party'** option ONLY if you are not a pre-order business. This will allow our system to automatically assign riders with updated rider details for your 3rd Party delivery orders, eliminating the need to conduct your own delivery arrangements.

FAQ 28: What should I do with my orders if my business is in one of the above locations but not under Maybank's 3rd Party Delivery coverage?

If your address is not covered under Maybank's 3rd Party Delivery coverage, please select **'Self Delivery'** or **'Self Pick-up'** in the QRPayBiz to continue your business operations.

For Other States (States in Malaysia excluding Klang Valley, Penang, Johor, Perak and Melaka):

FAQ 22: What should I do if my business location is in the Other States category?

• If your address is located in the **Other States**, please select **'Self Delivery'** or **'Customer Self Pick-up'** in the QRPayBiz app to continue your business operations.

FAQ 23: When will Maybank 3rd Party Delivery API cover the Other States category for the system to automatically assign riders?

• Maybank will update merchants from time to time via official communication channels as our delivery coverage expands.

Sama-Sama Lokal - 'Pre-Order'

FAQ 24: My business requires a 'Pre-Order' arrangement. What can I do?

- The Maybank Sama-Sama Lokal 'Pre-Order' service will be available in the near future for our merchants.
- For now, carefully state that your business operates under the '**Pre-Order'** arrangement in your '**Business Description'** and '**Product Description'** to inform and set expectations with your customers.
- You should also use 'Self Delivery' AND/OR 'Customer Self Pick-up' ONLY to fulfil your orders (refer to FAQ 12). Note: Even if your location is covered by Maybank's 3rd Party Delivery, please do not select '3rd Party Delivery' as our 3rd Party Delivery services does not support pre-order arrangements in this moment.

Sama-Sama Lokal Order Cancellation & Refund

FAQ 25: How can I cancel my incoming orders from the QRPayBiz app?

• If you need to cancel an incoming order in your QRPayBiz app, please contact the Sama-Sama Lokal Merchant Support Hotline at 03-7847 8855, or via email at <u>samasamalokal.support@maybank.com</u>.

FAQ 26: How do I refund my customers after order cancellation?

• Please contact the Sama-Sama Lokal Merchant Support Hotline at 03-7847 8855, or via email at <u>samasamalokal.support@maybank.com</u> to initiate the refund process.

Sama-Sama Lokal Dispute Settlement

FAQ 27: What can I do if there are any disputes that arise with customers or riders?

• Please contact the Sama-Sama Lokal Merchant Support Hotline at 03-7847 8855, or via email at <u>samasamalokal.support@maybank.com</u> to report this issue.

Multi-Store

FAQ 28 : What is a Multi-Store feature?

- Multi-Store feature allows merchants to create and manage multiple stores (with unique merchant IDs) on QRPay and SSL
- This allows merchants to:
 - Create and manage multiple outlets in Sama-Sama Lokal
 - Use a unique QRCode to receive payment for each outlet
 - Create different login credentials for each outlet
 - Assign different bank accounts for each outlet
- To start using Multi-Store feature, first you need to create a Multi-Store account.

- For existing merchants, go to Settings →Outlets→Add New Outlet and complete the Multi-Store Account creation process.
- For newly onboarded merchants, select Multi-Store for your business type and your Multi-Store Account.

FAQ 29 : How do I create an additional outlet?

- For the Multi-Store feature, additional Outlet can only be created via an account with Owner access
- The merchant may log in to his/her account with Owner access \rightarrow Settings \rightarrow Outlets \rightarrow Add New Outlet

FAQ 30 : How does it compare to the previous outlet feature?

- This new feature allows merchants to manage multiple outlets from a single SSL account.
- This feature is optional. For merchants not planning to use the Multi-Store feature, they can continue using the app as usual without activating it.

FAQ 31 : How many manager or cashier access can I have?

- Manager 1 access per outlet
- Cashier no limit per outlet

Multi Store – Payment

FAQ 32 : What is the consolidated feature for bank accounts?

Consolidate Settlement

Allows the merchants to centralise all their outlets' settlement to just 1 bank account (The HQ's bank account)

Non-Consolidate Settlement

• Allow the merchants to have a separate settlement account for each of their outlets'

FAQ 33 : How to Consolidate or Unconsolidated the statement?

• Click on Side Menu > Setting > Profile > Account Info > Request OTP and key in the OPT received > Toggle On for statement consolidation or Toggle Off to Unconsolidate the statement

FAQ 34 : Can I use non-Maybank accounts?

- Scan and Pay Yes, you can.
- Sama-Sama Lokal No. For the time being, we only allow Maybank accounts for SSL transactions.
- You can only use a MAE e-wallet account and use it for your SSL transactions.

FAQ 35 : Do I get a separate statement for payment from all my outlets?

• Yes, only if the non-consolidated settlement mode is chosen, on the Corporate ID Access

FAQ 36 : Where can I get a report for all my transactions?

- Merchants can go to Settings \rightarrow Download Report \rightarrow Key in the dates. This will then generate a CSV report for the merchant
- Alternatively, we will also send the merchant the settlement report on a daily/ monthly basis depending on the preference of the merchant. The frequency can be changed in the settings.

Multi Store - Orders

FAQ 37 : When will I receive my refund for my cancelled order?

- Instant delivery receive the refund immediately if the customer cancelled the order before a rider is found or if the was system unable to find a rider.
- For other cancellations, you will receive the refund in your account within 7 business days.

FAQ 38 : How to check if I have received my refunds?

- I. Check the account you used to make SSL payments
- II. Open transaction history
- III. Look out for transactions labelled SSL Refund SAMA-SAMA LOKAL or REFUND SAMASAMA LOKAL

FAQ 39: I have an issue with my order, where do I escalate this to?

- a. For issues with your order, please reach out to:
 - I. Customer Maybank Group Customer Care Hotline : 1300 88 6688.
 - II. Merchant Sama-Sama Lokal Merchant Support Hotline : 03-7847 8855
- b. For any dispute or complaints with the delivery service provider (for Instant Delivery), kindly contact them via LiveChat on https://delyva.com/my/ or by email at <u>contact@delyva.com</u>

FAQ 40 : Where can I provide my feedback or raise any issue related to Sama-Sama Lokal?

- For any enquiries, feedback or complaint, please reach out to:
 - i. Customer Maybank Group Customer Care Hotline : 1300 88 6688.
 - ii. Merchant Sama-Sama Lokal Merchant Support Hotline : 03-7847 8855

Halal Status Declaration

FAQ 41 : Is it compulsory to declare my store Halal Status?

- \circ Yes, It is compulsory to declare your store Halal status. There are 3 categories to choose from:
 - i. I Have a Halal Certificate This option should only be chosen if your business has been awarded a Halal Certificate by Jakim.
 - ii. No Pork & Alcohol (No Halal Certificate) This option should only be chosen if you are in process of getting a Halal Certificate or you met all the Halal certification criteria but do not own a Halal Certificate.
 - iii. **Non-Halal (Contains Pork or Alcohol)** This option should be selected if your business does not fall under both category i & ii or your products contains pork or alcohol.

FAQ 42 : Will my Halal status be displayed on my store?

- Yes, your Halal status will be displayed as follows:
 - i. I Have a Halal Certificate Halal tagging will be displayed on your store.
 - ii. No Pork & Alcohol (No Halal Certificate) There will be no tagging on your store.
 - iii. Non-Halal (Contains Pork or Alcohol) Non-Halal tagging will be displayed on your store.

Appendix

Table 1.0: Business and Product categories available on Sama-Sama Lokal

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Business Categories	Product Categories
Cuti-Cuti Malaysia	 Hotel, Travel Agency/Tour Packages, Leisure Activities, Homestay/Staycation, Transportation/Car Rental, Pocket Wi-Fi/SIM Card
Hawkers	• Halal, Non-Halal, Chinese, Malay, Indian, Western, Thai, Korean, Japanese, Indonesian, Italian, Taiwanese, Vietnamese, Vegetarian, Beverages, Snacks, Desserts, Burgers, Mamak
Beverages, Snacks & Desserts	• Coffee & Tea, Chocolate, Juice & Smoothies, Beverages, Bakery, Bubble Tea, Ice Cream, Cakes, Cookies, Desserts,
Restaurants & Cafes	 Halal, Non-Halal, Chinese, Malay, Indian, Western, Thai, Korean, Japanese, Indonesian, Italian, Taiwanese, Vietnamese, Vegetarian, Beverages, Fast Food, Dim Sum, Hot Pot, Seafood
Markets & Sundries	 Halal, Non-Halal, Bakery & Confectionery, Eggs, Fish & Seafood, Fresh Meat & Poultry, Fresh Vegetables, Chilled & Frozen Food, Frozen Meat, Dry Food, Frozen Pastry, Beverages, Alcoholic Beverages, Noodles, Cooking Supplements, Dairy, Juices, Tea & Coffee, Carbonated Drinks
Fresh Fruits	Fresh Fruits, Fruit Snacks, Fruit Baskets
Health & Beauty	• Face Care, Feminine Care, Body Care, Hair Care, Oral Care, Skin Care, Health Food & Supplements, Male Grooming, Cosmetics & Fragrances, Beauty Tools & Accessories
Men's Fashion & Accessories	Clothing, Shoes, Bags & Wallets, Watches & Eyewear, Accessories & Jewellery, Muslim Wear
Women's Fashion & Accessories	Clothing, Shoes, Bags & Wallets, Watches & Eyewear, Accessories & Jewellery, Muslim Wear
Baby, Kids, & Toys	• Baby Food, Baby Toiletries, Diapers & Wipes, Milk Powder, Kid's Toys, Girl's Fashion, Boy's Fashion
Groceries & Pets	 Baking, Biscuits & Cakes, Canned Food, Cereals, Confectionery, Dry Condiments, Jams & Spreads, Organic, Pasta & Instant Noodles, Rice, Sauces & Dressings, Snacks, Cutleries, Laundry & Household Supplies, Pet Food, Pet Accessories
Sports Apparel & Equipment	• Fitness Equipment, Camping & Hiking, Fishing, Bicycles, Water Sports, Indoor Sports, Outdoor & Adventure, Footwear, Clothing
Hobby & Leisure	• Travel & Luggage, Books & Stationeries, Hobbies & Gifts, Collectibles, Music Instruments, Party Accessories
Florists	 Loose Flowers, Bouquet, Box, Hampers, Basket, Gift Set & Bundles, Fresh Flowers, Preserved Flowers, Flowers
Home Appliances	• Kitchen Appliances, Sewing Machines, Vacuum, Cooling & Heating, Security & Surveillance, Home Entertainment, Washers & Dryers, Irons & Garment Steamers
Mobile, IT, & Camera	 Gadgets, Gaming & Consoles, Computers & Accessories, Cameras & Drones, Audio Accessories, Smart Devices, Printers, IT Parts
Automotive & Motorcycles	• Car Oils & Fluids, Car Accessories & Care, Car Parts, Wheel & Tires, Tools & Equipment, Merchandise, Oils & Fluids, Motor Accessories & Care
Household	Garden, Kitchen, Plumbing & Piping, Tiles, Toilets, Paint, Tools & Equipment, Lighting, Hardware Accessories & Tools, Bedroom, Living, Decorations & Accessories

Table 1.1: Prohibited Items on Sama-Sama Lokal

Category	Prohibited Products									
Tobacco and nicotine products	 Cigarettes including kretek and cigars E-cigarettes (including nicotine liquids, non-SIRIM certified- kits, atomisers, tanks, mods and other accessories) Tobacco or herb grinder 									
Pharmaceutical products	 Pharmaceutical products containing substances banned by the Ministry of Health (including slimming pills, sensual pills) Unregistered pharmaceutical products (where such products require registration) 									
Medical devices	Unregistered medical devices HIV test kits, Virus test kits									
Toys	 Toys without Malaysian Conformity (MC) mark Realistic replicas of guns and accessories 									
Weapons	 Guns and accessories Paintball guns Airsoft guns Blaster guns and slingshots Skords Pepper spray Self-defence weapons Knives longer than 7.6 cm (3 inches) 									
Coin and currency	Includes bitcoin and e-currency									
Alcoholic drinks	Wine, beer, champagne and other spirits									
Food	 Foods claiming medical or health benefits not allowed by the Ministry of Health Unpasteurized dairy products, fresh goods, wild mushrooms 									
Products infringing a third party's Intellectual Property Rights (IPR)	Replicas, counterfeits or pirated versions of an original product									
Adult products	Adult toys or lingerie which depict genitalia, use explicit language/content in product listing									
Telecommunications equipment	 Non-standard or non-certified telecommunications equipment, which DO NOT comply with Malaysian Communications and Multimedia Commission (MCMC) 									
Electric and electronics equipment	 Non-standard or non-certified telecommunications equipment, which DO NOT comply with Malaysian Communications and Multimedia Commission (MCMC) 									
Halal products	 Non-halal products or services which use the "halal" sign unlawfully 									
Financial products	 Products and services requiring licence from Bank Negara such as insurance, unit trust, stockbroking, FOREX trading and loans Store valued cards, digital currency or credit cards - Lottery tickets 									
Other items prohibited by law	 Uniforms of police and armed forces Items that promote violence, racism, hatred or offends religious beliefs Unlawful multi-level marketing (MLM) schemes or pyramid schemes Sales of low value mystery gift with high price Stolen goods 									
Animal & Wildlife products	Wildlife animals or items made using wildlife animals									
Used & rejected items	Used cosmetics, recalled items									
Explosive items	Fireworks, firecrackers (including Pop)									

Table 2.0: Maybank 3rd Party Delivery's Coverage with Automatic Deliveries (Supported by Lalamove, Borzo, etc.)

State	Postcode												
	50000	50512	50566	50612	50662	50714	50760	50804	50916	50938	51990	55720	56100
	50050	50514	50568	50614	50664	50716	50762	50806	50917	50939	52000	55900	57000
	50088	50515	50572	50620	50666	50718	50764	50808	50918	50940	52100	55902	57100
	50100	50519	50576	50621	50668	50720	50766	50810	50919	50941	52200	55904	57700
	50150	50528	50578	50622	50670	50722	50768	50812	50920	50942	53000	55906	57990
	50200	50529	50580	50623	50672	50724	50770	50814	50921	50943	53100	55908	58000
	50250	50530	50582	50626	50673	50726	50772	50816	50922	50944	53200	55910	58100
	50300	50532	50586	50632	50676	50728	50774	50818	50923	50945	53300	55912	58200
Kuala Lumpur	50350	50534	50588	50634	50677	50730	50776	50901	50924	50946	53700	55914	58700
	50400	50536	50590	50636	50678	50732	50778	50902	50925	50947	53800	55916	58990
	50450	50540	50592	50638	50680	50734	50780	50903	50926	50948	53990	55918	59000
	50460	50544	50594	50640	50682	50736	50782	50904	50927	50949	54000	55920	59100
	50470	50546	50596	50644	50684	50738	50784	50906	50928	50950	54100	55922	59200
	50480	50548	50598	50646	50688	50740	50786	50907	50929	50988	54200	55924	59700
	50490	50550	50599	50648	50694	50742	50788	50908	50930	50989	54300	55926	59800
	50500	50551	50600	50650	50700	50744	50790	50909	50931	50990	55000	55928	59990
	50502	50552	50603	50652	50702	50746	50792	50910	50932	51000	55100	55930	60000
	50504	50554	50604	50653	50704	50748	50794	50911	50933	51100	55200	55932	63000
	50505	50556	50605	50656	50706	50750	50796	50912	50934	51200	55300	55934	68000
	50506	50560	50608	50658	50708	50752	50798	50913	50935	51300	55330	55990	68100
	50507	50562	50609	50660	50710	50754	50800	50914	50936	51700	55700	56000	77000
	50508	50564	50610	50661	50712	50758	50802	50915	50937	51900	55710		
	40000	40550	40000	40744	41150	41010	42200	46400	46770	40000	47100	47640	ECOOO
	40000	40550	40626	40714	41150	41918	43300	46400	46770	46800	47100	47610	56000
	40100	40551	40032	40/10	41200	41990	43400	40500	40/80	40801	4/110	47620	50100
	40150	40560	40646	40718	41250	42000	43500	46510	46781	46802	4/120	47630	57000
	40160	40564	40648	40720	41300	42009	43558	46547	46782	46803	47130	47640	60000
	40170	40570	40660	40722	41400	42100	43600	46549	46783	46804	47140	47650	62000
	40200	40572	40664	40724	41506	42200	43650	46551	46784	46805	4/150	47800	62050
	40300	40576	40670	40726	41560	42300	43700	46564	46785	46806	4/160	47810	62100
	40400	40578	40672	40728	41586	42425	43800	46582	46/86	46860	4/1/0	47820	62150
Colongon	40450	40582	40673	40730	41672	42450	43807	46598	46787	46870	47180	47830	62200
Selangor	40460	40590	40674	40732	41700	42500	43900	40002	40/88	46960	47190	48000	62250
	40470	40592	40675	40800	41/10	42507	45100	46667	46789	46962	47200	48020	62300
	40500	40594	40676	40802	41720	42509	45200	46668	46790	46964	47300	48050	62502
	40502	40596	40680	40804	41900	42600	45600	46672	46791	46966	47301	48100	62675
	40503	40598	40690	40806	41902	42610	45800	46675	46792	46968	4/30/	50000	63000
	40505	40604	40700	40808	41904	42700	46000	46700	46793	46970	4/308	50050	63100
	40512	40607	40702	40810	41906	42920	46050	46/10	46794	46972	47400	52200	63200
	40517	40608	40704	40990	41908	43000	46100	46720	46795	46974	47410	53100	63300
	40520	40610	40706	41000	41910	43007	46150	46/30	46796	46976	47500	54200	64000
	40529	40612	40708	41050	41912	43009	46200	46740	46797	46978	47507	55100	68000
	40542	40620	40710	41070	41914	43200	46300	46750	46798	47000	47600	55300	68100
	40546	40022	40712	41100	41910	45207	40550	40700	40799				
	10000	10470	10518	10560	10596	10646	10710	10820	11060	11900	12720	13300	14020
	10050	10500	10524	10564	10600	10648	10720	10830	11100	11910	12990	13310	14100
	10100	10502	10534	10566	10604	10660	10730	10840	11200	11920	13000	13400	14101
	10150	10503	10538	10570	10609	10661	10740	10850	11300	11950	13009	13409	14110
Penang	10200	10504	10540	10576	10610	10662	10750	10910	11400	11960	13020	13500	14120
	10250	10505	10542	10578	10612	10670	10760	10920	11409	12000	13050	13600	14200
	10300	10506	10546	10582	10620	10672	10770	10990	11500	12100	13100	13700	14300
	10350	10508	10550	10590	10622	10673	10780	11000	11600	12200	13110	13800	14310
	10400	10512	10551	10592	10626	10674	10790	11010	11609	12300	13200	14000	14320
	10450	10514	10552	10593	10628	10676	10800	11020	11700	12700	13210	14007	14400
	10460	10516	10558	10594	10634	10690	10810	11050	11800	12710	13220	14009	
	79000	79505	79532	79575	79630	80050	80506	80560	80596	80648	80700	80908	81300
	79100	79511	79538	79576	79632	80100	80508	80564	80600	80662	80710	80988	81310
	79150	79513	79540	79592	79646	80150	80516	80568	80604	80664	80720	80990	81400
	79200	79514	79546	79601	79658	80200	80519	80578	80608	80668	80730	81000	81550
Johor	79250	79517	79548	79603	79660	80250	80534	80584	80620	80670	80900	81100	81700
	79500	79518	79550	79605	79680	80300	80536	80586	80622	80672	80902	81110	81750
	79502	79520	79552	79606	79681	80350	80542	80590	80628	80673	80904	81120	81760
	79503	79521	79555	79612	79683	80400	80546	80592	80644	80676	80906	81200	81800
	79504	79523	79570	79626	80000	80500	80558	80594					
	30000	30450	30510	30532	30551	30580	30604	30622	30648	30670	30720	30800	30904
	30010	30500	30512	30534	30552	30582	30606	30626	30656	30673	30730	30810	30906
	30020	30502	30516	30536	30554	30586	30609	30628	30658	30674	30740	30820	30908
	30100	30503	30517	30540	30556	30590	30610	30630	30660	30676	30750	30830	30910
Perak	30200	30504	30518	30542	30560	30592	30612	30632	30661	30682	30760	30840	30912
	30250	30505	30519	30546	30564	30594	30614	30634	30662	30690	30770	30900	30988
	30300	30506	30520	30548	30570	30596	30620	30644	30664	30700	30780	30902	30990
	30350	30508	30524	30550	30576	30600	30621	30646	30668	30710	30790		
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	75000	75200	75350	76100	76460	77400				
	75050	75250	75400	76300	77000	78000				
Melaka	75100	75260	75450	76400	77200	78200				
	75150	75300	75460	76450	77300	78300				