

TERMS & CONDITIONS OF Maybank ATM Cash-out

Please read this Terms and Conditions carefully as it highlights your responsibilities, the operations and possible risks in using the Cash-out feature.

By agreeing, accessing or utilizing Maybank's MAE mobile application ("MAE App") ATM Cash-out feature, you agree to be bound by these Terms and Conditions.

Maybank ATM Cash-out is part of ("MAE App") service, and shall be read in conjunction with the Terms and Conditions of Access, MAE, Debit Card, Banking Accounts (Conventional or Islamic, as the case may be) and any other applicable Banking Services terms and conditions of the Maybank Group without limitation or qualification.

From time to time, if deemed required, we may need to revise these Terms and Conditions, in which case we will, subject to giving twenty one (21) days prior notice of communicating the revision, where applicable via such mode as Maybank deems appropriate. Your continued use of the service subsequent to any such revision will be deemed as acceptance of those changes.

If you choose **NOT** to accept these terms and conditions or any of its revisions, please do not proceed and immediately discontinue your access and/or use of the service.

1. The following definitions apply unless otherwise stated:-

"Access Codes" refers to Username, Password and/or PIN and/or such other confidential authentication information that is required to access and/or use Maybank ATM Cash-out, whether in the form of words, codes, numbers, sets of characters or biological input or such other form or combination thereof, as may be prescribed by Maybank from time to time.

"You" or "User" refers to a Maybank cardholder who is a MAE App user and makes cash withdrawal using Maybank ATM-Cash-out.

"Biometric Authentication" ("Biometric") refers to a user identity verification process that involves a biological input or the scanning or analysis of some part of the body which includes but not limited to Fingerprint scanning (known as Quick Touch), Face ID and Voice ID.

"Secure2U" refers to an existing form of authentication for you to authorise Maybank banking transactions using one of the methods, Secure Verification (one-tap approval) whereby you can approve or reject selected transactions performed, directly from your device.

"MAE PIN" refers to Personal Identification Number that you set up in order to access certain functions provided through the MAE App.

"ATM/SRM" refers to Automated Teller Machine (ATM) and Smart Recycle Machine (SRM).

"Debit Card" refers to Maybank Visa/Mastercard debit issued by the Bank for your Account(s) of which the Bank allow you to link into and carries Bankcard, Visa or MasterCard logo that enable you to perform transaction.

"Maybank" refers to Malayan Banking Berhad and/or Maybank Islamic Berhad and includes its successors in title and assigns.

"ATM Cash-out" or "Service" means a service which allows Maybank cardholders who use MAE App to make cash withdrawal at Maybank Malaysia ATM/SRM. This service is available on MAE App only.

“Mobile Device(s)” refers to the mobile phone or such other communication device which is used to access MAE App.

“QR Codes” refers to Quick Response Code, a type of matrix barcode (or two-dimensional barcode) that contains information about an item to which it is attached. The QR code will be displayed at every ATM and SRM for User to scan to initiate the ATM Cash-out withdrawal process.

2. ELIGIBILITY

Maybank ATM Cash-out is offered to Maybank debit cardholders only who are also individual or sole proprietor users of MAE App. The Service is only available upon registration of ATM Cash-out feature via MAE App.

3. MAYBANK ATM CASH-OUT SERVICES

- 3.1 To start using the Service, you must log into your MAE App and register for the ATM Cash-out feature. Upon registration, you will immediately receive a notification. You have to wait for approximately 24 hours to allow the Maybank ATM Cash-out to be activated before you can start using the Service.
- 3.2 To perform the cash withdrawal using Maybank ATM Cash-out, you have to visit our selected ATM/SRM which displays the QR code on the ATM/SRM screen. You are then to scan the displayed QR code with your MAE App, input the cash withdrawal amount and select the banking account for the withdrawal. Once you have confirmed the information on the MAE App, transaction will be processed at the ATM/SRM. Once the transaction is completed, please ensure that you collect the money from the ATM/SRM dispenser before leaving the ATM/SRM.
- 3.3 The Maybank ATM Cash-out maximum daily cash withdrawal limit is the existing debit card daily withdrawal limit at the ATM/SRM. It will be a shared limit between ATM Cash-out and withdrawal using card. The daily withdrawal limit can be changed anytime by you via ATM/SRM, as per current practice. Maybank may from time to time change the maximum and minimum limits on Maybank ATM Cash-out and the User shall be bound by the limits imposed.
- 3.4 Activation of Secure2U is a pre-requisite requirement for the use of the Maybank ATM Cash-out. For cash withdrawal amount of RM1,000 and below per transaction, only biometric authentication or MAE PIN is required. For cash withdrawal of above RM1,000 per transaction, biometric authentication or MAE PIN is required together with your Secure2U approval.
- 3.5 You are wholly responsible to ensure the correct withdrawal amount and the information is displayed prior to confirming the withdrawal. The amount entered by you and/or information transmitted shall be deemed by Maybank to be correct upon User's confirmation of the transaction.
- 3.6 You shall observe all security measures prescribed by Maybank from time to time relating to the Service in particular over security of Password and your mobile devices from falling into the wrong hands. You must take all reasonable precautions and diligence to prevent any unauthorized use of the Maybank ATM Cash-out and your mobile devices including but not limited to the following measures:-
 - enable lock on your mobile devices;
 - not keep any written record of Access Codes on, with or near your Mobile Devices;
 - not display or to allow another person to see the Access Codes during Access Codes entry;
 - not use the Access Codes negligently or recklessly which will contribute to or cause losses from any unauthorized ATM Cash-out transaction by any Third Party;
 - avoid using date of birth, identity card number or mobile number as the Access Codes;
 - check the Account details and transactions and report any discrepancy without undue delay;
 - log out from the Maybank App properly after use and not leave your Mobile Devices unattended;

- At no time and under no circumstances shall the User reveal his/her Access Codes to anyone including to any of the Maybank's staff.

If the Access Codes is exposed or suspected to be exposed to another person or if the mobile is lost or stolen, User shall immediately inform Maybank and the MAE App and Maybank ATM Cash-out will be deactivated.

3.7 Maybank may accept and act upon any instruction issued and/or transmitted via Maybank ATM Cash-out as the User's authentic and duly authorized instruction. Maybank shall be under no obligation whatsoever to investigate the authenticity or authority of person(s) effecting the instruction or verify the accuracy and completeness of the instruction. The instruction will be treated as valid and binding on Maybank notwithstanding any error, fraud, forgery, lack of clarity or misunderstanding in the terms of such instruction.

3.8 Queries and disputes

Any queries, complaints or report loss (inclusive of debit card and mobile device) shall be directed to Maybank Group Customer Care (MGCC) hotline at **1-300 88 6688 or 603-78443696** (overseas) any time, any day. (That includes holidays). Disputes reported to MGCC will be investigated by Maybank. Maybank will NOT revoke and/or reverse successful ATM Cash-out withdrawals before the outcome or dispute settlement.

Maybank shall not be held responsible amongst others for disputes arising from:-

1. Any wrongful or miscommunication perceived by the User regarding the service;
2. Any wrong / fraudulent / unauthorized withdrawal transaction.

3.9 Liability for unauthorized transaction.

a. You understand and acknowledge that if any third party obtains access to User's Mobile Device and/or MAE App and/or Password, such third party will be able to carry-out Maybank ATM Cash-out transactions. User shall be responsible for all ATM Cash-out transactions carried out through User's mobile device and Maybank shall not be liable in any manner for such transactions unless it is due to Maybank's negligence, fraud or wilful misconduct.

b. You will be liable for unauthorized transactions if you have:

- i. acted fraudulently, negligently or through your wilful misconduct;
- ii. delayed in notifying the Maybank as soon as reasonably practicable after having discovered the loss or unauthorized use of the Maybank ATM Cash-out and/or your mobile device;
- iii. failed to protect the security of your Access Codes and device including but not limited to voluntarily disclosing the Access Codes to another person; or allowing another person to use your mobile device.

3.10 Notwithstanding and without prejudice to the generality of the clauses in these Terms and Conditions, you shall expressly agree that the use of ATM Cash-out is at your own risk and shall assume all risk incidental to or arising out of its use unless it is due to Maybank's fraud, gross negligence or wilful misconduct.

3.11 These terms and conditions are governed by the laws of Malaysia.