

Foreign Telegraphic Transfer (FTT) via Maybank2u by Debit Master Foreign Currency Account (MFCA) - Frequently Asked Questions (FAQs)

1) Q: Can I use Maybank2u or Maybank2u Biz FTT service by debit Master Foreign Currency Account (MFCA)?

A: The online FTT service by debit MFCA is only available at Maybank2u only.

2) Q: Who can use Maybank2u FTT service by debit Master Foreign Currency Account (MFCA) service?

A: Only individual or sole proprietor who has Maybank2u internet banking able to perform FTT by debit MFCA.

3) Q: What is the daily transaction limit for foreign fund transfers via Maybank2u by debit Master Foreign Currency Account (MFCA)?

A: The minimum transaction is foreign currency equivalent of RM1 up to a maximum per day of RM100,000.00. The daily limit of RM100,000.00 will be shared between FTT debit from MFCA and FTT debit from Maybank RM account. You may perform more than one transaction per day up to the maximum amount only. Note: The foreign currency used in FTT debit MFCA will be converted to match daily limit of RM100,000.00 by using daily forex rate.

4) Q: What type of Master Foreign Currency Account (MFCA) is allowed for FTT via Maybank2u?

A: Only MFCA Investment type is allowed for FTT debit MFCA via Maybank2u. MFCA Trade type is not allowed for FT debit MFCA via Maybank2u.

5) Q: What types of foreign currency are allow for FTT debit MFCA via Maybank2u?

A: There are total of 16 foreign currency allowed for FTT debit MFCA via Maybank2u.

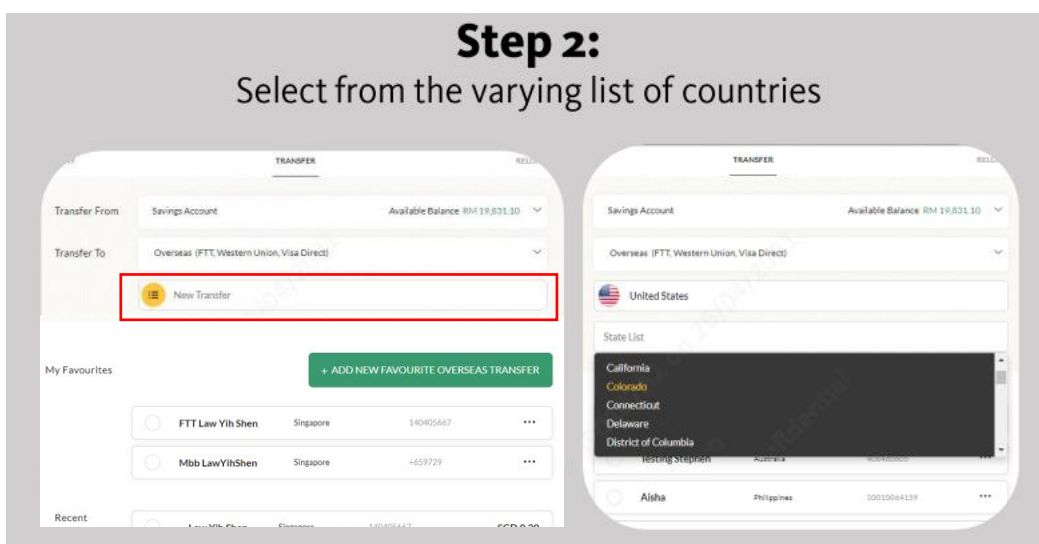
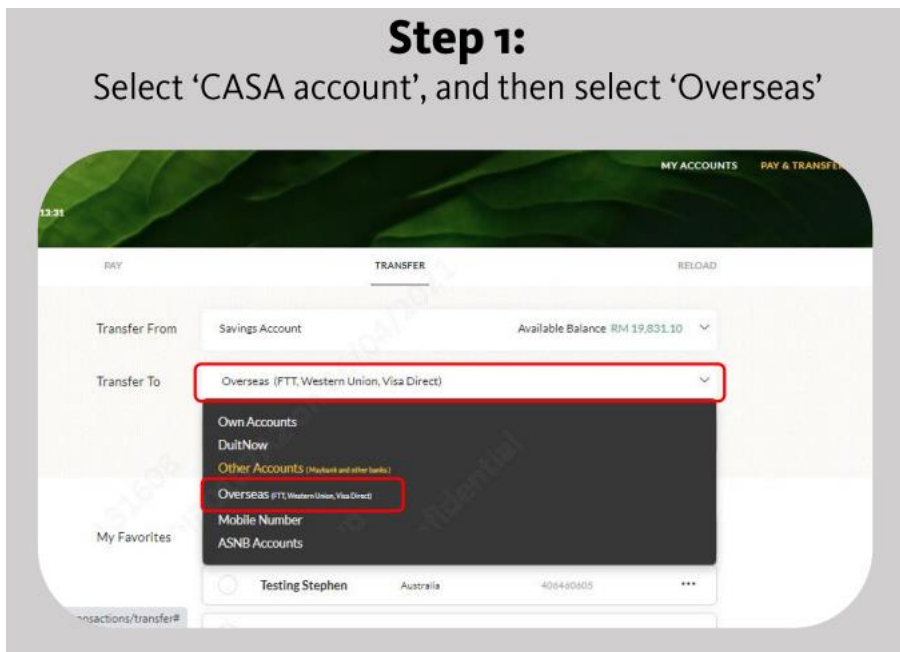
1. Australian Dollar (AUD)
2. Canadian Dollar (CAD)
3. Chinese Renminbi (CNY)
4. Euro (EUR)
5. Hong Kong Dollar (HKD)
6. Japanese Yen (JPY)
7. New Zealand Dollar (NZD)
8. Sterling Pound (GBP)
9. Swiss Francs (CHF)
10. Singapore Dollar (SGD)
11. US Dollar (USD)
12. Danish Kroner (DKK)
13. Swedish Kroner (SEK)
14. Arab Emirates Dirham (AED)
15. Qatar Riyal (QAR)
16. Thai Bhat (THB)

6) Q: Can I select different debit MFCA currency and receiver's country currency for FTT debit MFCA via Maybank2u?

A: You are not allowed to proceed FTT debit MFCA via Maybank2u if you select different debit MFCA currency and receiver's country currency. Only same debit MFCA currency and receiver's country currency is allowed for FTT debit MFCA via Maybank2u.

Debit MFCA Account Currency	Receiving's Country	Receiving's Country Currency	FTT Debit MFCA via Maybank2u (Allow/Not allow)
USD	Australia	USD	Allow
USD	Australia	AUD	Not allow

- 7) **Q: Is there any additional fee imposed for FTT debit MFCA via Maybank2u?**
 A: There is no additional fee imposed for FTT debit MFCA via Maybank2u. Only RM10 service fee imposed for FTT service via Maybank2u if you select MFCA to debit FTT send amount. This RM10 FTT service fee will debit from the Maybank RM account selected by you.
- 8) **Q: Is the Favourite FTT transaction allowed for debiting an MFCA via Maybank2u?**
 A: No, the Favourite FTT transaction cannot be used to debit an MFCA via Maybank2u. Favourite FTT transaction can only be used to debit current or savings accounts in Ringgit Malaysia through Maybank2u and the MAE App.
- 9) **Q: How to transfer FTT debit MFCA via Maybank2u?**
 A: Below is the step by step for transfer FTT debit MFCA via Maybank2u.



Step 3:

Select currency and input the amount

TRANSFER

Transfer From: Savings Account Available Balance RM 19,831.10

Transfer To: Overseas (FTT, Western Union, Visa Direct)

United States

Wyoming

Enter Amount RM 1000 USD Compare

Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a non PIDM member

Step 4:

Select transfer under FTT

Enter Amount RM 1000 USD Compare

Foreign Telegraphic Transfer	Western Union
INDICATIVE EXCHANGE RATE RM 4.1660 = USD 1 RM 1000 = USD 240.04	INDICATIVE EXCHANGE RATE RM 4.2687612 = USD 1 RM 1000 = USD 234.26
SERVICE FEE RM 10.00	SERVICE FEE RM 100.00
TRANSACTION FEE Applicable	TRANSACTION FEE Applicable
RECEIVE METHOD Credit to account	RECEIVE METHOD Cash
DAILY TRANSFER LIMIT RM 1.00 - RM 49,999.00	DAILY TRANSFER LIMIT RM 9,999.00
TRANSFER DURATION 1 - 2 Working Days	TRANSFER DURATION Instant
TRANSFER RM 1,010.00	TRANSFER RM 1,100.00

Step 5: Key in all the required details

Foreign Telegraphic Transfer To United States

SENDER'S DETAILS

Nationality: Malaysian/Citizen/Permanent Resid

Sender Address Line 1: 123, Jalan 123 (21 characters remaining)

Sender Address Line 2: Taman 123 (25 characters remaining)

Postcode: 12345

Country: Malaysia

RECIPIENT'S BANK DETAILS

Recipient's Bank: Bank name must be accurate

SWIFT BIC Code (Optional):

FED WIRE:

Account Number:

Branch Address: Branch Address must be as accurate as possible (25 characters remaining)

City:

Step 6: Select MFCA account to debit fund from

Foreign Telegraphic Transfer To United States

DEBIT FROM MFCA(Optional)

Transfer From MFCA Account:

- MFCA Account - USD 75401105085
- MFCA Account - USD 75401105085
- MFCA Account - USD 75401105055
- MFCA Account - USD 754011054848

NOTES:

1. This is optional. Once you select from amount will be deducted from the selected
2. The transaction fee will be debited from the previously selected Current/Savings account.

RECIPIENT'S DETAILS

TRANSFER DETAILS

Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a non-PIDM member.

Step 7: Key in all required details and select transfer

The first screenshot shows the 'RECIPIENT'S DETAILS' form with the following fields:

- Nationality: Non-Malaysian
- Name: MENARA MAYBANK TEST
- IC/Passport Number: S1234567
- Recipient Address Line 1: MENARA MAYBANK TEST
- Recipient Address Line 2: MENARA MAYBANK TEST 1
- Country: United States
- Contact Number: 12345
- Email (Optional): etantn@gmail.com

The second screenshot shows the 'TRANSFER DETAILS' form with the following fields:

- Purpose: CAPITAL TRANSACTION
- Dear Customer: Please be informed that as per FEA regulation, you are limited to a 3 million Ringgit Malaysia for any investment related transfer. For more information please call 1-300-88-0088.
- Transaction Fees: Sender bear the fee, additional fee born by beneficiary upon crediting of funds.
- Additional Info: I'VE READ AND UNDERSTAND THE BNM FOREIGN EXCHANGE RULES AND ACCEPTED THE DECLARATION AND THE FOR THIS TRANSFER AS WELL AS TERMS AND CONDITION.
- TRANSFER RM42.00

Step 8: Select request to obtain approval via TAC/ Secure2u

The first screenshot shows the 'TRANSFER' screen with the following details:

- Transfer From Investment MFCA
- Available Balance: USD 8.94
- Transfer To MENARA MAYBANK TEST
- 1234567890
- USD 0.24
- Recipient's Bank: MENARA MAYBANK TEST
- FED WIRE: 123456789
- Branch Address: MENARA MAYBANK TEST
- City: New York
- Nationality: Non-Malaysian
- Name: MENARA MAYBANK TEST
- IC/Passport Number: S1234567
- SMS TAC: [Input field]
- REQUEST

The second screenshot shows the 'TRANSFER' screen with the following details:

- Transfer From Investment MFCA
- Available Balance: USD 8.70
- ✓ Transfer To MENARA MAYBANK TEST
- 1234567890
- USD 0.24
- Recipient's Bank: MENARA MAYBANK TEST
- FED WIRE: 123456789
- Branch Address: MENARA MAYBANK TEST
- City: New York
- Nationality: Non-Malaysian
- Name: MENARA MAYBANK TEST
- IC/Passport Number: S1234567
- Recipient Address Line 1: MENARA MAYBANK TEST
- Transaction Successful!
- SAVE RECEIPT [1]
- NEW TRANSFER →