

Maybank Goal-Based Investment Frequently Asked Questions



Q1: What is Maybank Goal-Based Investment?

Maybank Goal-Based Investment is a feature designed to help you achieve your financial goals with a simplified Unit Trust investment plan. Just enter the required information and our simulation will show how much you need to invest every month to achieve your financial goals within your preferred time frame.

Q2: How is Goal-Based Investment different from other investments?

Maybank Goal-Based Investment focuses on achieving specific financial objectives by simulating your monthly investment amount according to your personal goals, risk tolerance, and the duration needed to achieve them.

Q3: How many goals can I create?

You can create up to 10 goals in total:

- Maximum of 1 Retirement Goal
- Up to 3 Education Funds for yourself
- Up to 3 Education Funds for your children
- Up to 3 Grow Wealth

Q4: What is the minimum amount of money I need to start investing?

You can start investing for your goal from as low as RM 200!

Q5: Are there any hidden fees or charges?

Depending on your selected portfolio, there will be a one-time sales charge ranging from 0% to 1.5% for each deposit (including initial deposit, top ups and Monthly Auto-Deposits). Please note that the sales charge may differ from time to time without prior notice.

Q6: Who is Maybank Goal-Based Investment suitable for?

Maybank Goal-Based Investment is open to all Malaysians aged 18 years old and above. Whether you are a fresh graduate looking to grow your wealth, a new parent planning for your child's education or a working adult looking to plan for your retirement, this investment is suitable for anyone who seeks a simple and automated approach to achieving their life goals.

Q7: Is Maybank Goal-Based Investment only available to Maybank/Maybank2u customers?

Yes, you need the following to invest in Maybank Goal-Based Investment:

- A Maybank savings/current account with active Maybank2u access (not applicable to joint accounts)
- A Maybank Unit Trust account

If you are already a Maybank customer but have not activated your Maybank2u access, go to www.maybank2u.com.my and click the 'Register Now' on the top right corner of the screen. If you are not yet a Maybank customer, go to www.maybank2u.com.my and click the 'Open Account' at the bottom of the screen.

Q8: I don't have a Maybank Unit Trust account. Can I still invest?

You need to open a Maybank Unit Trust account to start your Maybank Goal-Based Investment journey. If you have not opened an account, follow the steps below to apply:

1. Log in to Maybank2u web and click 'APPLY' on the top right corner.
2. Go to the 'Investment' tab.

3. Look for 'Unit Trust Account' and click 'Apply Now'.

Q9: How can I start investing in Maybank Goal-Based Investment?

Via Maybank2u website:

1. Log in to Maybank2u web and go to the 'WEALTH' tab.
2. On the right side of your dashboard, tap 'CREATE GOAL'.
3. Please check your risk profile level and click 'PROCEED'. *(You'll need to take the Suitability Assessment if you haven't taken/updated it within 12 months)*
4. At the Goal-Based Investment introduction page, click 'GET STARTED'.
5. Select the category of your goal: Retirement Goal, Education Fund, or Grow Wealth.
6. Enter the information required for your goal.
7. A simulation will appear with the estimated outcome of your goal. You may edit the simulation values or investment amount to adjust accordingly.
8. Once you're satisfied with the simulation, click 'START INVESTING'.

Via MAE app:

1. Launch the MAE app and tap 'Goal-Based Investment' under 'Quick Actions'.
(If the icon is not on your home screen, swipe right under 'Quick Actions' and tap 'View All' to look for 'Goal-Based Investment'.)
2. Please check your risk profile level and click 'PROCEED'. *(You'll need to take the Suitability Assessment if you haven't taken/updated it within 12 months)*
3. At the Goal-Based Investment introductory page, tap 'Get Started'.
4. Tap on the category of your goal: Retirement, Education or Grow Wealth.
5. Enter the information required for your goal.
6. A simulation will appear with the estimated outcome of your goal. You may edit the simulation values or investment amount to adjust accordingly.
7. Once you're satisfied with the simulation, tap 'Start Investing'.

Q10: Why do I need to create/update my risk profile?

All investments have risks and a risk profile is important to evaluate an investor's willingness and ability to take investment risks.

By completing the Suitability Assessment, we can categorise you into one of the five available risk profiles (conservative, moderately conservative, moderate, moderately aggressive and aggressive) and recommend the most suitable funds for your investment. We encourage you to answer the Suitability Assessment truthfully to get the most accurate representation of your risk tolerance.

Q11: Can I change my risk profile after taking the Suitability Assessment?

Yes, you can. You will be given the option of whether you would like to retake your risk profile when you set up your next goal. Alternatively, you may also do this via the steps below:

1. Log in to Maybank2u web and click 'SETTINGS' on the right side of the screen.
2. Go to 'ACCOUNTS' and click on the 'Unit Trust Risk Profile' tab.
3. Click 'Update' to retake your Suitability Assessment.

Q12: What details can I change after my goal has been created?

Depending on your goal, you can add your EPF, Savings and Investment details to get a more accurate projection to reach your goal. Please note that this does not withdraw your EPF, Savings or Investments. The figures you provide will be used solely for calculation purposes.

Q13: How do I check the performance of the goals I've created?

After you have created your goal, you can monitor the progress and performance on the goal dashboard.

Via Maybank2u website:

1. Log in to Maybank2u web and go to the 'WEALTH' tab.
2. Scroll down to view the goals you've created on the right side of the screen, below 'Goal-Based Investment'.
3. Click on the goal you'd like to check and scroll down to see the goal's historical performance.

Via MAE app:

1. Launch the MAE app and tap 'Goal-Based Investment' under 'Quick Actions'.
2. Tap on the goal you'd like to check.
3. Tap on 'PERFORMANCE' to view the goal's historical performance.

Q14: Why are my funds not reflected in my goal?

It may take up to 2 business days for funds invested to be reflected in your goal. If your funds are still not reflected after 2 business days, please contact Maybank Group Customer Care at 1-300-88-6688 or email us at mgcc@maybank.com.my.

Q15: What products can I invest in with Maybank Goal-Based Investment?

You can build a unit trust portfolio with the available Focus Funds based on your risk profile. Just select up to 5 unit trust funds and adjust how much you'd like to allocate for each fund.

Alternatively, you can choose a Model Portfolio curated by Maybank fund managers. The funds in the Model Portfolio and the suggested allocations have been curated to maximise your gains while limiting your risk exposure. The Model Portfolios are reviewed periodically and if rebalancing is required, we will notify you to update your portfolio accordingly.

Q16: How do I deposit money into my Maybank Goal-Based Investment goals?

Via Maybank2u website:

1. Log in to Maybank2u web and go to the 'WEALTH' tab.
2. Scroll down and select the goal below 'Goal-Based Investment'.
3. Click 'TOP UP NOW'.
4. Enter the amount you'd like to deposit and check the fund allocation
5. Click 'CONFIRM ALLOCATION'.

Via MAE app:

1. Launch the MAE app and tap 'Goal-Based Investment' under 'Quick Actions'.
(If the icon is not on your home screen, swipe right under 'Quick Actions' and tap 'View All' to look for 'Goal-Based Investment'.)
2. Select your goal.
3. Tap 'Top Up Goal'.
4. Enter the amount you'd like to deposit.
5. Tap 'Confirm Allocation'.
6. Check your details and tap 'Fund Goal'.

Q17: Can I set up a Monthly Auto-Deposit / recurring deposit / regular savings plan (RSP) to invest in my goals?

You can set up a Monthly Auto-Deposit to automatically top up your goal every month. The investment amount will be deducted from your selected account starting the 12th of the following month. You can switch it off to pause your Monthly Auto-Deposit at any time, with no additional charges.

Q18: What happens if I don't have enough funds to contribute to my goal during a given month?

If you do not have enough funds for your goal during a given month, the goal will still be active. You may continue to top up whenever you can.

If you have an active Monthly Auto-Deposit and have insufficient funds in your selected Maybank savings/current account, no amount will be deducted for that month. However, if there are three (3) failed auto-deposits consecutively, your Monthly Auto-Deposit will be cancelled automatically. You can set up your Monthly Auto-Deposit again when you're ready.

Q19: Can I stop my Monthly Auto-Deposit after setting it up?

Yes, you can stop your automated top ups at any time. Follow the steps below:

Via Maybank2u website:

1. Log in to Maybank2u web and go to the "Wealth" tab.
2. Go to "Goal-Based Investment".
3. Select your goal.
4. Click on the green toggle beside "Monthly Auto-Deposit".
5. When a pop-up appears, click 'Confirm'.

Via the MAE app:

1. Launch the MAE app and tap "Goal-Based Investment" under Quick Actions.
2. Select your goal.
3. Tap the green toggle beside 'Monthly Auto-Deposit'.
4. When a pop-up appears, tap 'Confirm'.

Q20: Can I withdraw a portion of my invested funds from a goal?

Yes, you can. Follow the steps below:

Via Maybank2u website:

1. Log in to Maybank2u web and go to the "Wealth" tab.
2. Go to "Goal-Based Investment".
3. Select your goal.
4. Click on the three dots (•••) beside 'TOP UP NOW'.
5. Click 'Withdraw Funds'.

Via the MAE app:

1. Launch the MAE app and tap "Goal-Based Investment" under Quick Actions.
2. Select your goal.
3. Tap on the three dots (•••) at the top right corner of the screen.
4. Tap 'Withdraw Funds'.

Kindly take note that it may take up to 10 business days for the withdrawn amount to reflect in your account.

Q21: Can I delete my goal even when I have not achieved it?

Yes, you can. Follow the steps below:

Via Maybank2u website:

1. Log in to Maybank2u web and go to the “Wealth” tab.
2. Go to “Goal-Based Investment”.
3. Select your goal.
4. Click on the three dots (•••) beside ‘TOP UP NOW’.
5. Click ‘Remove Goal’.

Via the MAE app:

1. Launch the MAE app and tap “Goal-Based Investment’ under Quick Actions.
2. Select your goal.
3. Tap on the three dots (•••) at the top right corner of the screen.
4. Tap ‘Remove Goal’.

Once the goal is removed/deleted, any investments you have deposited into the goal including the returns will be credited back into your selected Maybank savings/current account. Kindly take note that it may take up to 10 business days for the withdrawn amount to reflect in your account.

Q22: Why do I need to remove my goal when I want to withdraw partially?

You need to have a minimum balance of RM 200 in your portfolio. If your withdrawal leaves a goal below RM 200, the goal will be removed and a full withdrawal will be initiated.

Disclaimer

Please refer to the [Terms & Conditions of Use](#) before using the Maybank Goal-Based Investment feature. By accessing the Maybank Goal-Based Investment, you agree to be bound by the Terms & Conditions of Use without limitation or qualification. **If you do not accept these terms and conditions, please immediately discontinue your access to Maybank2u and/or use of the Maybank Goal-Based Investment.**