

# MAE by Maybank2u

## *Frequently Asked Questions*

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### TABLE OF CONTENTS

<b>1. GENERAL</b> .....	<b>3</b>
1.1. App & Device .....	3
1.2. Maybank2u Credentials.....	5
1.3. Security.....	6
<b>2. DASHBOARD</b> .....	<b>7</b>
<b>3. MAYBANK2U</b> .....	<b>8</b>
3.1. Fund Transfer.....	9
<b>3.1.1. Transfer to own / other accounts</b> .....	<b>9</b>
<b>3.1.2. DuitNow Transfer</b> .....	<b>10</b>
<b>3.1.3. Transfer - Send &amp; Request Money</b> .....	<b>10</b>
<b>3.1.4. Split Bill</b> .....	<b>12</b>
<b>3.1.5. Transfer Overseas</b> .....	<b>13</b>
<b>3.1.6. Transfer to ASNB</b> .....	<b>13</b>
3.2. Pay Bills.....	14
<b>3.2.1. Maybank Billers</b> .....	<b>14</b>
<b>3.2.2. JomPAY Billers</b> .....	<b>14</b>
3.3. Scan & Pay (DuitNow QR).....	15
<b>3.3.1. Overview</b> .....	<b>15</b>
<b>3.3.2. Setting up &amp; management</b> .....	<b>15</b>
<b>3.3.3. Usage</b> .....	<b>18</b>
3.4. Wallet (Primary account).....	20
3.5. MAE Account .....	21
<b>3.5.1. MAE Visa Debit Card</b> .....	<b>23</b>
<b>3.5.2. Step Up for a Full-fledged Account</b> .....	<b>24</b>
<b>4. EXPENSES</b> .....	<b>25</b>
<b>5. TABUNG</b> .....	<b>26</b>
5.1. Group Tabung .....	27
5.2. Boosters.....	28

5.3.	Managing a Tabung .....	29
5.4.	Tabung Privacy.....	30
<b>6.</b>	<b>Junior.....</b>	<b>31</b>
6.1.	Overview.....	31
6.2.	Top Up / Recurring Top Up.....	32
6.3.	Yippie and Yippie-i (Yippie/-i) account online application .....	33
<b>7.</b>	<b>SECURE2U.....</b>	<b>34</b>
7.1.	Activation.....	34
7.2.	Usage of Secure2u .....	35
<b>8.</b>	<b>LOYALTY .....</b>	<b>37</b>
<b>9.</b>	<b>FOOD &amp; BEVERAGE.....</b>	<b>38</b>
<b>10.</b>	<b>ACTIVITIES .....</b>	<b>39</b>
<b>11.</b>	<b>PARTNERS.....</b>	<b>40</b>
11.1.	Movie Tickets – WeTix.....	40
11.2.	Flight Tickets – Airpaz .....	41
11.3.	Bus Tickets – CatchThatBus .....	42
11.4.	Train Tickets – KLIA Ekspres.....	43
11.5.	Groceries – MyGroser.....	44

## 1. GENERAL

### 1.1. App & Device

#### 1. What is MAE by Maybank2u?

MAE by Maybank2u is an app equipped with your existing online banking features, as well as additional features and services like Tabung (goal savings), Expenses (automated expense tracker), Food (F&B discovery) and more. The app will complement and add value to your lifestyle and day-to-day money moments.

#### 2. Who can download and use MAE by Maybank2u?

All individuals with a Maybank2u ID can use the app with their existing Maybank2u username and password. You may also use the new app if you're not a Maybank customer by signing up for a MAE account through the app.

#### 3. Are there any charges for using MAE by Maybank2u?

The MAE by Maybank2u mobile banking app is free but there are charges levied for selected transactions.

#### 4. I still have the existing banking app. Do I need to download MAE by Maybank2u?

For the best mobile banking experience, you are recommended to download MAE by Maybank2u on your smartphone. The existing app will still be available for download to accommodate customers adapting to MAE by Maybank2u until further notice.

#### 5. Can I have both the existing app and the new MAE by Maybank2u app on my smartphone?

Yes, you may keep both apps. However, we recommend you to use the new app for the best experience and for new features.

#### 6. Is the MAE in the existing Maybank2u app same as this new app?

No. MAE in the existing Maybank2u app is an account with added features like Split Bill and Send / Request Money. For increased convenience, this new MAE by Maybank2u app makes these features (and more) available to all Maybank customers.

If you've signed up for a MAE account, you can link it to the all-new MAE by Maybank2u app to experience all the new features.

#### 7. Will the Maybank promotions be applicable on both the old and new app?

Most promotions will be made available across both apps. However, this may vary based on campaigns and details will be held in the respective Terms & Conditions.

#### 8. Can the new app be used in both Android & iOS devices?

Yes, it is available for download on both types of devices. You can download the app from the AppStore (iOS), Google Play Store or Huawei App Gallery (Android).

9. **What is the minimum mobile device requirement to use MAE by Maybank2u and its services?**

To use the app, your smartphone must be:

- Not jail-broken or rooted
- Connected to a stable internet connection
- Running on an operating system requirement that is at least Apple iOS (version 12.0) and Android (version 8.0)

10. **I received an error message saying “Device not compatible” from Play Store when I tried to download MAE by Maybank2u. What should I do?**

One possible cause for some devices, especially lower-end devices, is that they have a cache partition size smaller than 50 MB. As a temporary workaround, you may want to clear the Play Store data from your device and re-install the app. To do this, go to Settings > Application Manager > All > Google Play Store > Clear data.

11. **Does my Huawei device work with this MAE by Maybank2u app?**

Yes, if your device has a Google Play Store you will be able to use the new app – MAE by Maybank2u. For those who can't find it in the Huawei App Gallery, we will update the app there in the near future.

## 1.2. Maybank2u Credentials

1. **What will happen to my accounts and banking features in the existing app if I switch over to the MAE by Maybank2u app?**

All existing banking features will be available on both the MAE by Maybank2u and the existing app.

Your Maybank2u login ID and password will give you access to your account(s) on this MAE by Maybank2u app, which comes with the addition of an automated expense tracker that gives you a consolidated view of your expenses and the ability to set a default spending account (wallet) to manage your day-to-day spending.

2. **I don't have a Maybank account. Can I download MAE by Maybank2u?**

Yes, all you have to do is download MAE by Maybank2u from AppStore (iOS) or Google Play Store (Android), and sign up for a MAE account.

3. **Will there be 2 selections during my payment checkout on other websites, meaning one for Maybank2u app and another for MAE by Maybank2u app?**

No, there will only be 1 selection which is FPX (Maybank2u).

4. **What if my login ID gets locked when I try to log into MAE by Maybank2u?**

Please contact our Maybank Group Customer Centre hotline at 1-300-88-6688, and we will assist you to unlock your ID.

5. **Will I be able to login to MAE by Maybank2u if I only have a MAE account?**

Yes, your MAE account is tied to your Maybank2u login ID credentials. Just insert the same credentials to access your account.

6. **I already have a Savings/Current account. Do I need to create a spending account and what is the benefit of having one?**

A spending account allows you to budget according to your daily expenses and does not affect your balance in your M2U savings/current account.

7. **I have a sole proprietor M2U account and my personal Maybank2u access. May I use both on the same app?**

No, MAE by Maybank2u is unable to manage multiple access logins within the same app.

8. **How many devices can I bind to the same Maybank2u access (i.e. username)?**

You may only link 1 device to the MAE by Maybank2u app. If you login from a different device, your account will be automatically logged out from the existing device.

9. **Why do I get an error message saying "Username cannot include special characters except underscore bar and full stop"?**

Most devices have the auto-complete feature enabled for typing. If the auto-complete feature is enabled, a space is automatically added at the end of the username, which causes the error. Please ensure to remove the space after your username.

## 1.3. Security

1. **Will there be any discrepancies on the amounts and payment required for my credit and debit cards if I move to MAE by Maybank2u?**

There will be no discrepancies. Using either the existing or new app will require your M2U login. Your cards will be reflected in both the apps with the same accurate debit and credit balances.

2. **I can't perform any transactions through MAE by Maybank2u. What should I do?**

If you have any issues with the app, please try any one of these methods below:

- Restart your device – After restarting, try to perform the transaction again.
- Check data connection - A strong internet connection (Wi-Fi or mobile data) is required for usage.
- Check device storage availability – If your device's storage space is low, please uninstall other apps, delete items such as pictures or videos, or close all unused apps to free up memory on your device.
- Clear cache & data on the App Store or Google Play Store application.
- Remove and download the app again.

3. **What are the security features on MAE by Maybank2u?**

The app is equipped with various security features: -

- The mobile device is tied only to your Maybank2u access (i.e. username(s)).
- Access to banking services is protected by a secured login procedure using security image and passphrase to ensure the app is connected to the official Maybank site.
- Challenge Questions are also imposed to authenticate transactions that are deemed high risk.
- Only 1 login session is allowed per Maybank2u access (i.e. specific username & password). If the same Maybank2u access is used to login from another device, the current session will be terminated when trying to perform a monetary transaction.
- Sensitive data such as password or transaction information will be transmitted to a public network through secured protocols SSL, TLS and HTTPS.
- Confidential account information will not be stored on the mobile device.

4. **What happens if I lose my mobile phone?**

Your personal account information will not be stored on the mobile device after your login session, so access to your account information remains secured even if you've lost your mobile phone. For your own safety, please do not save or store any personal account information or your passwords in your phone. You can still access the MAE app from another device, as your login is based on your Maybank2u Username and Password.

Please contact our Maybank Group Customer Centre hotline immediately, at 1-300-88-6688 (local) or +603-7844 3696 (overseas) to have your Maybank account temporarily suspended.

5. **Can I access MAE by Maybank2u when I'm travelling overseas?**

Yes, provided you have access to the internet while you are abroad. You may also check with your Telecommunication Service Provider for the roaming charges applicable when overseas.

## 2. DASHBOARD

### 1. How can I access all features from the dashboard?

You will need to link your Maybank2u ID to the app to enjoy all the features on the dashboard.

### 2. What are “Quick Actions”?

Quick Actions is a navigation shortcut that enables you to access your favourite features instantly. You may customise the Quick Actions by tapping on ‘Manage’ and selecting your favourite features.

### 3. Why does the wallet show my account’s balance?

The wallet icon reflects your chosen primary account’s balance. You can also assign another Maybank account (if available) as your primary account for transactions on the app, so that you can easily check your balance before making any Scan & Pay transactions.

If you prefer not to display your account balance on the app dashboard, you can choose to ‘Hide Balance on Dashboard’.

### 4. What is Food Near Me?

‘Food Near Me’ is a feature which allows you to access the Makan Mana food wheel. This wheel will randomly show a listing of popular dining places around you (based on geo-location data).

### 5. What does the Spending Summary show me?

Your Spending Summary on the dashboard shows you top expenses for the calendar month, a day after it has taken place (T+1). Expenses displayed will be based on your current account, savings account, and credit card spending.

### 6. What is “Tabung”?

Tabung is a goals-saving feature that can be used to save towards short- or long-term goals, such as an upcoming holiday, group gifts, shared expenses, emergency funds, etc.

### 7. What are Top Reads?

Top Reads are articles gathered from both internal and external sources for your reading pleasure.

### 8. What are featured promos? Does it include 3rd party promos?

The featured promos are promotions with our registered merchants and are exclusively for Maybank customers only.

### 3. MAYBANK2U

1. **Do I need to be a Maybank customer in order to use the Maybank2u section?**

You must be an existing Maybank2u Internet Banking customer to use this service. If you are not a Maybank customer, you may sign up for a MAE account instantly via the MAE by Maybank2u app.

2. **How do I apply for Internet Banking Services if I do not have access to Maybank2u?**

If you do not have access to Maybank2u Internet Banking, please sign up for a Maybank2u ID via our Maybank2u website or visit any of our Maybank branches near you.

3. **What are the services available under the Maybank2u section?**

Our list of services include:

- Inquiry:
  - Accounts: Current and Savings
  - Cards: Debit Card, Credit Card, Charge Card and Prepaid Card
  - Fixed Deposits: Conventional and Islamic Fixed Deposits
  - Loans: Housing Loan, Personal Loan and Hire Purchase
  - Investments: Unit Trust, Foreign Currency Account, Gold Account, Silver Account and ASNB
- Fund Transfer
  - Own Account Transfer
  - Open & Favourite Transfer to Maybank Accounts (Third Party Transfer)
  - Open & Favourite DuitNow Transfer to other bank accounts or proxies
  - MAE Account Top Up
  - Transfer to ASNB
  - Transfer Overseas (Bakong)
- Send & Request Money
- Split Bill
- Pay Bills
  - Open & Favourite Bill Payment
  - Open & Favourite JomPAY
  - Open & Favourite Zakat payments
- Pay Credit Cards
- Scan & Pay via DuitNow
  - Pay to individuals (P2P)
  - Pay to merchant
- Reload
  - Prepaid Reload
  - Game Credit Reload
- Sama-Sama Lokal
- Purchase through Partners – Movie tickets, Flight tickets, Bus tickets, ERL tickets, Travel deals.

### 3.1. Fund Transfer

In this section, Transfer services (Own Account Transfer, Transfer to other Maybank accounts, Transfer to other Bank accounts) also includes DuitNow, Send / Request Money via Mobile Number, and Split Bill.

#### 3.1.1. Transfer to own / other accounts

**1. Are there any charges for using MAE by Maybank2u Transfer?**

All transfer services (Own Account Transfer, Transfer to other Maybank accounts, Transfer to other Bank accounts) listed on the MAE by Maybank2u app are free of charge, unless otherwise stated in the “service charge” section.

The Bank has the right to add or change the charges from time to time. Changes will be communicated via the app and in its Terms and Conditions.

**2. What is the transfer limit in the MAE by Maybank2u app?**

The transfer limit will be linked as per your preference in the Maybank2u website settings section.

Transaction Type	Maximum Amount
Transaction via Current or Savings Account	The limit ranges from RM0.00 to RM50,000.00 per day, as managed on your Maybank2u settings. The limit is applicable for all transactions & services conducted through Maybank2u.
Transaction via MAE Account	<p>The transfer limit is capped at RM4,999.99 per transaction, RM5,000.00 per month and RM60,000.00 per year.</p> <p>If you have a MAE Visa Debit Card, the transfer limit is capped at RM 10,000.00 per transaction, RM10,000.00 per month and RM120,000.00 per year.</p>

**3. How do I add or remove a Favourite transfer account?**

You can add an account to your “Favourites” list at the end of a successful transfer transaction. To manage or remove an account from your list of favourites, please proceed to the Maybank2u website.

**4. I have a Maybank2u Biz and a Maybank2u Lite account. Can I register for Secure2u for both of these accounts?**

No, you may not. Secure2u is not applicable for Maybank2u Biz and/or Maybank2u Lite.

### 3.1.2. DuitNow Transfer

1. **What is DuitNow ID / Proxy?**

It is an identifier which can be linked to your Current or Savings account. Only registered identifier(s) can be used as a DuitNow ID. List of identifiers available include Mobile Number, NRIC, Army / Police Number, Passport Number or Business Registration Number linked to your bank account. For more information, please refer to the FAQs at <https://www.duitnow.my/#faq>

2. **Is there any transaction fee for using DuitNow?**

Transfers of RM5,000.00 and above will incur a RM0.50 charge per transaction, but no charges are applicable for transfers below RM5,000.00.

3. **What do I do if my mobile number in the bank's system is outdated?**

You may update your mobile number at any Maybank Branch or ATM to register the new number.

4. **Can I transfer to a DuitNow ID registered to another bank?**

Yes, as long as the DuitNow ID is registered with the respective banks.

5. **Can the same DuitNow ID be linked to another bank's account?**

Each DuitNow ID can only be tagged to one bank account at any given time.

6. **Can I register for DuitNow if I'm not a Malaysian?**

Yes, you can use your mobile number or passport number registered with the bank as your DuitNow ID.

7. **What if someone attempts to link my mobile number (or any other DuitNow identifiers) to their bank account?**

Only identifiers registered with the bank can be registered / linked to the respective bank account(s).

### 3.1.3. Transfer - Send & Request Money

1. **What is the Send & Request Money function?**

It is a function to send or request money using a mobile number linked to any Maybank account, instead of requiring an account number. Only mobile numbers registered and linked to the MAE by Maybank2u app with their Maybank2u ID will be allowed to use this function.

2. **How long will a "Request Money" transaction be valid for?**

The request will expire after five days, therefore the sender you are requesting money from will have only five days to make the payment.

3. **How quickly does the "Send Money" transaction work?**

The "Send Money" transaction is an instant transfer between the sender and receiver's account.

4. What is the transaction limit for the Send & Request Money function?

Transaction Type	Maximum Amount
<b>Request Money</b>	<p>The limit ranges from RM0.01 to RM50,000.00 per day, as managed on your Maybank2u settings. The limit is shared across all Transfer services available on Maybank2u and is shared and configurable via the Maybank2u website.</p> <p>Transaction via MAE account: The transfer limit is capped at RM4,999.99 per transaction, RM5,000.00 per month and RM60,000.00 per year.</p> <p>If you have a MAE Visa Debit Card, the transfer limit is capped at RM 10,000.00 per transaction, RM10,000.00 per month and RM120,000.00 per year.</p>
<b>Send Money</b>	<p>Transaction via Current / Savings account: The limit ranges from RM0.01 to RM50,000.00 per day, as managed on your Maybank2u settings. The limit is shared across all Transfer services available on Maybank2u and is shared and configurable via Maybank2u website.</p> <p>Transaction via MAE account: The transfer limit is capped at RM4,999.99 per transaction, RM5,000.00 per month and RM60,000.00 per year.</p> <p>If you have a MAE Visa Debit Card, the transfer limit is capped at RM 10,000.00 per transaction, RM10,000.00 per month and RM120,000.00 per year</p>

5. Can I Send or Request Money from users who don't have Maybank accounts?

Transaction Type	Details
<b>Request Money</b>	No, you can only "Request Money" from users on the MAE by Maybank2u app.
<b>Send Money</b>	If the recipient's mobile number is not linked to the MAE by Maybank2u app, the app will prompt the request through the DuitNow function. However, if the recipient's mobile number is not registered as a DuitNow ID, the transaction will not be completed.

### 3.1.4. Split Bill

**1. How do I split a bill?**

You may split a bill equally or separately via the Split Bill feature. Simply select two or more participants from your Contacts list to split the bill with. You may also attach the receipt for their reference and send collection reminders to remind them of the bill collection progress!

**2. Must the participants of the Split Bill be registered with MAE by Maybank2u before I split the bill with them?**

Yes, Split Bill participants must be registered with MAE by Maybank2u in order for the Split Bill creator to split a bill with them. If a participant hasn't linked their M2U ID to the app yet, the Bill creator may share the Split Bill request through the device's native share function. When participants download the app, the pending Split Bill request will be shown so long as it is before the bill's expiry date.

**3. What's the transaction limit for a Split Bill?**

The minimum Split Bill amount is RM1.00, up to a maximum of RM999,999.99.

**4. How many participants can I invite to a Split Bill request?**

A Split Bill creator can invite up to 29 participants to split a bill with (30 people, inclusive of creator).

**5. How long will a Split Bill request be valid for?**

The Split Bill request will remain valid for 30 days from the bill creation date.

**6. Who will be able to view the status of the Split Bill?**

All members of the Split Bill request will be able to view the status of the Split Bill on the MAE by Maybank2u app. If it's still pending payment, the creator will be able to send a gentle reminder for participants to pay up. On the occasion that a member has paid in cash, the creator can always use the "Mark as Paid" function to keep a tally of the bill.

**7. Where can I find my Split Bill(s)?**

Split Bills are typically held in one of the tabs depending on the status:

Tab	Details
<b>To Collect</b>	List of all outstanding collection bills that a creator has.
<b>To Pay</b>	List of all outstanding Split Bills request(s) that a participant has.
<b>Past</b>	Displays Creator's collected Split Bill(s), expired, or bills that have been paid for or rejected (by participants).
<b>Group</b>	Group your favourite friends. Add them here, and be guided with a step-by-step guide to set up Split Bill.

### **3.1.5. Transfer Overseas**

For questions related to Maybank-Bakong Transfer, please refer to [https://www.maybank2u.com.my/iwov-resources/pdf/personal/services/funds\\_transfer/mbb-bakong-transfer\\_faq.pdf](https://www.maybank2u.com.my/iwov-resources/pdf/personal/services/funds_transfer/mbb-bakong-transfer_faq.pdf)

### **3.1.6. Transfer to ASNB**

For questions related to Amanah Saham Nasional Berhad transfers, please refer to [https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/faq/investment\\_faq/amanah\\_saham\\_nasional\\_berhad\\_faqs.page](https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/faq/investment_faq/amanah_saham_nasional_berhad_faqs.page)

## 3.2. Pay Bills

### 3.2.1. Maybank Billers

1. **Are there any charges for bill payments?**

All bill payments made on the MAE by Maybank2u app are free unless otherwise stated in the “service charge” section. There is a RM 0.50 charge for each successful transaction to selected payee corporations. You will be notified when you make a payment to any of these corporations and the amount will be debited from your Maybank account.

The Bank has the right to add or change the charges from time to time. Changes will be communicated via the app and in its Terms & Conditions.

2. **Are bill payments processed on the same day?**

Not all payee corporations process payments daily. Therefore, to avoid late payment, it is best to schedule your payment in advance. Please note that payments made after 12.00 AM will be credited on the next working day.

3. **How do I add or remove a Favourite payee?**

You can add a favourite payee to your “Favourites” list at the end of a successful payment transaction. To manage or remove a payee from your “Favourites” list, please proceed to the Maybank2u website.

### 3.2.2. JomPAY Billers

1. **What can JomPAY be used for?**

JomPAY can be used to pay bills using funds from your Savings, Current or Credit Card accounts.

2. **Are there any charges for JomPAY transactions?**

Yes, JomPAY is free for customers who are making online bill payments.

3. **Is there a limit for JomPAY payments?**

Some Billers may impose a limit on the amount payable via certain accounts. Additionally, since JomPAY transactions are performed at Internet or Mobile Banking, a daily Internet Banking limit will apply as managed on the Maybank2u website.

4. **How do I add or remove a Favourite payee?**

You can add a favourite JomPAY payee to your “Favourite List” at the end of a successful payment. To manage or remove a payee from your list of favourites, please proceed to the Maybank2u website.

For more details about JomPAY, please visit:

[https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/services/digital\\_banking/jompay.page?](https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/services/digital_banking/jompay.page?)

### 3.3. Scan & Pay (DuitNow QR)

#### 3.3.1. Overview

1. **What is Scan & Pay?**

Scan & Pay (previously known as QRPay) is a cashless payment solution that enables customers to make payments to merchants using a unique two-dimensional quick-response (QR) code. Maybank Scan & Pay now also includes DuitNow QR services, a hassle-free and secured instant fund transfer service that enables you to make and receive funds nationwide by using a DuitNow QR code, which is also known as Malaysia's National QR code.

2. **What is DuitNow QR and is it different from Maybank's Scan & Pay?**

DuitNow QR is Malaysia's National QR Standard established by Payments Network Malaysia Sdn Bhd (PayNet) under the Bank Negara Interoperable Credit Transfer Framework (ICTF). Maybank has included DuitNow QR into the Maybank Scan & Pay service, which enables interoperable payments between banks and non-banks participants within DuitNow QR. You are able to make and receive payments nationwide from Maybank customers as well as customers from other participating banks and e-wallet mobile apps.

3. **Do I need to register to use DuitNow QR? Why am I unable to scan a DuitNow QR code?**

If you have registered and set up your Maybank Scan & Pay previously, no additional registration is required. For first time users, please set up Maybank Scan & Pay limits to enable DuitNow QR services which covers QR payments and Person-to-Person fund transfers among other services available.

Note: The latest version of the MAE app is required to enjoy this service

4. **Where can I use DuitNow QR?**

Look out for a DuitNow QR code standee at participating merchant outlets. You can also pay to any person who can generate a DuitNow QR code on any participating bank apps and e-wallet mobile apps. For the full list of DuitNow participants, please find out more at <https://www.duitnow.my/DuitNow-QR/index.html>.

#### 3.3.2. Setting up & management

1. **What are the services available on Scan & Pay?**

You can:

- Make QR payments to merchants by scanning the QR code or presenting your QR code for scanning.
- Scan QR to perform Person-to-Person fund transfers within close proximity from Maybank customers and other DuitNow QR supported bank or e-wallet mobile apps.

## 2. What are the functions available for Scan & Pay?

There are 3 types of functions available:

- **Scan** - This is a merchant-presented QR Code whereby you will scan a Maybank or DuitNow QR supported static / dynamic QR Code to perform the payment. The source of debiting accounts for this is via Maybank current account, savings account, or MAE account only.
- **Pay** - This is a customer-presented QR Code whereby merchants will scan your QR Code (generated from the MAE app) and process the payment. The source of debiting accounts for this is via Maybank current account, savings account, MAE account, debit or credit cards.
- **Receive** - This is a Person-to-Person transfer function whereby the Beneficiary (a Maybank customer) will generate the QR Code and present it to the Sender to perform electronic money transfer. This function is available and interoperable between Maybank customers and other DuitNow QR supported bank or e-wallet mobile apps.

## 3. Is Scan & Pay free of charge for local transactions?

Yes, Scan & Pay is absolutely free for all users with the MAE by Maybank app or if they are DuitNow QR participants.

## 4. Are there any charges for using Scan & Pay for overseas transactions?

For QRPay transactions performed overseas, the amount will be converted from foreign currency to Ringgit Malaysia (MYR) based on prevailing exchange rate as determined by Maybank's partner plus a margin. Maybank's partner here refers to the payment platform that facilitates the QR transactions made between customer and overseas merchants.

## 5. Who can use Scan & Pay?

All new and existing Maybank2u customers with the MAE by Maybank2u app on their smartphones are able to use Scan & Pay and DuitNow QR services.

## 6. Can another person use my app as leverage to use Scan & Pay on my behalf?

You should not allow anyone else to use your app, or perform a Scan & Pay transactions. The app is solely for your own usage so kindly safeguard your app from being used by another person as a recommended safety measure.

## 7. How do I set up Scan & Pay on the MAE app for the first time?

It's simple! Follow these steps:

- Tap the 'Scan & Pay' yellow icon at the bottom navigation bar.
- Log in with your Maybank2u credentials
- Set your preferred daily transaction limit and cumulative limit for Scan & Pay.
- Enter OTP received to enable Scan & Pay.
- Enable and allow camera access function if permission was not previously allowed.

#### 8. What are the types of limits I can set?

There are 2 types of limits that you can set for Scan & Pay transactions:

- **Daily Transaction Limit** is the maximum allowable transaction amount for the day. Your maximum daily transaction limit is capped at RM1,000.00.
- **Cumulative Limit** is the maximum allowable transaction amount which will not require either a password, biometric authentication, or 6-digit PIN. The default and maximum cumulative limit is RM250.00. For payments above RM250.00 or the set preferred cumulative limit, your password or biometric access will be required for security reasons.

Both limits can be updated through the MAE by Maybank2u app at your convenience.

#### 9. How can I change my transaction limits for Scan & Pay?

Here's how:

- Tap 'More' from the bottom navigation menu and select 'Settings'
- Select 'Maybank2u' and enter your Maybank2u password
- Choose 'Scan & Pay' and change your transaction limit accordingly
- Authenticate by entering the OTP received

#### 10. How do I select my preferred Scan & Pay debiting account?

The account you've pre-selected as your Wallet account will be your Scan & Pay debiting account by default. If required, you may change your preferred debiting account to your Maybank current/savings accounts or debit/credit cards, before confirming a payment.

#### 11. What are the security features in place?

- Your default daily transaction limit is RM1,000.00. However, you can set your preferred daily transaction limit from RM0.00 to RM1,000.00, in increments of RM50.00 (interval).
- Password or biometric (or 6-digit PIN) is required to proceed with QR payment of more than RM250 or the set preferred cumulative limit per transaction.

#### 12. How do I safeguard my Scan & Pay from being abused?

You can prevent others from using your Scan & Pay by following these simple guidelines:

- Ensure your device is protected with biometric, PIN or pattern.
- Do not leave your device unattended.
- Set your Scan & Pay limit based on your comfort level.
- Regularly check your account activity for any discrepancies or unauthorised transactions.

#### 13. What are the safety measures to be taken before proceeding with Scan & Pay transactions?

Ensure the following before proceeding with a transaction:

- Check the amount to be paid
- Check the merchant's details (business name) before proceeding with the transaction.

### 3.3.3. Usage

**1. Do I need to key in my password every time I launch and use Scan & Pay?**

No. However, below are instances where your password is required:

- First-time setup of Scan & Pay
- Change of Scan & Pay settings including payment limit and default account
- QR payment of more than RM250.00 or your set preferred cumulative limit per transaction (password, biometric or 6-digit PIN required)

**2. What are the types of QR codes available for scanning?**

There are two types of QR codes:

- Dynamic QR code: It has the merchant's account details and transaction amount embedded to it. You may scan it without entering the purchase amount.
- Static QR code: It has the merchant's account details. You must enter the amount after scanning the code.

**3. Where can I use Scan & Pay?**

You can use QRPay at all participating local merchants and overseas merchants with the "Maybank Malaysia" or "DuitNow QR" logo acceptance. You can view the list of outlets that accept Scan & Pay on the Maybank2u website, under Digital Products & Services > Maybank QRPay Merchants.

**4. What if the price displayed on my screen is different from what the merchant had agreed on?**

Please confirm with the merchant if the information shown is not reflected accurately. Should there be any discrepancies, request the merchant to regenerate a new code and scan again.

**5. How do I apply the promo code?**

In order to apply the promo code, please enter it manually upon payment.

**6. How long does it take to process QR payments / transactions?**

QR payments / transfers will be processed immediately.

**7. How do I know my payment status?**

The payment status will be displayed on the screen once payment has been made. You will also be notified via push notification. Alternatively, you may check your transaction history to see the status.

**8. How do I know if the payment has successfully been made and debited from my account?**

You'll receive a push notification regarding successful payment once you've scanned merchants or another user's QR code. You'll also see an acknowledgement page regarding the successful status of payment. Alternatively, you may check the transaction history for a full list of your successful payments.

**9. Why is my payment being rejected?**

Your payment may be rejected due to insufficient balance in your account, poor internet connectivity or the Merchant's QR service being deactivated.

**10. Why was I prompted with a Challenge Question while making payment?**

As part of the app's security feature, the Challenge question is imposed to validate your transaction.

**11. I've received a successful notification for my payment but the merchant claims to not have received it on their end. What should I do?**

Please show the successful notification and generate a receipt (if required) to share with the merchant as proof of payment confirmation. The merchant should also check their own transaction history to find out if the payment has successfully gone through.

**12. I can't perform any Scan & Pay transactions. What should I do?**

If you're facing issues with Scan & Pay, try the methods below:

- Check camera lens – Make sure your camera lens is clean and free from distortions, and that the scanned QR code is visible, clear, and within focus.
- Restart device - Turn off and restart your mobile device.
- Check data connection – A strong internet connection (Wi-Fi or mobile data) is required to use the app. Re-launch the app once you have a stable internet connection.
- Check device's available storage – If your device's storage space is low, please uninstall other apps or delete items like pictures or videos to free up space. The problem could also be attributed to multiple suspended apps running in the background. Please close unused apps to free up memory and resources.
- Clear cache and data - Clear cache and data on the App Store or Google Play Store application and try to download the app again.
- Update to the latest version of the MAE by Maybank2u app, or delete and reinstall the app.

**13. What happens if the amount transferred for QR Payments was wrong due to either the merchant's/cashier's or customer's mistake?**

If you are at the merchant's premise, kindly settle the dispute with the merchant directly. Any settlement of discrepancies shall be between you and the merchant/cashier. Both parties are allowed to make settlements based on arrangement as deemed fit, appropriate and agreed by both parties.

If there is a need for further investigation, kindly report this matter to our Maybank Group Customer Centre hotline at 1-300-88-6688 (local) or write into [mgcc@maybank.com.my](mailto:mgcc@maybank.com.my)

**14. What happens if the amount transferred for Person-to-Person fund transfers was wrong due to either the sender or recipient?**

Kindly settle the dispute with each other directly. Any settlement of discrepancies shall be between you and the sender/recipient. Both parties are allowed to make settlements based on arrangement as deemed fit, appropriate and agreed by both parties.

If there is a need for further investigation, kindly report this matter to our Maybank Group Customer Centre hotline at 1-300-88-6688 (local) or write into [mgcc@maybank.com.my](mailto:mgcc@maybank.com.my)

### 3.4. Wallet (Primary account)

1. **What is the Wallet section about?**

The Wallet section is a feature that allows you to pre-select a primary account for your daily transactions. This primary account set under the 'Wallet' feature will be pre-selected at the point of completing any financial related services on the app. However, you have the flexibility to change your preferred debiting account to any of your other Maybank current/savings accounts or debit/credit cards, before confirming any payment.

2. **How is the Wallet section different from the Maybank2u section?**

The Wallet section is a feature that lets you pre-select a primary or preferred account and keep track of you daily spending.

The Maybank2u section gives you an overview of all your accounts (beyond the primary Wallet account), credit cards, loans, fixed deposits and investment bank.

3. **What if I only have one (1) account?**

Having only one account means that the account will be automatically set in the Wallet section by default.

4. **Can I disable this Wallet function?**

No, you may not. All users are required to select an account for their Wallet section during the onboarding of the MAE by Maybank2u app.

5. **Am I able to hide my balance from being displayed on the dashboard?**

Yes, you may go to the Wallet section and tap on the 3 vertical dots icon on the top right corner of the screen to enable hiding your balance from being displayed on your dashboard.

6. **I have multiple accounts. How do I switch my default account in the Wallet section?**

You may go to the Wallet section and tap on the 3 vertical dots icon on the top right corner of the screen to switch accounts. Alternatively, you may also switch accounts via the Maybank2u section on the app under Accounts.

### 3.5. MAE Account

#### 1. Who can open a MAE account?

The MAE account is eligible for customers that fit the criteria below:

- Age 12 years and above
- Open to both Malaysians and foreigners
- New and existing Maybank customers

#### 2. What's the difference between MAE and other accounts?

Unlike other accounts, MAE is a spending account which offers the convenience of creating an account in the MAE by Maybank2u app, without having to visit a branch.

- The account has a balance limit of RM4,999.99
- Monthly debit limit of RM5,000.00 and an
- Annual debit limit of RM60,000.00

Upgrade your account limit by applying for a MAE card in the app.

#### 3. What do customers get by applying for a MAE account?

Non-Maybank customers: Setup a new account in app, complemented by an account number, virtual Visa card and Maybank2u access to transact on-the-go. Get started with a MAE account, and gain access to all the features offered to Maybank customers.

Existing Maybank customers: Setup a new MAE account in a few steps and use it as your primary spending account. Your MAE account will be linked to your existing Debit/ATM card, which can be used for cash withdrawal from our Self-Service Terminals (ATM/SRM).

#### 4. What am I able to do with a MAE account?

On the MAE by Maybank2u app, your MAE account allows you to access the features available to all Maybank customers, lets you track your expenses, save up for goals that matter to you, and more!

For the best mobile banking experience, you are recommended to download the MAE app. However, you may still use the existing Maybank2u app until further notice.

#### 5. What is the usage of the virtual card?

You will be provided with a virtual card number, expiry date and CVV. Your MSOS will also be registered automatically upon onboarding of a MAE account. Once this is done, customers will be able to use their card for:

- Online e-commerce purchases
- NFC payment (e.g. Samsung Pay)

#### 6. What is MSOS?

MSOS (Maybank Secure Online Shopping) is a card feature that ensures all online transactions are secure and protected. All virtual card transactions require an MSOS which will be sent to the phone number you've registered under MAE. If you'd like to change your MSOS number, you may contact the Maybank Group Customer Centre hotline at 1-300-88-6688 for further assistance.

**7. Can I make a purchase at non-3D sites (without authentication) using the MAE virtual card?**

No, you may not. The MAE virtual card is opted out of non-3D transactions by default. In order to do so, you are required to call the Maybank Group Customer Centre hotline at 1-300-88-6688 to opt in and enable the function to make purchases at non-3D secure sites.

**8. How do I top up my MAE account?**

If you do not currently have a Maybank account, you may top up using:

- FPX (minimum top up of RM10.00)
- Debit cards from other banks (minimum top up of RM10.00)
- Maybank Cash Deposit Machine (CDM)
- Intrabank transfers from Maybank2u or ATM
- Interbank transfers from other banks

On top of that, existing Maybank customers may top up using either their current or savings accounts.

**9. Can I earn interest/profit from my MAE account?**

No, there is no interest compounded from your MAE account.

**10. What is the default currency for MAE?**

MAE uses Ringgit Malaysia as its default currency.

**11. Is it possible to close my MAE account?**

Yes, you may close your account at any Maybank branch near you. Your MAE account will be automatically closed after 90 calendar days, if no monetary activity occurs after the account is created. No charges will be incurred for account closure.

**12. Can I increase my MAE account balance limit from RM4,999.99?**

Yes, you can increase your account balance to:

- RM10,000.00, increasing your annual debit limit of RM120,000.00 by applying for a MAE Visa Debit Card through the MAE app, or
- 'Step Up' to set up a full-fledged account

### 3.5.1. MAE Visa Debit Card

**1. Who can apply for a MAE Visa Debit Card?**

The MAE Visa Debit Card is open for application through the MAE by Maybank2u app and is available to any existing Maybank customer with a valid and active MAE account.

**2. What are the benefits of signing up for a MAE Visa Debit Card?**

There are several benefits of signing up for a MAE Visa Debit Card:

- The card application can be done online mobile via the MAE app. No branch visit required.
- The card will be delivered to your preferred address upon successful application.
- Pay conveniently at any Point-of-Sales terminal that accepts Visa, anywhere in the world.
- Get cash conveniently from ATMs locally or overseas.
- Track your finances through the MAE app's automated expenses categorisation.
- Preferential exchange rates when you pay in other currencies, even if it's shopping online.
- Misplaced your card? Enjoy the flexibility to freeze and unfreeze your card easily via the MAE app.

**3. I already have a MAE account on the MAE app, should I still apply for the Debit Card?**

The MAE Visa Debit Card elevates the MAE experience in more ways than one. Upgrade includes:

- Account balance limit to RM10,000.00
- Monthly debit limit of RM5,000.00 and
- Annual debit limit of RM120,000.00

The MAE card can be used at any merchant that accepts Visa, locally or globally. It comes equipped with preferential foreign exchange rates when you swipe to pay while travelling overseas, or when you're shopping international online brands/retailers from the comfort of your home!

**4. Does the MAE Visa Debit Card have a daily transaction limit?**

The daily transaction limit is set to RM3,000.00 per day by default. To increase the limit, simply call our Maybank Group Customer Centre hotline at 1-300-88-6688 for assistance.

**5. Are there any fees for the MAE Visa Debit Card?**

Yes, there is an RM8.00 application fee that will be charged upon successful application of the MAE Visa Debit Card, and a recurring annual fee of RM8.00 that will be charged to your account.

**6. Is it possible to cancel my MAE Visa Debit Card?**

Yes, you may cancel your MAE Visa Debit Card at any Maybank branch near you.

**7. I've detected unauthorised transactions on my MAE Visa Debit Card? What should I do?**

Please contact our Maybank Group Customer Centre hotline at 1-300-88-6688 as soon as possible for immediate assistance.

### 3.5.2. Step Up for a Full-fledged Account

#### 1. Who can Step Up?

This upgrade is applicable only if you are a new to bank MAE account\* holder who does not have any other Maybank Current or Savings account, and are aged 18 years and above. The Step Up process can be initiated in the MAE by Maybank2u app.

*\* Applicable to MAE account (conventional only)*

#### 2. What are the benefits if I Step Up my MAE account?

Having a MAE account allows you to conveniently open a new full-fledged account, which will no longer be restricted by the RM4,999.99 account limit.

Upon application, you will be required to perform verification at any branch within 10 working days. Once completed, you will have 2 accounts (MAE-i and M2U.Premier) linked to a new physical debit card given by the branch. Both accounts can be viewed in the MAE app.

## 4. EXPENSES

### 1. What is Expenses?

The Expenses feature is an automated expense tracker which allows you to view, track and categorise your expenses in one place. This includes all your expenses on existing savings/current accounts and debit/credit cards. You can also add cash transactions manually to get a more holistic view of your expenses.

### 2. Does it automatically consolidate all my spending?

Yes, the Expenses section automatically collates all your spending in one place. It also provides you with the flexibility to edit, re-categorise your expense and add notes to transactions where necessary.

The Expenses section also excludes certain transactions from being displayed, to better reflect your expenses (e.g. own account transfers, payment to own Maybank Credit Cards, fixed deposits, and more).

### 3. How do I add and track my cash spending?

Add your cash expenses by tapping on the 'Add Expense' button from the Expenses section. Customise the expense with your chosen category, then add notes to help you stay organised. You have the option to view all your cash expenses by using the filter function.

### 4. Is the data shown in Expenses in real time?

The data displayed is typically posted one day after the transaction has taken place (T+1). Depending on merchants, this might take slightly longer.

### 5. What does the pie chart represent in the Expenses section?

The pie charts is a breakdown of your spending across the different categories, based on the various business' categorisation. Tapping on the pie chart will show you the percentage (%) of your spending for the selected category.

## 5. TABUNG

### 1. What is Tabung?

Tabung is a goals-saving feature that can be used to save towards short or long-term goals, such as an upcoming holiday, group gifts, shared expenses, emergency situations, etc.

It is easy for anybody to create a personal Tabung or invite their friends to join them in their savings via a Group Tabung. Do note that each member is responsible for the money saved in their Tabung.

### 2. What are some considerations I should know before starting a Tabung?

A goal target amount can be set between RM10.00 to RM999,999.99 and maintained for 1 to 120 months in total. You can have a maximum of 10 active and pending goals (inclusive of both Individual and Group goals). Once the goal setup is complete, the target amount, as well as the start and end date, will no longer be editable.

### 3. Can I view and manage my Tabung via the Maybank2u website?

No, you can only view your Tabung's progress, manage contributions, add boosters and withdraw funds through the MAE by Maybank2u app. Likewise, goals created on the Maybank2u website will not be shown in the MAE app.

### 4. How do I fund a Tabung?

You can fund a Tabung via auto deduction (e-Standing Instructions, eSI) on a monthly or weekly basis to ensure that you stay on track with their progress. Alternatively, you may also opt to manually manage your funding by selecting the 'Fund Tabung' option. Funding is only available from a Maybank Current or Savings accounts. You may also add a Booster to speed up your funding towards the Tabung.

### 5. Can I withdraw funds from my Tabung?

You can partially or fully withdraw the amount you have contributed (including e-Standing Instructions, manual top up / funding, Boosters and accrued interest) from the date of contribution to the point of withdrawal, into your savings or current account. Upon maturity, you can only make a full withdrawal, as the option for partial withdrawal will no longer be available.

### 6. Will there be interest on the amount saved?

You will earn interest on the funds contributed to the Tabung based on the total balance in the Tabung. These interest rates are not fixed and will vary from time to time. All Interest due will be paid into your Tabung on 30 June and 31 December every year. A prorated interest will be included at the point of maturity of Tabung.

Interest will not be paid on balances maintained in the Tabung after its maturity. Should you decide to withdraw your money from the Tabung before 30 June and 31 December, or if you cancel/remove a Tabung before the assigned end date, there will not be a pro-rated payment of interest paid and all accrued interest will be forfeited. No additional interest will be paid on any amount that exceeds your original target amount. Interest will not be paid on any Tabung linked to a MAE Wallet account.

## 5.1. Group Tabung

### 1. How many people can I invite to join a Group Tabung with me?

You may invite up to five (5) friends and/or family members to join you in saving towards a group goal.

Please do not invite people that you don't know or have not pre-discussed the Group Tabung with. If you do, the other user may report you and you may be at risk of being recorded as a fraud account. Always double check details before sending or accepting any invitations.

### 2. Can I invite a non-Maybank user to join my Tabung?

Only existing Maybank users are able to join a Group Tabung with you, after setting up their MAE by Maybank2u app. Non-Maybank users may easily create a MAE account for free in a matter of minutes via the MAE by Maybank2u app, no branch visit required. After creating a MAE account, they will be able to create and join a Group Tabung.

### 3. How can I successfully start a Group Tabung with my friends?

It's important to have all participants onboard before a Group Tabung can start. To successfully create a Group Tabung, all participants invited must accept the invitation before the Start Date. If any participants reject or do not accept the invitation before the Start Date, the Tabung will be automatically cancelled.

### 4. How do I know if anyone has joined the Group Tabung, or how much they've contributed?

You will receive a notification once a participant has joined the Group Tabung. All Group Tabung members will also be able to track who has joined the goal under Activities within the Tabung Progress section. They may also view each member's contribution here to keep each other accountable.

### 5. Does it cost money to create and maintain a Group Tabung?

Creating and maintaining a Group Tabung is completely free of charge.

### 6. Will all the money I've contributed go directly to the Group Creator?

No, your contributions will remain under your name throughout the period of the Tabung. Upon completion, you can choose which account to withdraw the funds to, or choose to allocate your contribution to the Group Tabung Creator in case he/she is responsible for the expenses required. Please double check the details as with any transfers, as they are non-reversible.

### 7. I've received a Tabung invitation from somebody I don't recognise. What should I do?

We recommend that you only accept Tabung invitations from people that you know. If you are unable to verify the identity of the person who sent you the invitation, please reject it and raise a report with our Maybank Group Customer Centre hotline at 1-300-88-6688.

### 8. Can I make changes to a Tabung after it has started?

You can customise the name and dashboard image of a Tabung. However, the Start Date, End Date, and Target Amount to save cannot be changed.

## 5.2. Boosters

### 1. What are Boosters?

Boosters are Tabung add-ons meant to help you reach your goals faster. It offers multiple ways to boost your goals. The list of Boosters available are as follows:

Booster	Description
Spare Change*	Round up your daily expenses (to the nearest RM1, RM5, or RM10) and funnel the additional money into your goal(s).
Scan & Save*	Save money into your goals automatically when you use Scan & Pay promo codes, and the amount saved will be funnelled into your goal(s).
Guilty Pleasure**	Turn your overspending habits into a savings opportunity by funding your goal(s) for each day you overspend on a pre-selected category.

\* Applicable to Scan & Pay transactions.

\*\* Applicable to Credit, Debit card, and Scan & Pay transactions.

### 2. How do I activate the Tabung Boosters?

You can set up a Booster for your Tabung of choice from the Booster dashboard. You also have the option of turning the Boosters 'On' or 'Off' easily, either via the Boosters dashboard or via the respective goal detail section.

### 3. How is the Booster amount deducted and added to my Tabung?

For Spare Change and Scan & Save, the amount is deducted and added to your Tabung immediately after a successful payment, as long as you have sufficient balance in your spending account. For Guilty Pleasure, the Booster amount is consolidated once a day based on the day's cumulative spending and depending on the merchant's business categorisation.

Activating a Booster in more than 1 Tabung means that the amount triggered will be distributed evenly across the relevant goals.

### 4. How can I view how much I've saved from applying Boosters to my goal?

You'll be able to view the overall saved amount in the respective goal detail section or Booster's transaction history.

### 5. Will setting up my Booster(s) in a Group Tabung affect other group members?

Your choice to activate any Boosters will not impact any of the other users or automate a Booster setup on their behalf. All group members will be able to set up, activate, and manage their own Boosters as they see fit.

### 5.3. Managing a Tabung

1. **Can I withdraw money from my Tabung after it's been created?**

Yes, you may. Partial withdrawals before the Tabung end date are allowed and capped by the total amount contributed to date. The contribution value is inclusive of any Booster contributions and interest credited into the account (if applicable).

Note: The impact of usage and withdrawals on promotional campaigns will be addressed by the respective campaign's T&C.

2. **Why doesn't my Tabung reflect its status as "Completed" even though the end date has passed?**

A Tabung's status is only considered as "Completed" once all of its members have reached or exceeded the assigned goal Target Amount by the set End Date.

3. **What happens after my Tabung's End Date?**

You may choose to withdraw all contributions (inclusive of base amount, manual top ups, Boosters and interest) once your Tabung has reached its End Date. Alternatively, you may also opt to transfer your contribution to the Group Tabung creator if you have a planned group expense to manage.

4. **Will my Tabung still automatically deduct funds from my account once the End Date has been reached?**

No, your Tabung will not continue to deduct funds past the assigned end date. Once your goal reaches the assigned end date, all e-Standing Instructions will no longer be applicable and the Tabung amount will no longer accrue interest. If you wish to continue saving in a Tabung, please create a new goal with a new target.

5. **Can I end or cancel a Tabung mid-way?**

Yes, you may end or cancel a Tabung mid-way. You can choose to remove the goal at any point of time, and transfer all your contributions (if any) back to your pre-selected Maybank account of choice.

If you are a Group Tabung creator, cancelling a Tabung means that the Tabung no longer continues as a group. All participants will have to proceed to close and manage their respective contributions.

## 5.4. Tabung Privacy

1. **Who can view my Tabung progress?**

The Group Tabung's progress is visible to all of its participants. Anybody outside of the group will not be able to view the contribution amount or progress if they're not part of the goal.

2. **Will any of my account details be shared when I create a Group Tabung?**

No information will be shared without your consent. In the event of creating a Group Tabung, invited participants will be able to view your app profile picture (if you have one), and profile name.

If group members initiate the transfer of their contributions to a Group Tabung Creator, the normal fund transfer will take place, displaying the registered account name and number. However, this is only possible between a consenting Group Tabung creator and invited participants who have accepted the invitation to be part of the Group Tabung.

3. **When I set up a Booster, will others be able to see it?**

No, your Booster preferences are only visible on your personal dashboard. No other users will be able to view exactly which Booster you've set up or your chosen configurations for the respective goals. However, in the event of being part of a Group Tabung, the total Booster contribution will be shared in relation to the total target amount, without the breakdown of the respective Boosters.

## 6. Junior

### 6.1. Overview

1. **What is 'Junior'?**

'Junior' is a section in the MAE app where parents with existing Yippie or Yippie-i accounts linked to their M2U ID will be able to view their child account details independent of their own [parent's] account balances.

2. **Where can I find the 'Junior' section?**

You can find the 'Junior' section by tapping the 'View all' icon at the end of the 'Quick Actions'.

Alternatively, you can tap to 'Customise' the Quick Actions on the dashboard and set 'Junior' as part of your 'Quick Actions' for easier access in the future.

3. **How is the information here different?**

In the Junior vertical, beyond the account number details and balances, each account also pre-populates the registered name of the child. This is especially useful for parents with more than 1 Yippie/-i account.

4. **Can I change / edit my child's name?**

Yes, you can! Just tap on the 3-dots (top right corner of your screen), and select 'Edit nickname' to customise the account name to your preferred recognisable nickname.

5. **If my Yippie/-i account is shown here, will it be removed from 'Accounts' listing section?**

No, it will not be removed. Your total 'Accounts' listing and existing features remain unchanged. This add-on Junior section is a simplified account view, which you can use to initiate basic savings conversations with your child or children.

6. **Why don't I see my Yippie or Yippie-i accounts here?**

Only Yippie/-i accounts (non-basic) that are linked to your current M2U ID will be shown in this section.

To merge or add-on your existing accounts to your main M2U ID, please visit your nearest Maybank branch for assistance.

## 6.2. Top Up / Recurring Top Up

### 1. How do I top up my child's accounts?

Currently, the 'Top up' feature in the Junior section allows you to top up the Yippie/-i account(s) from your existing Maybank accounts within the same M2U ID.

If you don't have other accounts within the same M2U ID, you can always perform a fund transfer directly to your child's Yippie/-i account number. Just tap on the account card to trigger the 'copy account number' feature.

### 2. Where can I view the details of the recurring top up that I've set up for my child?

You will be able to view details of your recurring transactions for the selected child account via the 'Manage recurring top up' function (from the 3-dots at the top right corner of the Junior dashboard).

This view will also include any active recurring transactions that you've set up for the selected child's account from M2U Web (if any).

### 3. Why don't I see the 'toggle' to enable the 'Set recurring top up'?

The Junior section allows for one recurring transaction to be set up for each Yippie/-i beneficiary account. If you've already got a recurring transfer set up, you can tap on 'Manage Recurring Top Up' to view or cancel it.

### 4. Can I change / edit the details of my recurring transaction after completing the set up?

You cannot change the details of an ongoing recurring set up, but can 'cancel' the set up and create a new recurring transaction.

### 5. I have performed a top up to my child's Yippie/-i account within the Junior section, but why does the transaction history displays my name instead of my child's?

Your child's name (or nickname) is made available in the Junior section to help you easily identify who the Yippie/-i account(s) belong to. However, banking transaction records will still be tied to you as the primary account holder.

### 6.3. Yippie and Yippie-i (Yippie/-i) account online application

**1. What child savings account is available for application online?**

Two in-trust child savings accounts, Yippie Account and Yippie-i Account are available for application on the MAE app.

**2. What are 'Yippie account' or 'Yippie-i account'?**

Yippie and Yippie-i accounts are in-trust child savings accounts. These savings accounts are managed in-trust, where you (as the parent or legal guardian) act as the trustee for a beneficiary (child). The account will be under your control and responsibility, even after your child turns 18 years old.

You can refer to Maybank2u website for more information about the account:

- Yippie Account:  
[https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/accounts/savings/yippie\\_savings\\_account.page](https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/accounts/savings/yippie_savings_account.page)
- Yippie-i Account:  
[https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/accounts/savings/yippie\\_i\\_savings\\_account.page](https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/accounts/savings/yippie_i_savings_account.page)

**3. Who is eligible to apply for a Yippie/-i account online, through the MAE app?**

All parents / legal guardians aged 18-59 years old are eligible to apply for a Yippie/-i account for their child who is under 18 years old. However, online application (via MAE app) is currently available to customers who meet all the criteria below:

- You are the parent of a child under 18 years
- You are an existing Maybank customer with a Current / Savings Account (if you have MAE wallet only, you will first need to step up your account to a M2U.Premier account)
- You are a Malaysian with a NRIC (MyKad)
- Your child has a Malaysian birth certificate

If you do not meet any of the criteria above for online application, please proceed to your nearest branch with the documents required\* to open a Yippie or Yippie-i account.

\*Documents required available below:

[https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/accounts/savings/yippie\\_i\\_savings\\_account.page](https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/accounts/savings/yippie_i_savings_account.page)

**4. What documents do I need to prepare before I apply online?**

If you meet the criteria for online application, you will need to have at hand your child's original Malaysian birth certificate before you start the application on the MAE app.

**5. Do I need my child's physical identity card (MyKid) to apply for the Yippie/-i account?**

No, you do not need your child's physical identity card to apply. However, you will need to provide the bank with your child's identity card number during the online application. This can be found on the top right corner of your child's birth certificate.

**6. As a parent, can I open more than one Yippie/-i account?**

Yes – you can open one Yippie OR Yippie-i account for each one of your children.

**7. Can my spouse open another Yippie/-i account for the same child?**

No, each child can only have ONE Yippie or Yippie-i account irrespective of which parent opens the account.

E.g. If the child has an existing Yippie account, the child is no longer eligible to apply for a Yippie-i account online, and vice versa.

**8. Where can I apply for the Yippie/-i account online?**

You can apply for it through our mobile banking app – MAE by Maybank2u. On the Home screen, tap on 'Apply' at the navigation bar to view all the accounts available for online application.

**9. Will I get a passbook if I opened the Yippie/-i account online?**

Passbook is not automatically issued if you applied for the Yippie/-i account online. You can access your Yippie/-i account e-statements through Maybank2u website and MAE app.

If you would like a physical passbook, you may request for one at your nearest branch.

**10. Can I get a separate debit card if I opened the Yippie/-i account online?**

No. The Yippie/-i account created will be linked to your existing debit card (tied to your Maybank2u ID).

**11. At the end of the application, I received the message “You’ve successfully opened the account, but your account funding was unsuccessful. Please find your account before using it.” – What do I do next?**

Great news! Your account is opened. To activate it, just transfer a minimum of RM1.00 into your new Yippie/-i account. You can find it in the 'Junior' section and 'Accounts' section.

**12. I need assistance with my Yippie/-i account after successfully opening it. Who should I contact?**

If you need help, kindly visit your nearest Maybank branch with your child's original birth certificate. They'll be happy to assist you.

## **7. SECURE2U**

### **7.1. Activation**

**1. What is Secure2u?**

Secure2u is a safe and convenient way to authorise your transactions on the MAE by Maybank2u app. You are required to activate this feature to use this authorisation method as an alternative to SMS TAC.

**2. How do I activate Secure2u?**

To activate, launch the MAE by Maybank2u app and follow these steps:

- Initiate any transaction that requires authorisation and we will bring you through the activation process, or
- Tap on 'More' from the bottom navigation menu. Access the 'Settings' section and activate by toggling the option under the Maybank2u tab

**3. Can I activate Secure2u on two different devices?**

No, Secure2u is tied to one device and one Maybank2u username only.

**4. I've just changed to a new device. Do I need to activate Secure2u again?**

Yes, you will need to activate Secure2u on a new device at any time. You will be prompted to deactivate the service from the old device during registration of the new device. Alternatively, you may also manually choose to deactivate it on your old device through the Settings in the app.

5. **I've just switched over to a new telco provider and they have given me a new SIM card. However, my mobile number remains unchanged. Does this impact my Secure2u settings?**

No, there will be no impact on your Secure2u settings. As long as your mobile number remains unchanged, the feature will still be available to you.

6. **What happens if I have changed over to a new mobile number?**

A change in your mobile number will not affect your Secure2u as it is tied to your device. However, a change in mobile number will affect your SMS TAC, hence you are required to update the bank with your new mobile number by calling our Maybank Group Customer Centre hotline at 1-300-88-6688, or update your details via any Maybank ATM machine.

7. **I've lost my mobile device. Can I activate Secure2u on a new device?**

Yes, you may. Just opt to activate Secure2u from your new device, verify your identity, and you will be prompted to deactivate this service on your old device.

8. **How do I deactivate Secure2u?**

You may deactivate this feature under Settings within your MAE app.

9. **I have a Maybank2u Biz and a Maybank2u Lite account. Can I register for Secure2u for both of these accounts?**

No, you may not. Secure2u is not applicable for Maybank2u Biz and/or Maybank2u Lite.

## 7.2. Usage of Secure2u

1. **How do I authorise my transactions?**

You will be prompted with a pop up containing all your transaction details upon confirmation of a transaction. All you need to do is to "Approve" or "Reject" the transaction within 50 seconds.

2. **What will happen if I don't approve the transaction with the Secure2u notification that I have received?**

Without your approval, your transaction will not be processed, and the amount will not be deducted from your account.

3. **Can I approve transactions using Secure2u without an internet connection?**

No, an internet connection is required to approve transactions with Secure2u.

4. **Will Secure2u work if I am travelling abroad?**

Yes, you may use Secure2u while travelling abroad. Please ensure the date and time on your device are set to 'automatic' to ensure that you're able to use Secure2u smoothly.

5. **I did not receive the Secure2u notification alert to approve my transaction. What should I do?**

Please check your internet connection. You will only receive the alert if your internet connection is available. If your internet connection is working and you are still not able to receive the alert, please contact our Maybank Group Customer Centre hotline at 1-300-88-6688 (local) or 603-7844 3696 (overseas) to lodge a report.

6. **I did not initiate a transaction, but I've just received an alert to approve a transaction Secure2u. What should I do?**

If you have encountered any suspicious transaction from your account, please contact our Maybank Group Customer Centre hotline at 1-300-88-6688 (local) or 603-7844 3696 (overseas) immediately to lodge a report.

7. **Will I be able to authorise my Maybank2u website or M2U app transactions on the new MAE app with Secure2u?**

Yes, you will be able to approve transactions initiated on the Maybank2u website or M2U app on the MAE app, provided it is your registered and active Secure2u device.

## 8. LOYALTY

1. **What is Loyalty and how do I use this feature?**

Loyalty is a feature that allows you to digitise all their physical loyalty cards and store them in the MAE by Maybank2u app. With the convenience of adding up to a 100 cards, you will no longer have to worry about carrying a bulky wallet or leaving your cards behind anymore.

2. **Can I upload my Credit & Debit Cards as well?**

No, payment cards such as credit and debit cards are not meant to be uploaded as Loyalty cards.

Please do not add any cards and/or documents containing sensitive information here.

3. **Can I make a payment with the loyalty cards once uploaded?**

No, the Loyalty feature does not support payment methods. You may only view or display the barcode of the information you've stored under the Loyalty section.

4. **Can I use the loyalty card feature at any retail outlets?**

Yes, you may. Simply select the loyalty card of your choice and present it upon payment so that the cashier may scan the barcode or key in the loyalty card number for you to earn or redeem points.

5. **Are there any monthly or yearly fees for using this feature?**

No, this feature is free of charge.

6. **Can I view the points or rewards from the loyalty programmes I've saved on the MAE app?**

Not for now. Points and redemption of rewards will be tracked by the respective loyalty programme owners / merchants.

7. **Can I take a photo of my physical card and save it to the app under this feature?**

Yes, you may upload and save the image of your physical card.

## 9. FOOD & BEVERAGE

### 1. **What is 'Discover' in the Food section of the app?**

It is a list of outlets that customers can visit for Food & Beverage, populated based on Maybank merchants (Cards and Scan & Pay). You can refine your search results with the filter function. Stay tuned for more updates in the future.

### 2. **What is Makan Mana?**

Makan Mana is a food wheel on the MAE by Maybank2u to help you decide where to eat. The food outlets displayed on the wheel or listed under Makan Mana are based on your current location to nearby merchants within the specified radius. You may redefine your search by using the filter function.

### 3. **Can I use the Makan Mana wheel without sharing my device location?**

Yes, you may. The Makan Mana wheel can still be used, but the location of the recommended outlets may not be tailored to your location.

### 4. **Why can't I locate the merchant based on the details listed?**

Information displayed are true at point of display. If there are changes by the merchants, you are recommended to contact the merchant directly.

For additional information on the outlet (e.g. operating hours, food preparation styles or preferences), please feel free to contact the outlet accordingly.

## 10. ACTIVITIES

1. **What is 'Activities' in the Sama-Sama Lokal feature of the MAE app?**

'Activities' is a feature within Sama-Sama Lokal that shows a list of exciting activities and experiences that customers can enjoy. This list of activities is provided by Maybank and you can refine your search results with the filter function.

2. **Can I use the Activities feature without sharing my device location?**

Yes, you may. The Activities feature can still be used, but the location of the recommended activities would not be tailored to your location.

3. **Why can't I locate the place based on the details listed?**

The information displayed is true at the point of display. If there are changes to the Activities details, you are recommended to contact Activities' provider directly.

4. **Can I favourite the 'Activities' on the app?**

Yes, you may click on the 'heart' icon on the details page and view the Activities by going to Favourite and then the Activities tab.

## **11. PARTNERS**

### **11.1. Movie Tickets – WeTix**

**1. How do I purchase movie tickets on MAE by Maybank2u?**

Access Movie Tickets from the app (More > Movie Tickets) and continue with your cinema and movie selection through our ticketing partner, WeTix. After you've made your selection, please proceed with payment using your account.

**2. Which cinemas are available for ticket purchasing purposes?**

As of now, the cinemas listed are TGV, GSC, MBO and mmCineplexes. Stay tuned for more updates in the future.

**3. How do I view the tickets that I've purchased?**

A QR code will be displayed upon clicking 'Done' once payment is successful. Should you miss it, access the Movie Tickets section and select My Tickets under the "Profile" tab.

**4. What if the tickets are not generated upon successful payment?**

You may contact our Maybank Group Customer Centre hotline at 1-300-88-6688 and our team will assist you with the necessary refund. Refunds will be credited within 14 working days to the same account used for purchasing purposes.

**5. Can I edit my movie details (show times, date, meals) once I've purchased my tickets?**

No, you may no longer edit any details once a ticket has been purchased.

**6. Are there any additional charges if I purchase the movie tickets via MAE by Maybank2u?**

Yes, there is a RM1.00 booking fee that will be charged to you from our partner as part of your ticket price.

**7. Which account can I use for payment?**

You can use any of the accounts linked to your Maybank2u ID to complete the purchase.

## 11.2. Flight Tickets – Airpaz

**1. How do I purchase flight tickets via MAE by Maybank2u?**

Select Flight Tickets from the app (More > Flight Tickets). Make your flight selection through our partner, Airpaz, and proceed with payment using your account.

**2. Which airlines are affiliated with Airpaz?**

Airpaz is associated with more than 360 flight carriers. You may refer to their website ([www.airpaz.com](http://www.airpaz.com)) for the full listing.

**3. What is the maximum number of tickets I can buy at once?**

You may purchase for up to 6 people (inclusive of Adult, Child and Infant tickets) per booking.

**4. Which account can I use for payment?**

You can use any of the accounts linked to your Maybank2u ID to complete the purchase.

**5. Where do I view my booking details or retrieve my e-ticket?**

You should receive an Airpaz code and an email notification upon successful payment.

You may also view your booking and flight itinerary on the app following these steps:

- a) Launch the MAE by Maybank2u app
- b) Tap 'More' at the bottom navigation bar and select 'Flight Tickets'
- c) Tap Menu (top left) and select 'View Booking'
- d) Enter your email address and Airpaz Code. Your booking details will be displayed.
- e) Tap on "Resend itinerary" to retrieve your e-ticket

Note: If you've forgotten your Airpaz code, tap on the 'Forgot Your Airpaz Code' to proceed.

**6. Can I change my booking details after a successful purchase?**

Changes of flight details can be done via the Airpaz website. Additional fees and charges may apply for any changes (please refer to Terms & Conditions for more info). We encourage you to ensure all details submitted are correct during the point of purchase.

**7. How do I request for a refund?**

All refunds and disputes will be handled by Airpaz or the particular flight carrier, based on their own refund policy. Maybank functions solely as a channel for ticket purchasing purposes only.

**8. Are the current promos or discounts on Airpaz applicable on the MAE by Maybank2u app?**

Only promotions or discounts associated with Maybank/MAE by Maybank2u app are applicable.

**9. Will I be notified if there are any changes to my scheduled flight?**

Yes, you will receive an email notification from Airpaz or your airline carrier should there be any changes to your flight details. Please visit Airpaz ([www.airpaz.com](http://www.airpaz.com)) for the full Terms & Conditions.

### 11.3. Bus Tickets – CatchThatBus

1. **How do I purchase a bus ticket via MAE by Maybank2u?**

Select Bus Tickets on the app (More > Bus Tickets) to purchase your bus ticket through our partner, CatchThatBus. Make your selection and proceed with payment using your account.

2. **Can I purchase a ticket on behalf of others?**

Yes, you may. Please ensure all details are correct upon purchasing.

3. **Which account can I use for payment?**

You can use any of the accounts linked to your Maybank2u ID to complete the purchase.

4. **Where do I view my ticket?**

Your ticket details and a QR code will be displayed upon clicking 'Done' after successful payment. Should you miss it, kindly check your email.

5. **If you have not received any email, you may contact CatchThatBus via:**

Phone: +603 9212 1818 (MY)

Email: sales@catchthatbus.com

Message: CatchThatBus via Facebook or Twitter

Note:

- Please be sure to check your email Spam/Junk folder
- Please attach proof of payment when you contact CatchThatBus
- If ticket is lost, please follow the same steps above

6. **Can I change my booking details after a successful purchase?**

Tickets purchased are not changeable and/or refundable. Please ensure all details submitted are correct during the point of purchase.

7. **How do I request for a refund?**

All refunds and disputes will be handled by CatchThatBus, subject to the bus operators' Terms & Conditions. Maybank functions solely as a channel for ticket purchasing purposes only. You may contact them via phone call or email. The official refund policy is on the website ([www.catchthatbus.com](http://www.catchthatbus.com)).

8. **Do I need to print my tickets before boarding a bus?**

This is subject to the bus operator involved. An indicator will be shown at the top of your tickets screen should you need to print out your bus tickets or if you are able to just show the e-ticket from your mobile phone. Please visit CatchThatBus ([www.catchthatbus.com](http://www.catchthatbus.com)) for the full Terms & Conditions.

## 11.4. Train Tickets – KLIA Ekspres

- 1. How do I purchase KLIA Ekspres tickets on MAE by Maybank2u?**  
Select ERL Tickets on the app (More > ERL Tickets) to make your purchase. Make your selection and proceed with payment using your account.
- 2. What type of tickets are available on the app?**  
You can purchase a one-way or return KLIA Ekspres tickets for Adult / Children on the app.
- 3. Which account can I use for payment?**  
You can use any of the accounts linked to your Maybank2u ID to complete the purchase.
- 4. If there is a KLIA ticket promotion under the KLIA app, will the same promotion be applicable on the MAE by Maybank2u app?**  
No, the promotion will not be applicable if there is no direct affiliation with the Bank.
- 5. Is there a price difference for tickets bought on the KLIA app versus tickets purchased on the MAE by Maybank2u app?**  
Any differences in price is subject to any ongoing promotions held on either apps.
- 6. Do I need to print out my ERL tickets?**  
You should be able to view your purchased tickets on the app. Simply tap on your ticket to display the QR code and scan it at the e-gate for entry.
- 7. I've made a successful payment but haven't received my ticket. What do I do?**  
You may contact our Maybank Group Customer Centre hotline at 1-300-88-6688 for further assistance.
- 8. Can I change or cancel my booking details after a successful purchase?**  
Tickets purchased are not changeable and/or refundable. Please ensure all details submitted are correct during the point of purchase.

Any request for refunds and disputes will be handled by KLIA Ekspres, subject to their Terms & Conditions. Maybank functions solely as a channel for ticket purchasing purposes only.

- 9. How do I contact the customer service for KLIA Ekspres?**  
Submit your feedback on the KLIA portal or call KLIA Ekspres at +603 2267 8000 (Monday to Friday 8:30am-6:00pm MY time).

Please visit KLIA Ekspres (<https://www.kliaekspres.com>) for the full Conditions of Carriage.

## 11.5. Groceries – MyGroser

### 1. What is MyGroser?

MyGroser is an online grocery store and our partner that lets you order your groceries via MAE by Maybank2u app and have them delivered to you.

### 2. What type of products can I order on the app?

There are grocery products from over 20 categories that you can browse through to order.

### 3. How do I find the FAQs about general product quality, service or support from MyGroser?

MyGroser provides you with these information that you need on their FAQ page (MyGroser Menu (top left) > FAQ).

### 4. How do I purchase groceries via MAE by Maybank2u?

Select Groceries on the app (More > Groceries) to purchase your groceries through our partner, MyGroser. Make your selection of items before proceeding with payment using your account.

Note: You will be required to provide your personal information and add a delivery address during your first-time purchase.

### 5. Which account can I use for payment?

You can use any of the accounts linked with your Maybank2u ID to complete the order.

### 6. How do I view my order details and status?

Upon successful payment, you should receive an order confirmation from MyGroser to your registered email address.

You may also view your order details and status on the app by following these steps:

- a) More > Groceries
- b) Tap Menu (top left) and select 'My Orders'
- c) Tap 'View Details' to view your order

You would be able to track the progress of your order or view the receipt by tapping on 'Order Receipt'.

### 7. How do I find my Order ID?

Your Order ID can be found on top of Order Details page (MyGroser Menu (top left) > My Orders > View Details).

### 8. How do I reorder from my previous orders?

You may reorder your past order by tapping on 'Reorder' button on the Order Details page (MyGroser Menu (top left) > My Orders > View Details).

**9. What happens to pending payment orders?**

Orders that are pending payment on MAE by Maybank2u app will automatically be cancelled and moved to 'Past Orders' after approximately one minute. The order will not be further processed. If required, you can choose to 'Reorder' the cancelled order (> My Orders > View Details).

**10. Can I cancel or edit details of my order after a confirmed order?**

Confirmed grocery orders cannot be cancelled or edited via the MAE by Maybank2u app. Please ensure all details submitted including selected date, time and location of delivery, contact person and special instructions are correct during the point of checkout.

Any request for refunds, changes, and disputes will be handled by MyGroser, subject to their Terms & Conditions. Maybank functions solely as a channel for grocery purchasing purposes only.

**11. Can I use my existing MyGroser account/profile to make an order?**

You are automatically assigned a new MyGroser profile on the app, which is linked with your Maybank2u ID. You will not be required to create a password for this profile.

You are only required to update your details on your profile page (MyGroser Menu (top left) > My Profile (beside MyGroser logo)).

You will not be able to use your existing MyGroser account on this app.

**12. For queries on your order, you may contact MyGroser via:**

Phone: +603 5888 9275

Email: [help@mygroser.com](mailto:help@mygroser.com)

Available hours: 9:00am-6:00pm

MyGroser FAQ: <http://help.mygroser.com/>

Note: Please quote your Order ID for reference.