

MAE by Maybank2U App - Terms and Conditions

Important – Please read these license Terms carefully.

BY USING THE APP, YOU AGREE TO THESE TERMS WHICH WILL LEGALLY BIND YOU. IF YOU DO NOT AGREE WITH THESE TERMS, PLEASE DO NOT CONTINUE USING THIS APP.

1. Who We Are And What These Terms Do

1.1 We, Malayan Banking Berhad and our subsidiaries, either individually and/or collectively as the context requires (collectively “**Maybank Group**”) of Level 14, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur license you to use this MAE by Maybank2U (“**App**”) and the services provided through the App as permitted by these Terms only. The App is a digital platform which provides various services including digital financial services, online account opening and a holistic view of your finances. From time to time, we may add, change or remove the services provided. We will provide notice to you if any of these changes amend the Terms of these Terms and Conditions, and we will update these Terms and Conditions accordingly. You are advised to check and read these Terms and Conditions from time to time to ensure that you are fully aware of any updates, changes or variation of Terms, conditions and services provided by the app, MAE by Maybank2u. Your continuous use of the App shall be rendered as your agreement to be bound by the latest Terms and Conditions governing this App and the services provided through this App.

2. Additional Terms for Specific Services

2.1 These Terms and Conditions must always be read together with the following Terms and conditions:

- (a) Maybank2u online Banking Services Terms and Conditions at https://www.maybank2u.com.my/iwov-resources/pdf/personal/tnc/Terms_and_Conditions_of_Maybank2u_Online_Banking_Services-ENG.pdf;
- (b) Terms and Conditions for MAE-i at https://www.maybank2u.com.my/iwov-resources/maybank/document/my/en/personal/mae-isl_tnc.pdf;
- (c) Terms and Conditions for MAE accounts opened before 20th March 2020 at https://www.maybank2u.com.my/iwov-resources/pdf/personal/digital_banking/MAE_tnc.pdf;
- (d) Terms and Conditions of Maybank QRPay – For Buyers/Senders at https://www.maybank2u.com.my/iwov-resources/pdf/personal/digital_banking/MaybankQRPay_TnCBuyers.pdf;
- (e) JomPAY Terms and Conditions at https://www.maybank2u.com.my/iwov-resources/pdf/personal/digital_banking/jompay_tnc.pdf;
- (f) Maybank-Bakong Transfer Terms and Conditions https://www.maybank2u.com.my/iwov-resources/pdf/personal/services/funds_transfer/mbb-bakong-transfer_tnc.pdf
- (g) Terms and Conditions for Amanah Saham Nasional Berhad https://www.maybank2u.com.my/iwov-resources/pdf/personal/ASNB/ASNB_TnC.pdf
- (h) Terms and Conditions for Property at https://www.maybank2u.com.my/iwov-resources/pdf/personal/digital_banking/tc-property-with-mae-app.pdf;
- (i) Terms and Conditions for Sama-Sama Lokal – For Consumers https://www.maybank2u.com.my/iwov-resources/pdf/personal/digital_banking/SSL-MAE_app_consumer_Platform_TC.pdf
- (j) Terms and Conditions for Sama-Sama Lokal – For Merchants https://www.maybank2u.com.my/iwov-resources/pdf/personal/digital_banking/tc_maybank_qrpaybiz_for_sellers_merchants.pdf
- (k) Maybank’s privacy policy notice at https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/security_privacy/privacy_notice.page; and
- (l) For other terms & conditions, kindly refer to www.maybank2u.com.my.

- 2.2 In addition, the services as listed below provided in the App will be governed by the following Terms. Note that these different Terms will only be applicable to you if you use these services.

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We may update, add, vary or modify the above services with other services from time to time. When we do so, we will update or revised the Terms and Conditions relevant to the additional services.

3. App Store's Terms Also Apply

- 3.1 The way in which you can or may use the App may also be controlled by rules and policies adopted by Google Play Store and/or Apple App Store, and/or any other app stores that we introduce and include from time to time. You are advised to refer to your app store's rules and policies for further information.

4. You Must Be 18 to Accept These Terms

- 4.1 You must be at least 18 years of age to accept these Terms and Conditions. If you are below the age of 18, you must obtain permission from your parents or legal guardian before using this App.

5. Linking Your Bank Account to the App

- 5.1 You must link your Maybank M2U bank account to this App to fully use the App. If you do not link your Maybank M2U account to the App, the functions that you can access will be limited. As the App functions and services may change, be modified or upgraded from time to time, your access and the availability of the functions will equally change.
- 5.2 For non-Maybank account customers, you can apply to open and register for a new MAE account prior to using the App.

6. Personal Identification Number (PIN), Passwords or any other security features

- 6.1 You are required to set up, create or register a personalised PIN, and/or your biometric features (for example, your thumbprint) in order to access certain functions provided in through the App. Where allowed, you may choose to enable your biometric reader as an alternative to the required personalised PIN.
- 6.2 You must ensure that any PIN, password or security features (including but not limited to biometrics) required which allows you to access the App to perform any monetary transactions or to access the App itself or any features provided through the App shall be safely kept at all times. We shall not be held liable for losses suffered by you due to any negligent act on your part, including where you deliberately or accidentally disclose your PIN or password to other third parties (for example, scammers) or where your device is hacked or stolen.

7. You Must Not Transfer Your App Account To Someone Else

7.1 When using this App, you cannot authorise, permit or allow others to use your identity and you cannot transfer your user account to another person.

8. If Someone Else Owns the Phone or Device You Are Using

8.1 If you download the App onto a smartphone or any other device not owned or controlled by you, you must have the owner's permission to do so. You are responsible for complying with these Terms, whether or not you are the owner of the device. Maybank shall not be held liable for any unauthorised access or for any losses or damages suffered including the transfer of any personal data due to the installation of the App onto a device not owned by you.

9. Device Operating System

9.1 To enjoy optimum user experience, you are advised to use the latest and most updated operating system for the device on which you install the App. These minimum system requirements will be contained on the App description page in the app store you used to download the App. Devices with lower versions of operating systems may encounter system incompatibility that may compromise your user experience.

10. Device Permissions

10.1 We will require your permission to access certain functions of your device for the App to install and to operate the App in your device. These include contacts, location services, notification, photos or media during the activation process. If you choose not to allow us access, your user experience may be affected.

10.2 We will only request for permission to access device functions that are necessary to install and operate the App in your device.

11. Update to the App and Changes to the Service

11.1 From time to time we may update the App and change the services we offer through the App to improve performance, enhance functionality, reflect changes to the operating system or address security issues. We will publish the need for updates to the app store you used to download the App and it is your responsibility to update the App when these updates are made available on the app store.

12. Changes to These Terms

12.1 We may need to change these Terms, from time to time, to reflect changes in law or best practice or to deal with additional features which we introduce. Notice will be provided by us if there are any changes to these Terms and such changes will be effective as soon as we upload the amended Terms and Conditions onto our website at www.maybank2u.com.my. You must review these Terms to ensure that you are updated with any changes that we have made. Continuing to use the App means you have read and are aware of any updated Terms and Conditions and have further agreed to be bound by them.

12.2 If you do not accept the changes please stop using the App.

13. Support for the App And How To Tell Us About Problems

13.1 Support

If you want to learn more about the App or the Service or have any problems using them you may refer to the website where the information and the features of the App are provided, click and refer to the Frequently Ask Questions page or reach out to our call centre at the contact information provided below.

14. Contacting Us (Including With Complaints)

14.1 If you wish to contact us for any other reason, please email our customer service team at mgcc@maybank.com.my or call us on 1300-88-6688 or on +603-78443696 if you are calling from outside Malaysia.

You may also send us a letter to:

Maybank Group Customer Care
Lot 12, Jalan Astaka U8/84,
Section U8, Bukit Jelutong,
40150 Shah Alam
Selangor

15. How We Will Communicate With You

15.1 If we have to contact you, we will do so by telephone, email, by SMS or by pre-paid post, using the contact details you have provided to us.

16. We May Collect Technical Data about Your Device

16.1 By using the App, you agree to us to access the devices you use the App on and related software (including cookies, log files, device identifiers and clear gifs information), hardware and peripherals (such as those data made available or transmitted through your device's touch-screen, audio, microphone or camera) to collect and use technical information to improve our products and to provide services through the App to you. If we detect any activity that may be detrimental to the use of the App, you will be recommended to make the relevant changes to continue using the App. If you choose not to make the recommended changes, you agree and acknowledge that your continued use of the App maybe subject to security threats and risks and you expressly release us from any liability arising out of your continued use of the App in such settings. In certain highly risked settings in your device, you may not be able to use the App.

17. We May Collect Location Data (But You Can Turn Location Services Off)

17.1 We will make use of location data sent from your devices to provide services through the App. You can turn off this functionality at any time by turning off the location services settings for the App on your device. If you use these Services, you consent to us and our affiliates' and licensees' transmission, collection, retention, maintenance, processing and use of your location data and queries to provide and improve location-based and road traffic-based products and services.

17.2 You may stop us from collecting such data at any time by turning off the location services settings but this may compromise the services we provide to you.

18. Using Your Data

- 18.1 You must read this paragraph together with our privacy notice at https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/security_privacy/privacy_notice.page.
- 18.2 You agree that we will collect, store and process your personal data to provide you with services through the App (including those data made available or transmitted through your device's software, hardware or peripherals such as its touch-screen, audio, microphone or camera). Such personal data includes your:
- (a) name;
 - (b) NRIC number;
 - (c) bank account number;
 - (d) address; and
 - (e) other categories of personal data.
- 18.3 We may also share the personal data collected through this App with the following parties:
- (a) other parties you may choose to share data with through the App (including third parties);
 - (b) other companies we own which will provide their services through the App;
 - (c) third parties which carry out services on behalf of us including targeted advertisements, billing, payments, background check services, service fulfilment or data analytic services; and
 - (d) enforcement agencies, regulatory authorities or any other parties required by law or if we reasonably believe that such action is necessary to comply with the law and relevant regulations.
- 18.4 You may request us to delete your personal data from our systems. However, we may take time to delete your data from our systems and we will not be able to delete all your personal data if you intend to continue using the App or if you intend to continue maintaining a banking relationship with us. For example, we will not be able to delete your personal data stored by independent providers and we will only be able to delete App related data (including, but not limited to App usage data and App cache) if you intend to stop using the App.
- 19. We Are Not Responsible For the Services of Our Partners/Other Websites**
- 19.1 The App or any service we provide through the App may contain links to our partner's independent websites which are not provided by us. In addition, we may occasionally share content (including links to websites) which we think may interest you. Sharing this content or providing such links do not represent an endorsement by us. Such independent sites are not under our control, and we are not responsible for and have not checked and approved their content or their privacy policies.
- 19.2 You will need to make your own independent judgement about whether to use any such independent sites, including whether to buy any products or services offered by them.

20. Usage Restrictions

20.1 You agree that you will:

- (a) not rent, lease, sub-license, loan, provide, or otherwise make available the App in any form in whole or in part to any person without prior written consent from us;
- (b) not copy the App except as part of the normal use of the App or where it is necessary for the purpose of back-up or operational security;
- (c) not translate, merge, adapt, vary, alter or modify, the whole or any part of the App, nor permit the App to be combined with, or become incorporated in, any other programs or applications, except as necessary to use the App on devices as permitted in these Terms;
- (d) not disassemble, de-compile, reverse engineer or create derivative works based on the whole or any part of the App nor attempt to do any such things;
- (e) comply with all applicable technology control or export laws and regulations that apply to the technology used or supported by the App;
- (f) notify us immediately if you suspect someone has used your App account without your permission;
- (g) not transfer your user account to another person or use your user account for any unlawful purposes;
- (h) provide us with accurate information about yourself through the App and maintain the accuracy of your information in the App.

21. Acceptable Use Restrictions

21.1 You must:

- (a) not use the App in any unlawful manner, for any unlawful purpose, or in any manner inconsistent with these Terms, or act fraudulently or maliciously, for example, by hacking into or inserting malicious code, such as viruses, or harmful data, into the App or any operating system;
- (b) not infringe our intellectual property rights or those of any third party in relation to your use of the App, including by the submission of any material (to the extent that such use is not licensed by these Terms);
- (c) not transmit any material that is defamatory, offensive, obscene, or otherwise objectionable (including spam) in relation to your use of the App;
- (d) not use the App in a way that could damage, disable, overburden, impair or compromise our systems or security or interfere with other users;

- (e) not collect or harvest any information or data from the App or the services offered through the App, our systems or attempt to decipher any transmissions to or from the servers running the App or offering the services through the App;
- (f) not share any PIN, passwords or any other similar security features that is provided by you to access the App to any third party and shall ensure that any PIN, password or similar security features shall always remain under the safekeeping of your possession at all times; and
- (g) use the App in any way which would damage our reputation.

22. Intellectual Property Rights

- 22.1 All intellectual property rights in the App (including all forms of changes, amendments and modifications made to the App as well as all previous versions of the App) and services offered through the App, throughout the world belong to us and the rights in the App and the Services are licensed (not sold) to you. You have no intellectual property rights in, or to, the App other than the right to use the App in accordance with these Terms. You must not copy, store, modify, vary and/or reverse engineer the intellectual property contained in the App without our written consent.

23. Consequences of Breaching These Terms

- 23.1 We may end your rights to use the App and the services offered through the App at any time by contacting you if you have breached these Terms in any way. If what you have done can be put right, we may give you a reasonable opportunity to do so.

- 23.2 If we end your rights to use the App and Services:

- (a) you must stop all activities authorised by these Terms, including your use of the App and services offered through the App.
- (b) you must delete or remove the App from all devices in your possession and immediately remove and/or delete all copies of the App which you have and if we require, confirm to us that you have done this.
- (c) we may remotely access your devices and remove the App from them and cease providing you with access to the services found in the App.

In such instance, Maybank shall not be liable for any losses, damages or cost suffer by you but shall recover from you any losses, damages or cost which includes any antecedent cost incurred due you breach of the Terms.

24. Limitation of Liability

- 24.1 We will not be liable to you for any form of damages or losses (including personal injury and loss of profits) that you may suffer as the result of using this App (including App limitations and damages, cybersecurity breach, or losses resulting from Internet delays) unless it is due to our gross negligence.

25. Disclaimer of Warranties

25.1 To the fullest extent permitted by law, we do not represent, warrant or guarantee the reliability, timeliness, quality, suitability, availability, accuracy or completeness of the App in any way.

26. If A Court Finds Part Of This Contract Illegal, the Rest Will Continue In Force

26.1 Each paragraph of these Terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

27. Even If We Delay Enforcing This Contract, We Can Still Enforce It Later

27.1 If we delay, for any reason whatsoever, in enforcing this contract, we can still enforce it later. If we do not immediately enforce our rights on you to do anything that you are required to do under these Terms, or if we delay in taking steps against you in respect of you breaking this contract, that will not release you from performing the said things and will not disqualify or prevent us from taking steps against you on a later date.

28. Which Laws Apply To This Contract and Where You May Bring Legal Proceedings

28.1 These Terms are governed by Malaysian law and nothing prevents you from seeking legal recourse in respect of these Terms and Conditions from the Malaysian courts.

The following Terms and Conditions after Clause 28 will only apply to you if you use any of the following functions.

29. Money Transfer Function

29.1 You may only transfer money domestically to other bank accounts in Malaysia. The money you may transfer in each transaction will depend and be limited to the amount you have set and the balance in your account at the point of transfer. You can change this limit through the Maybank website (at www.maybank2u.com.my) or the App (for the scan and pay function) at any time but such limit shall always be subject to transfer limits (daily or otherwise) imposed by Bank Negara from time to time.

29.2 Please take additional care and exercise proper diligence when instructing us to perform any form of money transfer transaction to another user through the App. You cannot cancel any transfer instructions submitted through the App. We will carry out your transfer instructions instantly or on the selected date in which you have chosen to transfer the money. Should an accidental, unintended or an unwanted transfer instruction be made, you may reach us through Support or Customer Care for further assistance. However, note that cash sent through the money transfer function is not refundable.

29.3 We may charge you a fee for using this money transfer function. However, we shall notify you of such charges and you will have to authorise the transaction before we perform the transfer instruction.

30. Split Bill Function

- 30.1 You may only split your bill up to a maximum of 30 users (including yourself) on the App. If you invite users who are not already enrolled on the app, you are responsible for following up with them.
- 30.2 You can only split bills worth up to RM999,999.99.
- 30.3 You must ensure that you only carry out split bill transactions with users you know. Please do not invite or accept a split bill transaction from users you do not know. Maybank will not be responsible if you accept split bill transactions from users you do not know.
- 30.4 Money sent via the split bill function is not refundable.

31. Expenses Function

- 31.1 You must link your M2U accounts to the App to be able to use this feature.
- 31.2 Please note that the finance management Tracker (except when you add cash transactions manually) is not displayed in real-time and will only be updated once a day.
- 31.3 All expense categorisations are based on the business' own category registration, and is not by Maybank. If you re-categorise expenses or add manual cash transactions, you are responsible for maintaining them yourself. Manually added cash expenses are displayed in the App, and are not in any way linked to your bank transactions.

32. Tabung Function

- 32.1 You must link your M2U accounts to the App to be able to view and manage this feature. Each *Tabung* created will need to be linked to a Maybank current or savings account. All M2U individual and sole proprietor customers with a Maybank current or savings account (Islamic & conventional) are eligible to create a *Tabung*. *Tabung* creation is not applicable for Personal Savers Accounts, Overdraft accounts, under 18 accounts (Yippie and IMTeen), accounts with Overdraft facility and Share Margin Financing accounts.
- 32.2 You can have a maximum of 10 active or pending *Tabungs* (both individual and group *Tabungs*) at one time. You can only invite a maximum of 5 App users (including yourself) for a group *Tabung*.
- 32.3 *Tabung* can be maintained for 1 month – 120 months. You can save a minimum target amount of RM10.00 and a maximum target amount of RM999,999.99. Except for the Coin jar category, you are required to set when the choice category *Tabung* is to start and mature. You cannot change your *Tabung* goal amount and start / maturity date once set.

- 32.4 You can contribute to the *Tabung* by:
- (a) automatically deducting (ESI) from your current or savings account on a weekly or monthly basis from the date you set up the *Tabung*, provided that you have sufficient balance in your current or savings account on the date of deduction; or
 - (b) manually crediting funds into the *Tabung*.
- 32.5 Automatic deductions (ESI) from your current or savings account will only stop if you choose to do so, if the *Tabung* has reached its maturity date, or if you have insufficient balance in your current or savings account on the date of deduction.
- 32.6 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 split-tiered interest rates due will be paid into your *Tabung* on 30 June and 31 December every year and pro-rated interest will be included at the point of the maturity and withdrawal of the *Tabung*. There is no pro-rated payment of if you cancel or remove a *Tabung* before its maturity date. We will not pay interest on balances kept in the *Tabung* after its maturity. Interest will not be paid on any amount that exceeds the user's target amount. Interest will not be paid on any *Tabung* linked to a MAE Wallet account.

Savings Band	Interest Paid (% p.a.)
First RM1,000.00	0.20
Above RM1,000.00 to RM10,000.00	0.20
Above RM10,000.00 to RM25,000.00	0.20
Above RM25,000.00 to RM50,000.00	0.20
Above RM50,000.00 to RM100,000.00	0.20
Above RM100,000.00 to RM200,000.00	0.20
Above RM200,000.00 to RM500,000.00	0.20
Subsequent balances above RM500,000.00	0.20

- 32.7 You can only withdraw up to the amount you have contributed (including base contributions, ESI, 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 withdraw the entire amount contained in the *Tabung*.
- 32.8 For further information on the effective interest rates and illustrations on pay-outs, you can do so by checking the Maybank website.
- 32.9 Group *Tabung*: A *Tabung* participant's contributions to a *Tabung* is still owned by the *Tabung* contributor, and is not automatically assigned to the Group *Tabung* creator. A *Tabung* participant may withdraw from a group *Tabung* into his account. You cannot partially withdraw any amount once the *Tabung* matures. When a *Tabung* goal is achieved, all participants can either credit the *Tabung* amount to the creator of the *Tabung* or withdraw the *Tabung* amount into their own account. You cannot credit the *Tabung* amount to the Group *Tabung* Creator prior to the maturity of the *Tabung*. You will not be able to change your mind once you credit the *Tabung* amount to the creator of the *Tabung* and Maybank will not be liable for your decision if you choose to credit the *Tabung* amount to the creator of the *Tabung*.

- 32.10 Tabung Boosters: You may activate this feature in your App if you have at least 1 active *Tabung* (individual or group). Once activated, you are only allowed to activate or deactivate this feature via the App. When using the *Tabung* Booster feature, please note the following:
- (a) You are required to choose which type of booster you wish to activate or you may activate all *Tabung* Boosters made available on the App. Any amount triggered from Booster(s) used in more than 1 *Tabung* will be distributed evenly across the relevant goals.
 - (b) You must ensure that there are sufficient balance in your linked account when you activate and use the *Tabung* Boosters. If the linked account balance is insufficient, the amount for that particular transaction due to the *Tabung* Booster will not be credited.
- 32.11 For further information on the features and illustration of each category of the *Tabung* Booster, you can do so by checking the Maybank website.

33. In-App Purchases

- 33.1 You must link your M2U account to the App prior to using this function.
- 33.2 The App or any service we provide through the App may connect you with goods and/or services sold by independent providers which are not connected to us. We do not control these providers and we are not responsible for nor have checked and/or approved the goods and/or services they provide. These independent providers connected through the App may vary from time to time. It remains our discretion to include, expand or remove any independent providers under this function without the need of any notice to you.
- 33.3 You must and are always advised to make your own independent judgment and exercise proper diligence about whether to purchase such goods and/or services from these independent service providers. You are solely responsible for all Terms and Conditions and other agreements entered into with these independent service providers.
- 33.4 We may charge you fees or costs which we may incur if any payment made by you has been rejected or cancelled for any reason.
- 33.5 Disputed Transactions. If you have a complaint on the transaction amount paid through our App (for example, if we double charge you), you must contact us through the details above with your receipt. If we decide that your complaint is valid, we will refund the transaction value within 14 working days from the day that we decide your complaint is valid.
- 33.6 Disputes with Providers. You must contact the provider if they have not carried out their obligation (for example, if they have not delivered the goods or service to you). We will not be responsible for any complaints you have against the providers. Refunds will be processed by the provider and will be credited to your account within 14 days.

34. F&B Outlets

- 34.1 For participating F&B outlets, you will need to allow the App to access the device location to be able to use the F&B recommendation feature. We may recommend F&B outlets nearby to App users.
- 34.2 Notwithstanding that the App may be used at the participating F&B outlets, Maybank does not own the merchants and may or may not have affiliations with the merchants listed in this feature. Our recommendation of an F&B outlet does not mean an endorsement of the same F&B outlet unless expressly stated.
- 34.3 Any disputes, complains or otherwise dissatisfaction with the merchants are solely between you and the merchants and Maybank will not be held responsible for any loss and damages that may occur during your visit to the merchant.
- 34.4 To the best of our knowledge, the information displayed is true at the point of display. If there are any changes by the merchants, Maybank is not responsible for said changes.

35. Promotions

- 35.1 Any information displayed is correct as at the time the display was placed at the point of display. If there are any discrepancies with the specific promotion/campaign, the specific promotion's Terms and Conditions will prevail.
- 35.2 You must ensure that all promotions are valid at the point of redemption and should you fail to redeem or enjoy the benefits of the said promotion during the stipulated time, Maybank shall not be held responsible for any losses whatsoever.
- 35.3 You are advised to always refer to the specific promotion/campaign Terms and Conditions for more details.

Definitions

Unless defined in the paragraphs above, all references used in these Terms and Conditions shall carry the following meanings:

Terms	Description
ESI	means electronic standing instruction set by the user for the services within the app.
In app purchase	means services which are made available through the app by partnership with external vendors/ merchants.
M2U account	means User's online banking account with Maybank.
<i>Tabung</i>	means goal savings plan where the user may start his/her own <i>Tabung</i> and track his performance in the following categories: a. Travel b. Shopping c. Rainy Day d. Coin Jar e. Other f. Any categories that Maybank may introduce in the App from time to time.
<i>Tabung</i> Boosters	means the functionality provided where users can configure plans that will allow more funds to be pumped into a specific <i>Tabung</i> when they perform certain transactions / meet specified requirements.
Expenses	means a feature where the user can view his/her expenses.