

MAYBANK SME, YOUR PARTNER IN GROWTH:

ACCESS TAILORED AND SCALABLE SOLUTIONS
FOR EVERY STAGE OF YOUR BUSINESS

Malayan Banking Berhad 196001000142 (3813-K)
Maybank Islamic Berhad 200701029411 (787435-M)

Humanising
Financial Services



Maybank Islamic



Maybank

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at www.maybank2u.com.my for further details.

Humanising Financial Services



Maybank Islamic



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Maybank SME, Your Partner in Growth:

Just starting out or ready to expand? Our **myimpact** SME solutions are scalable at every step of the way.

1

Worried about cash flow?

Streamline collections and payments for predictable finances



Cash Management

- **Bulk payment:** Pay multiple payees in one click
- **Instant transfer via DuitNow** with no transaction fee
- **Corporate Cards:** Unlimited cash back (excludes petrol and government services) and 0% EzyPay Instalment Plan

2

Need more control over payroll?

Payroll and banking in one solution



Maybank Work+



Simplified payroll
for employers



Comprehensive benefits
for employees



Preferential rate for
Group Personal
Accident coverage

3

How to boost sales?

Make every collection seamless and every transaction simple



Merchant Solutions

- **Merchant Terminals:** Supports various collection options Credit, Debit and Charge Card, e-wallets, **QRPay** and **EzyPay**
- **Multiple Collection Channels:** Via POS, Autobill and E-commerce
- **QRPayBiz:** Receive instant QR payment at zero fee

4

How to manage multiple foreign currencies without losing out on rates?

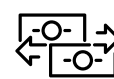
Simplify international payments and receipts



Foreign Exchange



Competitive real-time FX rates
for transactions
above RM10,000



Unlimited Daily Transfer



Pay and get paid-in
USD, CNY, SGD, EUR
and more

5

How to build a more productive and efficient team?

Streamline operations with comprehensive operational management tools



Operational Management Tool

- **Accounting & POS solutions** to increase business efficiency and e-invoicing and compliant
- **Sustainability solutions** that guide the ESG ready journey
- **Advisory support** designed to guide SME growth with expert insights

6

Looking to expand but short on capital?

Fast and flexible financing



Financing Solutions

- **SME Digital Financing:** Apply financing as low as RM3,000 and get approval within 10 minutes, no collateral required (financing below RM500,000)
- **Property and Business Financing:** Up to RM20 Million
- **HERpower Financing:** Special financing rate for women entrepreneurs

Ready to ScaleUp?

Discover the perfect solution package for your business with Maybank ScaleUp SME: Lite, Up or Top today!



maybank.my/scaleupsme



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Humanising Financial Services



Scalable solutions to meet your needs – today and tomorrow

1
Cash
Management

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Maybank
Work+

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Merchant
Solutions

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Foreign
Exchange

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Operational
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Solutions

Cash Management

Pay smarter, track easier, and get more from every transaction.

Benefits



Centralisation of
payment controls



Assurance of timely
payment delivery



Cluster payments and other
highlighted
payments together



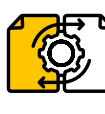
Enhanced payment
security



Reduction in
processing costs



Global financial
management



Automated account
reconciliation



Strengthen vendor
relationships



Minimisation of idle
funds



Time savings in
administrative tasks

Collection Management



Streamline, simplify and speed up how you get paid

- Predictable Cash Flow: See your finances clearly with consolidated accounts.
- Automated Collections: Cut admin work and errors.
- Faster Funds: Get paid quicker to boost your cash.



Maybank QRPay Biz

Receive instant payment when your customers scan the QR code.



FPX Collection

Collect payment instantly from your customer through FPX online payment gateway.



Direct Debit

Collect recurring payments directly from your customers' bank accounts based on their given consent.



Point-of-Sales (POS) Terminal

Accept all cards in your retail store and enjoy a 3-month fee waiver on POS Card Terminal Rental.

For more information, call ☎ 1300 88 7788

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Payment Management



Control your outflow with smarter, safer payments

- Automated Payments: Easier banking, lower costs, less risk.
- Unified Payments: All outgoing payments in one place. Meet deadlines, build trust.

Maybank Work+

A unified solution that combines payroll management with banking services to simplify processes for employers and offer benefits to employees.

Bulk Payment

Perform multiple payees in a single batch.

Corporate Cards



American Express Explorer Business Platinum Card

- Evergreen Rewards Points: Earn points on your airline and business spending.
- Global Lounge Access: Get access to over 1,300 Priority Pass airport lounges worldwide.



Maybank Islamic Visa Corporate Card-i

- Unlimited Cash Back: Earn up to 0.3% on local spending and 0.7% on overseas expenses.
- Better Cash Flow: Get up to 56 days of management charge-free period.



Maybank Islamic Mastercard Corporate Card-i

- Unlimited Cash Back: Earn up to 0.3% on local spending and 0.7% on overseas expenses.
- Charity Contribution: An additional 0.1% of your overseas spend goes to charity.



Maybank Visa Corporate Card

- Unlimited Cash Back: Earn 0.5% on all business expenses.
- Different liability option and 0% interest free installment plans.

Statutory Payment

Manage all your statutory payments to LHDN, EPF, SOCSO, ASNB, and Zakat seamlessly in one platform.

Remittance

Payments with preferential foreign exchange rates.

Liquidity Management



Automatically centralise funds and stay in control

- Simplify cash management with automatic pooling and sweeping funds from subsidiary accounts into a central account. Enhance visibility, central liquidity, and cash flow across multiple accounts and currencies.
- Gain real-time insights into your liquidity position for better decision-making and financial planning.

Information Management



One view, smarter insights, seamless reconciliation

- Unified Account View: See all account balances, statements, and transactions at a glance.
- Comprehensive Reporting: Access detailed reports for better insights.
- Automated Reconciliation: Automatically match transactions for speed and accuracy.

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Maybank Work+ For Employer

A unified solution that combines payroll management with banking services to simplify processes for employers and offer benefits to employees.



Perks for your business



Streamline payroll, boost cash flow, and unlock staff benefits, all at no extra cost.

Just perform a minimum monthly salary credit of RM10,000 or more into a Maybank or Maybank Islamic accounts.



Enhanced payment flexibility

- Broader card acceptance & QR payments via Maybank Card Terminals.



Complimentary Subscription

- 6 months complimentary on Accounting Solutions (AutoCount, Bukku, Financio and SQL)
- Get 18-months-worth of subscription fees as cashback, when you sign up for Kakitangan's 24-months plan



Optimised business operations

- Dedicated platform on Maybank2E
- Payroll and transaction streamlined.
- Preferential transactional pricing.



Flexible online financing up to RM20 million

- Financing under RM500,000 approved in just 10 minutes.



Earn higher stable profit

- For Fixed Deposit/-i.



Get preferential foreign exchange rates

- Request for quote and secure your rates online. No more back and forth from dealers.



Discounted premium up to 15%

for Group Personal Accident Coverage.



Enhanced employees remuneration plan

- Your staff enjoys preferential rates across financing, savings, and investment solutions.
- Enjoy personalised wealth advisory and dedicated personnel support with Maybank Premier or Maybank Privilege, subject to employee's eligibility.

For more information, visit maybank.my/workplus

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Perks for your employees

Give your employees more than just a salary – offer them rewards, savings, and financial well-being.



Fixed Deposit/-i

- Additional returns of up to 0.20% p.a. on top of board rate for Fixed Deposit Account/-i.



Share Trade Portfolio

- Preferential Brokerage fee.



ASB Financing/-i

- Margin of financing of up to 105%.
- Financing amount from RM10,000 to RM200,000.
- Preferential financing rate.



Salary Financing-i

- Preferential financing rate.
- Financing tenure of up to 10 years.



Hire Purchase/-i

- Preferential financing rate.
- Margin of financing up to 90%.
- Financing tenure up to 108 months.



Home Financing/-i

- Preferential financing rate.
- Margin of financing of up to 95% of property's value.



Maybank Credit Card/-i

- Annual income requirement as low as RM24,000. Applicable to selected Maybank Credit Card/-i.
- Lifetime fee waivers for qualifying card.



Travel Insurance/Takaful

- Obtain Guarantee Letter for overseas hospital admission
- Etiqa 24-hour hotline 1300 13 8888



Motor Insurance/Takaful

- Up to 30% cash rebate with Etiqa Cashback by Driving Less, a benefit that rewards.



Householder/Houseowner Insurance/Takaful

- Coverage for your household content and premises against natural disasters, fire, theft and other crimes.



Personal Accident Insurance/Takaful

- Coverage for potential loss of income caused by an accident.
- Accidental death benefit of up to RM1 Million.
- Cancer coverage for male and female of up to RM20,000.
- Coverage of up to RM25,000 for children's education fund.

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Merchant Solutions

Make every collection seamless and every transaction simple.



Maybank QRPayBiz

Maybank QRPayBiz

Accept payments from all DuitNow QR banks with one unified QR code.

- Zero Merchant Discount Rate (MDR).
- Real-time settlement.

Maybank QRPay Soundbox

A device with voice alerts and a display screen to confirm payments accurately.

- Instant Voice Alerts for Successful Payments
- Visual Display of Payment Amounts



Cards Payment Gateway

Accept online payments via Maybank Gateway (MGate)

- Seamless integration with websites.
- Secure and cost-efficient.



Point-of-Sales (POS) Terminal

Support various payment options e.g Debit, Credit and Charge Card, e-wallets, QRPAY and EzyPay

- Enjoy 3-month terminal rental fee waiver.
- Opportunity to be featured in year-round merchant promotions.
- Widest card acceptance for ultimate convenience.

For more information, visit m2upay.maybank2u.com.my

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Foreign Exchange

Access real-time or preferential FX rates and secure them in advance via Maybank2E so your business always stays ahead of currency fluctuations.



Competitive real-time FX rates

For transactions above RM10,000.



FX transfer

Bookings available 7 days a week, even on public holidays.



Unlimited daily transfers

Manage all your currency needs in one place and no cap on the daily transfer amount.



FX Forward

Lock in a future exchange rate to protect your business from currency fluctuations.



Pay and get paid-in

USD, CNY, SGD, EUR and more.



LCTF (Local Currency Transaction Framework)

Malaysian businesses can save money with Seamless Settlement of MYR with Asian markets. Send and receive ACCD currencies like THB, IDR, and CNY.



Foreign Currency Account

Earn interest and optimise your business's global funds with a Master Foreign Currency Account (MFCA).

Sign up www.maybank2e.com/m2eEzyApply
Email gmdsg@maybank.com
Call 03-21734188 or 03-27869088

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Operational Management Tool

Comprehensive operational management tools developed with our partners.



Better financial visibility with automated reconciliation, daily transaction summaries, and e-invoicing.

- AutoCount Cloud Accounting
- SQL Accounting
- Bukku Accounting
- Financio



Streamline your business on the go with mobile POS, inventory, and accounting, keeping you efficient and in control.

- MESINKIRA



Advisory support to expand your market opportunities, enhance product quality, navigate regulatory requirements, and strengthen your business's sustainability practices.

- Halal2U Solutions
- ESG Consultations
- SIRIM Certifications
- LHDN advisory

For more information, visit www.maybank2u.com.my/myimpactsme

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Financing Solutions

Fast and flexible financing to strengthen your operations and capture new opportunities.



SME Digital Financing

- Get approval in 10 minutes*.
- Disbursement within 1 minute for financing amount below RM500,000**.
- Financing as low as RM3,000 up to RM20,000,000 with flexible repayment up to 25 years.
- No documents or collateral required for financing amount below RM500,000.



Property & Business Financing

- Apply up to RM20 Million financing.
- Upgrade your business premises.
- Finance new purchases, renovations, or property.



HERpower Financing

- Exclusively for women-led businesses.
- Apply up to RM1 Million financing.
- Financing tenure up to 10 years.
- Special financing rate.
- Complimentary 1st year premium PesonaLady Takaful/Insurance.

*Applicable to Maybank existing customers with complete records under Instant Online Financing of below RM500,000.

** Applicable to Maybank Sole Proprietorship & Partnership business account holders.

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