



## FREQUENTLY ASKED QUESTIONS ON REVISION OF SAVE UP PROGRAMME

### Q1. How will I be affected by the revision of the Maybank Save Up Programme?

The Maybank Save Up Programme will be revised as follows from 1 April 2019:

Revisions	How it may affect you
GIRO and/or Salary Credit - Meeting the requirements of either one or both services will be considered as 1 Qualifying Product.	This means that if you are qualifying for both services currently, you will only have 1 Qualifying Product. You may wish to take up a new product to maximise your bonus interest.
All Loans and Life Insurance will earn bonus interest for 12 months following the month of loan disbursement/policy inception.	Existing Loans/Life Insurance will continue to be a Qualifying Product until 31 March 2020 (12 months).
Structured Deposits is added as a Qualifying Product.	New placements of at least S\$30,000 will be a Qualifying Product for 3 months following the investment.
Unit Trust Regular Subscription Plan (with monthly investments) will no longer be a Qualifying Product.	If this is your current Qualifying Product, you may wish to take up a new product to maximise your bonus interest.
The bonus interest is paid on the first S\$50,000 on the account.	If the average daily balance of your account is currently above S\$50,000, you will earn the base interest rate of 0.3125% p.a. on the amount above S\$50,000.

### Q2. I would like to qualify for an additional product. What should I do?

With the Maybank Save Up Programme, choose from our range of 9 products and services to earn bonus interest.

If you do not have the Maybank Horizon Visa Signature Card or Maybank Platinum Visa Card, you may wish to apply for the card online via [maybank.sg/applycards](http://maybank.sg/applycards).

Please visit your nearest branch to speak with us on the other products and services. From 1 March to 30 April 2019, enjoy 50% off sales charge when you invest in Unit Trusts and/or receive a special gift for new insurance plans.

**Q3. I have an existing Renovation Loan/Education Loan/Home Loan/Car Loan or Insurance - Regular Premium Plan which helps me qualify for bonus interest. Will I still qualify for bonus interest?**

Your Renovation Loan/Education Loan/Home Loan/Car Loan/Insurance will continue to qualify until 31 Mar 2020 if you have been receiving bonus interest under the existing Maybank Save Up Programme for this Loan/ Insurance as a Qualifying Product as at 31 March 2019.

**Q4. The average daily balance of my SaveUp Account is more than S\$50,000. Is there an option for me to maximise my savings?**

You could earn annual interest of up to S\$3,029 per year from the Maybank Privilege Save Up Programme if you sign-up as a Maybank Privilege customer. Maybank Privilege entitles you to a suite of enhanced financial facilities that will better address your banking and wealth management needs.

Please visit [maybank.sg/privilege](http://maybank.sg/privilege) to find out more about Maybank Privilege, and [maybank.sg/privilegesaveup](http://maybank.sg/privilegesaveup) for more details on the Maybank Privilege Save Up Programme.

### **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

#### **Important Note:**

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This is not a contract of insurance and reference should be made to the respective policies for the exact terms, conditions and exclusions applicable to the Etiqa policies. The information contained herein is for general information purpose only and does not constitute an offer, invitation to offer, or a solicitation, or any advice or recommendation with respect to the purchase or sale of any of the Etiqa policies. Furthermore, the information contained herein is without regard to the specific objectives, financial situation and needs of any particular person who may view it. If in doubt, you should seek advice from a qualified Insurance Specialist.

Investments are subject to investment risks including the possible loss of the principal amount investment. The value of the investment(s) that you have chosen may fall as well as rise.

The above policies are underwritten by Etiqa Insurance Pte Ltd and any information relating to the Etiqa policies contained herein is provided by Etiqa.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

**Information correct as at 1 March 2019**

**Maybank Singapore Limited (UEN:201804195C)**