



## FREQUENTLY ASKED QUESTIONS ON PRIVILEGE SAVE UP PROGRAMME

**Q1. What are the differences between the existing Maybank Save Up Programme and the new Maybank Privilege Save Up Programme?**

The main differences between the 2 programmes are:

- Bonus interest is paid on the first S\$100,000 of your SaveUp Account balance instead of S\$60,000 currently. Earn annual interest of up to S\$3,029 every year with Maybank Privilege Save Up Programme.
- GIRO and Salary Crediting will be combined as 1 Qualifying Product. This means that if you are qualifying for both services currently, you may wish to take up a new product to continue at the same bonus interest rate.
- Products have been added for the Maybank Privilege Save Up Programme and the transaction amounts required for the respective Qualifying Products are different. Here are the details of the 10 products and services for the Maybank Privilege Save Up Programme.

Qualifying Products	Requirements	Rewards Period
Home Loan	Minimum new loan amount of S\$400,000 per loan account.	12 months
Car Loan	Minimum new loan amount of S\$50,000 per loan account.	12 months
Insurance - Regular Premium	Minimum annual premium of S\$7,000.	12 months
Insurance - Single Premium	Minimum premium of S\$100,000.	12 months
Unit Trust	Minimum cash investment of S\$50,000 or equivalent.	12 months
Structured Deposits	Minimum investment amount of S\$50,000 or equivalent.	3 months
Dual Currency Investments	Minimum investment amount of S\$50,000 or equivalent with a minimum period of 14 days.	1 month
Platinum Visa Card, Horizon Visa Signature Card and/or Privilege Horizon Visa Signature	Spend at least S\$800 in total across both Platinum Visa Card, Horizon Visa Signature Card and/or Privilege Horizon Visa Signature Card.	1 month
GIRO and/or salary credit	<b>GIRO:</b> Minimum aggregate debit amount of S\$500 per month; <b>OR</b> <b>Salary Credit:</b> Minimum salary amount of S\$4,000 per month via interbank GIRO salary credit or Maybank Payroll	1 month
Deposits (average daily balance)	Average daily balance of S\$200,000 per month based on total aggregated deposits across all SaveUp Accounts with the same primary holder	1 month

- Renovation Loan, Education Loan and Unit Trust Regular Subscription Plan (with monthly investments) will no longer be Qualifying Products.

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

With the Maybank Privilege Save Up Programme, choose from our range of 10 products and services to earn bonus interest.

If you do not have the Maybank Privilege Horizon Visa Signature Card and did not spend on any other Maybank Credit Cards to qualify for bonus interest, you may wish to apply for this card. What's more, you can enjoy complimentary airport taxi transfer and airport lounge access with this card! To find out more, please visit [maybank.sg/phvs](http://maybank.sg/phvs).

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 Home Loan/Car Loan or Insurance - Regular Premium Plan which helps me qualify for bonus interest. Will I still qualify for bonus interest?**

Your Home Loan/Car Loan/Insurance will continue to qualify until 31 Mar 2020 if:

- (a) 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, and
- (b) the approved loan amount or insurance annual premium amount meets the requirements for the respective products for Maybank Privilege Save Up Programme.

**Q4. Is there an option for my account to remain at the existing Maybank Save Up Programme?**

From 1 April 2019, the existing Maybank Save Up Programme will be revised. Please visit [maybank.sg/saveup](http://maybank.sg/saveup) for more information on the revised programme.

Maybank Privilege customers are automatically enrolled to the new Maybank Privilege Save Up Programme to allow them to earn annual interest of up to S\$3,029 per year.

If you prefer the revised Maybank Save Up Programme, you may request to opt out of Maybank Privilege and the suite of enhanced financial facilities that you are enjoying as a Maybank Privilege customer.

**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)**