

SUMMARY OF PRODUCT INFORMATION AND SERVICE (RIPLAY)

Summary of Product Information and Service (RIPLAY) General Version

PROVIDER NAME	: PT Bank Maybank Indonesia Tbk
PRODUCT NAME	: M2U ID App/M2U ID Web
PRODUCT TYPE	: Mobile Banking and Internet Banking
CURRENCY	: IDR (Rupiah), USD (United States Dollar), SGD (Singapore Dollar), EUR (Euro), AUD (Australian Dollar), JPY (Japanese Yen) & CNH (China Yuan)
PRODUCT DESCRIPTION	: M2U ID App (mobile banking)/M2U ID Web (internet banking) is a digital banking service provided by PT Bank Maybank Indonesia Tbk, which is licensed and supervised by the Financial Services Authority (OJK), Bank Indonesia, and the Indonesia Deposit Insurance Corporation (LPS), aimed at individual Customers of Maybank to conduct banking transactions independently.

PRODUCT'S MAIN FEATURES

Features	M2U ID App (Mobile Banking)	M2U ID Web (Internet Banking)
Account Opening	V	-
• Maybank Savings Account/Savings iB	V	-
• Maybank Credit Card	V	-
• Maybank Time Deposit/Time Deposit iB	V	-
• Maybank Personal Loan (KTA)	V	-
Dashboard	V	V
• Account	V	V
• Credit Card	V	V
• Time Deposit	V	V
• Loan	V	V
• Investment & Insurance	V	V
360 Digital Wealth:		
• My Portfolio 360	V	V
• Set Financial Plan	V	V
• Monitor Expenses	V	-
Transfer		
• Own Account	V	V
• Within Maybank	V	V
• Interbank Transfer	V	V
• E-Wallet	V	V
• BI-FAST	V	-
• BI-SKN	V	V
• Virtual Account	V	V
• Foreign Exchange	V	V
• RTGS	-	V
• Credit Card of Other Banks	V	V



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• Electricity, Water, & Telephone	V	V (Water & Telephone)
• Mobile Phone	V	V
• Loan/Financing	V	V
• Internet & Cable TV	V	V
• Insurance	V	V
• Zakat & Donations	V	V
• E-Commerce	V	V
• Education	-	V
• Pegadaian Gold Services	-	V
• Games	-	V
• e-Billing	V	-
• Taxes	V	-
• Pegadaian Services	-	V
• Personal Loan	-	V
• Property	-	V
• TAKSASI	-	V
• Tickets	-	V
• Travel	-	V
• Maybank Marathon	V	-
Purchase		
• Top-up Mobile Credit and Data Package	V	V
• Prepaid PLN	V	-
• Tickets	-	V
• Insurance	V	-
• Maybank Gift	V	-
• Purchase/Sale/Switching of Mutual Funds / Sharia Mutual Funds	V	-
• Ordering Government Securities / Sharia Government Securities (SBN/SBSN) Primary Market	V	-
• Purchase of Government Securities / Sharia Government Securities (SBN/SBSN) Secondary Market	V	-
Branch Transactions		
• Cash Withdrawal > IDR 100 million	V	-
• Bank Reference Letter	V	-
• Customer Application	V	-
Debit Card Management		
• View Card Information	V	-
• View Account	V	-
• Card Activation	V	-
• Replace Card	V	-
• Add Card	V	-



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• Block Card	V	-
• Link Card	V	-
Credit Card Management		
• Block Card	V	-
• Reset PIN	V	-
• Supplementary Card	V	-
• Limit Increase	V	-
• X Cash	V	-
• Installment Conversion	V	-
• Loyalty (Treats Point)	V	-
• Credit Card Activation	V	-
• Block and Unblock Card	V	-
• Request for Card Replacement due to Loss	V	-
• View CVV	V	-
• Copy Credit Card Number	V	-
• Credit Card Information Detail	V	-
Maybank QR		
• QR Pay - QRIS	V	-
• QR Cardless Withdrawal	V	-
Setting		
• Login	V	V
• My Devices	V	-
• App Notifications	V	-
• Language	V	V
• Secure2u Passcode	V	-
• Data Update	V	-
• QR Transactions	V	-
• Change Theme	V	V
• Face ID	V	-
• Account	V	-
Pegadaian Gold Saving		
• Gold Purchase	V	-
• Gold Sale	V	-
• Print Gold	V	-
• Other Gold Features (view transaction history, Gold Savings account details, and gold balance)	V	V
SBN/SBSN		
• Ordering SBN/SBSN Primary Market	V	-
• Redemption of SBN/SBSN Primary Market	V	-
• Purchase of SBN/SBSN Secondary Market	V	-
• Sale of SBN/SBSN Secondary Market	V	-



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• Other Features (view transaction history, holdings/number of SBN/SBSN owned)	V	V
Access accounts through the Partner's application: Account Binding	V	-

BENEFITS

1. M2U ID App (mobile banking) / M2U ID Web (internet banking) is available 24 hours a day, providing the convenience of self-banking transactions anytime and anywhere.
2. A single user login can be used to access both M2U ID App (mobile banking) and M2U ID Web (internet banking).
3. With the Account Binding feature, Customers can make payment transactions and check balance information with their Maybank account as the source account in partner applications working with the Bank.

RISKS

1. Potential for fake websites posing as M2U ID App/M2U ID Web. Ensure you visit the official Bank website at the URL <https://m2u.maybank.co.id/> and download M2U ID from the Apple App Store and Google Play Store. Make sure to download the official app from Google Play Store.
2. Risk of password information leakage to unauthorized parties. Avoid using easily guessed passwords, such as 123456 or your birthdate, and regularly change your password. Do not write it down in places where others can easily access it.
3. Potential virus or malware attacks. Do not conduct transactions while using insecure networks such as free VPNs or public Wi-Fi.
4. Phishing is an attempt to trick users into revealing confidential information by sending fake, urgent messages, such as emails or other electronic communications. These fake messages appear legitimate and ask the victim to urgently send specific information. Never send sensitive information (OTP (One Time Password), Secure2u/PIN, Password, personal data) via email or other insecure electronic communication channels. Please note that the Bank will never ask for sensitive information through email or other insecure channels.
5. Potential for fake partner applications exploiting the Account Binding feature of Maybank. Ensure you only link your Maybank account with partner applications that are listed on the official Maybank website.

FEES

Information related to transaction limits and fees on M2U ID App (mobile banking)/M2U ID Web (internet banking) can be accessed through the following URL: www.maybank.co.id/limitdanbiaya

The fees for using the Account Binding feature refer to the terms set by each respective Partner, which can be accessed through the Partner's portal, or website, or application.

TERMS, CONDITIONS AND PROCEDURES

Requirements to be completed (including consequences):

1. As part of the OJK (Financial Services Authority) requirements regarding Customer understanding, M2U ID App (mobile banking)/M2U ID Web (internet banking) will request Customer data, which includes, but is not limited to:



Maybank



@MaybankID



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- a. ID card number (KTP), full name, place & date of birth, address, Taxpayer Identification Number (NPWP), employment and financial information, phone number or mobile number, email address, and selfie photo.
 - b. The mobile number is used for sending transaction code, such as SMS OTP (One Time Password).
 - c. The email address is used for sending transaction code, such as email OTP, and also to provide notifications regarding transactions performed within M2U ID App (mobile banking)/M2U ID Web (internet banking).
2. Customers must have a Maybank product such as Maybank Savings/Savings iB with a debit card linked to the account or a credit card to register and conduct banking transactions through M2U ID App (mobile banking). For credit card Customers, registration can only be done via M2U ID Web (internet banking).
 3. Customers are required to have a communication device with internet access and an active cellular network to access the M2U ID App (mobile banking)/M2U ID Web (internet banking).
 4. Customers must register the device (for M2U ID App) and activate the Secure2u passcode on the M2U ID App to perform banking transactions through M2U ID App (mobile banking) and M2U ID Web (internet banking).
 5. The Bank reserves the right to reject product and/or service applications if they do not meet the applicable requirements of the Bank and the prevailing laws and regulations.
 6. Specifically for the Account Binding feature, customers can link their Maybank accounts through Partner application by entering their account number in the Partner application and Secure2u passcode in the M2U ID App. If the customer no longer wishes to use the Account Binding feature, they can unlink their account through the Partner application or by contacting Maybank Customer Care.

For 24-hour product and/or service information, you can contact Maybank Customer Care at 1500611 or +622178869811 (from overseas) or via email at Customercare@maybank.co.id (Monday - Friday from 08:00 - 20:00 WIB and Saturday - Sunday from 08:00 - 17:00 WIB) or visit the official Maybank Indonesia website at www.maybank.co.id.

SIMULATION

Guidance and instructions for using the M2U ID App and M2U ID Web can be accessed through the following links:

- M2U ID App: www.maybank.co.id/m2uappinfo
- M2U ID Web: www.maybank.co.id/m2uwebinfo

ADDITIONAL INFORMATION

1. Terms & Conditions for M2U ID App/M2U ID Web: www.maybank.co.id/skm2u
2. Security & Privacy for M2U ID App/M2U ID Web: www.maybank.co.id/securityprivacypolicy
3. Security information for M2U ID App/M2U ID Web: www.maybank.co.id/infokeamanan
4. List of Partner Applications collaborating with the Bank for Account Binding feature: www.maybank.co.id/daftarmitraaccountbinding
5. Submission of questions and complaints through:
 - Maybank Customer Care: 1500611 or +6221 78869811 (access from abroad)
 - Customer Care Email: customercare@maybank.co.id

DISPUTE RESOLUTION



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If a dispute arises that cannot be resolved through deliberation, the resolution may be carried out through the Financial Services Sector Alternative Dispute Resolution Institution (LAPS SJK) or through the Court. The dispute resolution institution to be used will be stated in the Terms and Conditions of each product/service or Agreement signed by the Bank and the Customer. Therefore, the Customer is required to read the Dispute Resolution Provisions in the Terms and Conditions or Agreement of this product/service before using this product/service.

DISCLAIMER

1. This Product and/or Service Information Summary ("RIPLAY") is for informational purposes only and is not intended as an official offer of any product and/or service. In case of any discrepancy between this RIPLAY and the agreement and/or terms and conditions related to the product and/or service ("Agreement"), the Agreement shall prevail.
2. The Bank reserves the right to reject the product and/or service application from a prospective Bank Partner if the requirements set by the Bank and applicable laws and regulations are not met.
3. The Bank Partner must carefully read this RIPLAY and may contact the Bank if there are any further questions regarding the products and/or services outlined in this RIPLAY.
4. This RIPLAY has been adjusted to comply with applicable laws and regulations, including the regulations set by the Financial Services Authority and Bank Indonesia.

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