

## Maybank Goal-Based Investment simplifies digital retail investment for beginners and first-time investors

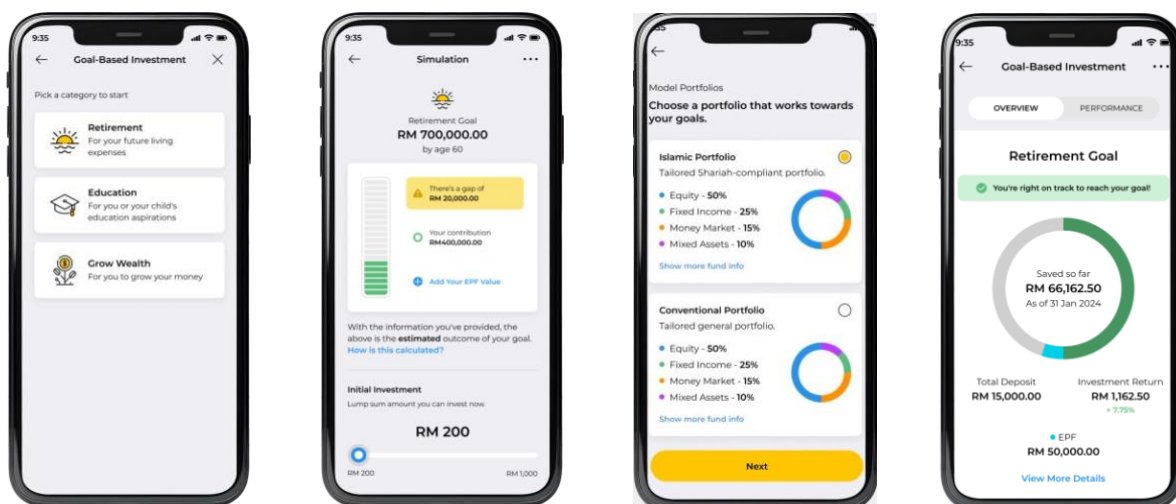
- *New investment feature is available on MAE App and Maybank2u Web*

Maybank announced the launch of Maybank Goal-Based Investment, a beginner-friendly digital retail investment tool that allows customers to kickstart their financial wealth journey easily and conveniently. Available on MAE App and Maybank2u Web, the latest investment feature empowers customers to achieve their financial goals through a seamless digital experience with no branch visits required.

Maybank Goal-Based Investment enables customers to select their preferred investment funds to suit their financial objectives, from a comprehensive suite of offerings managed by professional fund managers. With just a minimum amount of RM200, customers can start investing in funds with low sales charges and no lock-in period.

**Syed Ahmad Taufik Albar, Group CEO of Community Financial Services of Maybank** said that the Bank understands that those who are just starting to invest can get overwhelmed and may not know where to start, while some may be worried about high fund management or processing fees. Maybank Goal-Based Investment helps to remove these barriers by making investing accessible and affordable for everyone, requiring only a low investment amount and providing a guided experience through digital banking platforms.

Customers can embark on their investment journey easily by simply picking their personal financial goals. For convenience, goal options are aligned with their life aspirations such as retirement, children's education planning or growing their wealth.



Maybank Goal-Based Investment is designed to serve the needs of all types of customers. Registration is simple and convenient for all which is made available through the MAE App or Maybank2u Web. New customers can register for a Maybank savings or current account entirely online in just under 10 minutes while customers with existing accounts can get started immediately.

Maybank Goal-Based Investment will then enable customers to easily create portfolios out of a range of Unit Trust funds that are catered towards their risk appetite, financial goal and their goal's timeline.

Both conventional and Shariah-compliant funds are available, while sales charge is set at a maximum of 1.5%. From now until 25 June 2024, customers can also enjoy a 0% sales charge on their initial investment.

**Key Features of Maybank's Goal-Based Investment:**

- **Easy and convenient registration.**
- **Low initial investment** from RM200.
- **Flexible contributions** with no monthly commitment required and no redemption penalty/restrictions/lock-in period.
- **Personalised Unit Trust portfolios** based on customers' unique needs.
- **Conventional and Shariah-compliant options** are available to cater to the customer's specific financial values.
- **Competitive fees** at 0% - 1.5% sales charge.

According to the S&P Global Finlit Survey 2022<sup>1</sup> and the 2019-2023 Surveys by the Securities Commission Malaysia<sup>2</sup>, Malaysians may lack financial knowledge or struggle with long-term financial planning. In response to these challenges, Maybank Goal-Based Investment aims to offer solutions to take control of their future by making meaningful progress towards their financial aspirations.

“Maybank is driven by its mission of Humanising Financial Services, aligned with our M25+ strategy to prioritise customer centricity through digitalisation and technology modernisation in our product offerings. This initiative also addresses our broader commitment to foster financial literacy and inclusivity across the communities we serve.

As part of Maybank's quest to strengthen our business presence and position in the region, we have also made Maybank Goal-Based Investment available to Maybank Singapore customers via the Maybank2u SG (Lite) App and Maybank2u Web,” said Taufik.

For more information on Maybank Goal-Based Investment, customers may visit <https://maybank.my/GoalBasedInvestment-en>.

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<sup>1</sup> S&P Global Finlit Survey - [https://gflec.org/wp-content/uploads/2015/11/Finlit\\_paper\\_16\\_F2\\_singles.pdf](https://gflec.org/wp-content/uploads/2015/11/Finlit_paper_16_F2_singles.pdf)

<sup>2</sup> 2019-2023 Surveys by the Securities Commission Malaysia - <https://www.themalaysianinsight.com/s/439952>