

Maybank 61st AGM: Live AGM queries & responses

Important Note:

This is the full set of questions received live during Maybank's AGM held on 6th May 2021, which were sent by participants through the chat box on the AGM streaming platform, accompanied by the corresponding responses.

1. Door Gift

Shareholder Name	Question
CHONG YUN TONG	When will I receive my door gift of RM50 for attending the virtual AGM?
CHEN LAN FONG	We as the shareholders of Maybank, we are not happy with management on the door gift arrangement. I am a wargamas, not good & familiar with IT. So i didn't upgrade my hp often. I am facing a problem, my hp cannot support MAE apps which means I can't get the RM50 door gift. I think is unfair to the shareholders who don't upgrade their phones always.
TAN JIA-JYE	I registered for the 15 April 2021 AGM but I failed to log into the meeting due to server down, would I still entitle for the RM50 voucher?
NG LIP TAT	Good morning. Is the door gift RM50 automatically deposited to our MAE account?
STEPHEN POH YIK XIANG	I got mae account , do i need submit anything to get door gift RM50 ?
CHIN YONG HAO	Morning, I invited by a shareholder of Maybank as he unable to attend the meeting today(but joined the meeting on 15 Apr) . He telling me he received 50x2 in his account already. So my question, as i appointed as proxy from him, am i able to get the RM50 MAE as well since the shareholder already received RM50X2?
CHIN YONG HAO	as a proxy, will I entitle for the credit of RM50 as the shareholder already received RM50 X2?
LEE BENG LEONG @ LEE KAY LEONG	My handphone cannot install MAE. Any alternate way to receive the door gift
HAN YOK KUANG	Happen to me also it require me to visit to MBB branch to open an account first. Do you have any alternative?
CHEAH HUI TING	My case is the same as Teh Mee Chelle. No MAE account, and was asked to visit MBB to proceed further. Kindly assist on the alternative door gift too. Thank you.
STEPHEN POH YIK XIANG	Do I need submit any info to get Rm50 door gift ? I have mae account , Do I need submit ,mae account number?
HAN SHENG LOONG	Being try register maybank2u it require me to visit to MBB branch to open an account first. Do you have any alternative?
NICHOLAS WAN ZI JIA	Hi, we didn't submit the MAE details prior to the AGM, how do you all know whether it's link and how do we know whether we will get it or not?
YONG WAI YUEN	WE ARE SENIOR CITIZENS, WE FOUND IT SO VERY DIFFICULT TO OPEN THE MAE ACCOUNTS ONLINE AFTER SO
NICHOLAS KHOO HIN FATT	I have attended the AGM on the 15th April 2021 but have yet to receive the RM50 voucher in my MAE account.
CHUA PEI TZE	Morning.... how to get the eGift?
OH JIA LUO	Good morning. Is the door gift RM50 automatically deposited to our MAE account?
CHEW YEN LI	I registered for the 15 April 2021 AGM but I didn't receive any door gift from maybank?
LESTER TAN SHENG HUAN	Is the door gift RM50 automatically deposited to our MAE account?

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CHEW YEN LI	How do I register my MAE accounts in order to receive my door gift?
YONG WAI YUEN	CAN WE GET E VOUCHERS INSTEAD OF MONEY IN MAE A/C ,WE FIND IT SO DIFFICULT TO OPEN THE A/C ONLINE. WE HAD TRIED SO MANY TIME AND YET NO ABLE TO. WHEN GET THE LINE PHONE AFTER SEVERAL HOURS IN SEVERAL TIME, WE WERE ADVISED TO GO TO MAYBANK PERSONALLY, AT THIS UNTIMELY SITUATION, WE ARE AFRAID TO GO OUT, HOPE YOU WILL UNDERSTAND. ANY E VOUCHERS IS SO PRECIOUS TO US BY CUTTING ALL THE DIFFICULTIES WE HAD TRIED TO OPEN THE MAE ACCOUNT FOR SUCH A LONG TIME
TAN CHEA LIANG	I have registered a MAE account just now. May I know how and when Maybank will transfer RM50 door gift?
NGIAN YOKE FUNG	I have attended the AGM on the 15th April 2021 but have yet to receive the RM50 voucher in my MAE account.
FOONG SUET LI	I have just registered for the MAE account, do I need submit anything to get door gift RM50?
LIM KOK SIAK	How to get an MAE account if we are an oversea shareholder?
WONG MEE KIEN	How to check? Will we be informed through email?
TAN SWE AN	Hi can we know what are those differences between maybank2u and MAE account? I hope investors could received rm100 to their registered maybank2u account if can or cannot registered MAE account?
OH JIA LUO	when can we expect to receive the door gift? as no MAE details recorded prior to the meeting commence
LAI SENG CHOY	I have been trying but still unable to install MAE in my smartphone. How am I going receive my RM50 door gift in this case?
CHENG AI NGOH	Morning, I have yet to register successfully for MAE cos I am not tech-savvy, somehow the registration cannot be completed. Would I still receive the door gift?
LAU KAM WAH	Morning, how to claim the door gift?
LEONG FOOK SEN @ FRANCIS LEONG	Mr Chairman. Kindly provide e voucher for attending agm today. From Francis Leong
CHAN MAN EE	Hi, Do I need submit the mae account number to get the RM50 doorgift?
WONG CHEE KEONG	I have MAE account and downloaded MAE App, how to get 50 ringgit door gift credited to my ac?
LAU KAM WAH	i have registered the 15 April 2020 AGM but until today still not received RM50 MAE door gift voucher. When will it send out?
LAM PEI SHIN	Registered for 15th April 2021 AGM but unable to join into the session due to server down will still be eligible to receive the rm50 in Mae account? Then receive invite to join today AGM session successfully via meeting ID and password will enable me to be eligible for rm50 in Mae again? So total I will be receiving a total of rm100 in my MAE?
TAN GHEE THONG	doorgift will only be distributed for those who joined the meeting or a must to cast a vote?

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LAU WAH KEONG	Good morning Everyone. Many senior shareholders of Mayabank has no access to MAE apps. Is it fair to penalise them for not having the apps to enjoy the rm50 appreciation gift from Maybank? .. Thanks
CHAN MAN EE	I have mae account , Do I need submit, mae account number to get RM50 doorgift?
HO HIN CHOY	My 86 years mother and I are shareholders but she doesn't have a smart phone. MAE doesn't allow me to register her on the same Hp. Your advice?
LIM KOK SIAK	How to register for MAE account for an oversea shareholder who does not based in Malaysia? Appreciate a response, thanks
LUI YEOK FUNG	Do I need submit any info to get Rm50 door gift ? I have mae account, Do I need submit ,mae account number ??
LEE BOON CHIN	How would you know our MAE account number for distribution of the door gift?
ANG YEE CHAN	I have not set up MAE account, can I still get the RM50 door gift?
LING MING HOOK	I have problem getting the door gift as the message said my phone is not compatible with the MAE application? Is there any other way than buying a new phone?
NG JUAN JING	Hi, I tried to open the MAE account multiple times but failed. Can I request for the alternative too? Thank you.
ANG YI ZHEN	I do not have MAE account yet, how can I receive the RM50 door gift?
TAN SHOK HAR	Mr chairman have difficulty in opening mae account because phone no data for mae apps Appreciate send by post Aeon voucher as per last year Thank you
WONG YEE CHENG	I didn't get rm50 for attending April15 meeting.
YAP BENG LAY	Good morning. I attended the AGM on 15 Apr 2021 but I have yet to receive the RM50 voucher in my MAE account.
LIM KOK SIAK	How to register for MAE for oversea shareholder who does not based in Malaysia?
WONG CHUN YIN	Morning, when will receive door gift?
WONG LAI THIANG	Good morning, how to get the e-gift. Tq
LEE HON MENG	I also face the same problems unable to register MAE account. How can I claim the door gift for today?
VICTOR KHOO WOOI TAIK	My auntie and mother got problem downloading the MAE. Last year, yr company gave Aeon voucher instead.
ANG YI ZHEN	I have no MAE, can I still get the 50 RM door gift?
LEE JIN YI	In regard to question on how the RM50 door gift will be received by the shareholders/proxies attending the AGM now, will it be automatically credited into the MAE account based on the registration information for the AGM without us having to provide any details separately?
LIM LAY KIOW	Good morning, I registered a MAE account last night. May I know how and when Maybank will transfer RM50 door gift?
LOKE KOOI FONG	HOW COME I DIDNT RECEIVE MY RM50 ON 15TH APRIL 2021 AGM. THE SYSTEM Was down
CHOY CHEE KEONG	I've MAE ac in my Maybank 2U but can't download the MAE app. because my hp is android 7. Can I still get the RM50 doorgift?
LEO KWOK XIONG	Registered for MAE on the app but no reply so far. Seek help.
KEVIN WONG WEI SAN	Do I need to provide any info of my MAE account for the RM 50?

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TEO LEVI	Good Morning How do I get the RM50 Door gift for my MAE account?
NG YOKE SIM	Aiyoh, I am a senior & I can't download the MAE app because my phone don't have enough memory. I also don't know how to do it. So how to get my door gift?
LIM BENG HONG	Do I need to submit anything for the door gift or it's automatically deposited to my MAE account?
ONG CHOON TEE	Good morning. Do I have to provide my Maybank SA/MAE account number?
YEAT EE CHIA	May i know the eligible criteria to receive the doorgift? Is voting required?
YEOH BOON CHIA	Hi, I only have M2U but didn't have MAE, how should I do to get the door gift?
LIEW JIEW PHEN	Maybank Group Customer Care team please contact me. i am Sarawakian. it is regard for the door gift and voucher. Tq
CHUA PEI TZE	hi MBB Team, why not eGift give the voucher of Aeon or other Hyper Market voucher will be better. MAG eWallet act like from right pocket to left pocket and the money still remain in MBB. or TnGo eWallet?
KAM SANG @ KUM KWONG SENG	last year also give MAE RM50. I'm KamSang, (<redacted>), I hv no MAE account, last year also give MAE RM50. but I get nothing. send email also no reply . last year MAE RM50 still can redeem it?
LEE CHIN KUANG	Do i have to vote to get the door gift?
TAN YEE CHIU	as a proxy, do i entitle for the RM50? as the shareholder unable to attend for today but already receiving RM50X2?
CHONG KUM FATT	Ur MAE app is not working for me. Cannot register acct. I m wargamas. Kindly give me TnGo e-wallet instead. Mr Chong
BRYANT NG CHEE HSUEN	Will a shareholder obtain his voucher regardless of attendance of this meeting as long as he is registered?
ONG CHONG KING	Morning, I have yet to register successfully for MAE cos I am not tech-savvy, somehow the registration cannot be completed. Would I still receive the door gift?
LIM CHIN KEONG	MAE that link to saving acc will receive door gift also?
LOO CHOO MIN	I also attended to the April AGM but did not get the RM50 door gift. Please check for me too.
HENG YEH TAT	Morning. I registered for 15/4 AGM but yet to receive RM50 voucher in MAE. Will it be received together with today doorgift or I have to submit my MAE account for your checking?
JENNY WONG SIIK SIENG	Good morning. If I do not receive the door gift 5 working days from now, who should I contact? Tq
KON LAI PENG	I am not Maybank account holder but I manage to download and register as user of MAE app. The problem encountered was unable to update additional details required, so that, I am unable to use the app to pay bill, transfer and etc. Will the credit - RM50 forfeited if brought forward balance from last year meeting?
LOH KAH WING	I just register my MAE account. But how do I received your door gift.
SENG CHUNG FEI	morning, I did not provide my MAE information to Maybank, how will you know how to transfer RM50 door gift to me? Is there anything I need to do?
TOH AH BEE	I have just registered for the MAE account , do I need submit anything to get door gift RM50?
WONG CHING WEI	I have MAE account and downloaded MAE App, how to get 50 ringgit door gift credited to my ac?
WEE WEN SIEN	I must download MAE app for RM50 door gift? I didn't receive info on this

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YEOH JUN JIE	Will we be informed of getting the door gift when using MAE?
DIONG KOK KEONG	I have MAE account and downloaded MAE App, how to get 50 ringgit door gift credited to my ac?
LAI WERN HAI	I have a Mae account. May I know how to get 50 ringgit door gift credited?
PUAH WENG LIN	Hi, Do I need submit the mae account number to get the RM50 doorgift?
WONG KOK CHANG	How to get the door gift?
WONG SHYONG WEI	Got door gift?
LEE DZI YIENG	How to entitle Rm50 gift? Thanks
HO MENG HWI	Morning, I have created a MAE app account. May I check how to get the door gift? Thanks
HONG KAH ANN	Hi, I am attending this AGM as a proxy for my friend. May I know who will get the RM 50 door gift? (We both have MAE account), and how will we get it?
CHING DIAN SHIN	Morning, I haven't received door gift in my MAE account, please assist
WINNIESIA @ JENNY ARIFFIN	My question is the same as many others, you guys have not been doing decent job in explaining how do we get the RM50 door gift credited to our MAE. You need so many ppl to ask you this simple question?
NG BOON LEONG	Hi! I have registered 15 April AGM but not receive the door gift in MAE till today...how to redeem? Thank you!
PANG POH CHEN	Dear Mr Chairman I do not have MAE account too. With Covid, I want to avoid going to the bank to apply. Can the door of RM50 be placed in my Maybank Account?
TEH CHOOI HOE	I want to install mae account but the message inform device not compatible with this version. How to go about it to claim the door gift from last meeting in April.
S BALENDRAN A/L M SABARATNAM	Morning i am S Balendran a/l M Sabaratnam I C NO : <redacted> . I can't download the MAE app . My phone model Honor 6x Message come out your device not compatible. My phone No <redacted> please assist me so i can get my RM50 credited. TQVM
NG PENG HONG	Hi Maybank, have not received the door gift in MAE account. Will we get the email notification on this?
HUONG CHUNG YEW	I didn't join the AGM but join this adjourned AGM, am I eligible to have door gift RM50 MAE?
SHIREEN THAM SOOK YEE	How do I get the door gift?
LEONG SIM YEE	Morning. How to check on the door gift. I check n not see in my MAE account online. Thanks
TIANG MIN YAO	I have MAE account, how to get RM50 Door gift?
CHEONG KAI LIANG	I have yet to receive door gift
LOOI CHENG HUI	Morning, my phone cannot support the MAE app, how am i going to receive my RM50 door gift?
CHOO ENG CHYE	When will the RM 50 being meeting allowance be credited into our e-wallet account? Tq
TAN BOON SIONG	good morning. I'm facing similar MAE register issue with above shareholders, kindly assist how to register MAE without walk in to any branch and please provide alternative to entitle this door gift. Thank you.

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LAU CHING CHING	Good morning. Is the door gift RM50 will be automatically deposited to our MAE account?
WUI AI LENG	May i know the door Gift RM50 will be automatically deposited to my MAE Account? Thank you.
NG WAI KEEN	Morning, what If I don't have any Maybank A/C ? How do I claim the MAE direct credit?
TOH KIAN TECK	How do I get eGift if I'm a proxy?
LEE ING TIONG	It is a bit "unfair" to those who miss out 1st registration as we did not receive any notice of the 1st original AGM notice via E-mail too. So, I suggest to give RM100 voucher to all shareholders who participate your AGM today
WONG SONG KING	i have registered the 15 April 2020 AGM but until today still not received RM50 MAE door gift voucher. When will it send out?
TONG WAI LENG	Do i need submit any information to get RM50 door gift? do you need my MAE account number?
JOACHIM ARULRAJ ANTHONYS AMY	The hassle of having to join this meeting again and no help with creating MAE Acct is giving me undue stress - when I am stressed I get hungry - kindly give us food vouchers and bill it to Tricor for screwing up the previous AGM.
YONG HUI MEI	hi good morning, I have registered for today's adjourned agm, however, i have not received the door gift email. Thank you
TENG KONG KEONG	I'm using nominee account, and still yet to receive my MAE door gift?
SUA FOONG YUEN	I have not received the door gift for the 1st held meeting. Please help.
PAULINE LEONG POOI YIN	What is the rationale not to allow senior citizens above 80 years to register for the MAE account? If those who attend today's AGM and are given door gifts to be credited into MAE account, they will encounter problem; so what can be done? Thank you for looking into this matter.
WONG SONG KING	i have registered the 15 April 2020 AGM but until today still not received RM50 MAE door gift voucher. When will it send out?
WINNIESIA @ JENNY ARIFFIN	My MAE account is <redacted>
PANG POH CHEN	Dear Mr Chairman I do not have MAE Account but I have a Maybank Account. With Covid-19 situation, I do not wish to go to the bank. Can the door gift be placed in my Maybank Account? Thank you.
TAN CHON YEONG	Do I need submit any info to get Rm50 door gift? I have mae account.
WAN KOK WENG	I have registered for 15 April 2020 AGM under Tricor. but there was a total breakdown in the system and I was logout many times. I did not receive any MAE RM50/- door gift. Can you check why. My name is wan kok weng <redacted>
KRISHNAN A/L MUTHUKAN	I have a MAE account. do I need to notify the Share Registrar of my MAE details or the bank will automatically credit the amount to my account?
VINCENT TAN YEW LIN	How to get the door gift if I don't have maybank account and or MAE Account?
NEOH HANG BEEN	Do I need submit any info to get Rm50 door gift? I have MAE account, Do I need submit my MAE account number?
TEH YIN SHAN	I am a shareholder who don't have a maybank savings & MAE account, impossible for me to just open an account for this MAE RM50? How will Maybank know we need Aeon vouchers?

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TAN ENG THENG	Hi unable to register for Mae account. Went to yr branch . They tried many times but failed. Phone not enough data for Mae apps. One devise one apps only. Phone tag also cannot come in. Please please send me by post as last year. thank you. God bless you all
ONG YANG MING	Hi! Thank you for introducing us to the Mae app. Great initiative! I am based in Singapore and am not able to open a Mae account because I do not have a Malaysian phone number. Can you advise me on what to do? Thanks again!
FOO GEOH KEOK	how to get the door gift if we don't have MAE ac
TAN SHI RUEY	Hi some shareholders have received their door gift via MAE. I have opened MAE account and logged in today AGM and voted, but how come the door gift is still not available in my MAE account now?
ONG JIN TIONG	dear sir, I have not received my door gift of RM when I log in for meeting a few weeks ago I have MAE account
TAN HO SIM	Hi, i have already voted, how long do i have to wait to receive the MAE door gift?
CHOW SWEE KENG	I have MAE account and downloaded MAE App, how to get 50 ringgit door gift credited to my ac?
KRISHNAN A/L MUTHUKAN	I have a MAE account. Do I need to notify the share registrar of the details, which I did not do. Will the bank automatically credit the amount even if it is not notified?
LEE TUAN TIAK	Good morning, unable to log in meeting on 15 April, 2021. How to claim the doorgift RM50x2. Tq.
SOO YIH MING	Morning, pls help to check i still not receive rm50 for the meeting on 15April 2021
LIM KEAN TIONG	Good morning, I don't have a Maybank saving/current account, it is possible to get the door gift in the form of e-voucher ?
LOH KAH WING	I just register for my mae account, how are you going to credit my account.
CHONG KEN SENG	I have just registered for the MAE account, do I need do anything to get door gift RM50?
TAY LAY YONG	I registered MAE already but yet to receive the door gift, please advise. Thank you
TAN WEI JIE	Dear Maybank, Do I need submit any info to get Rm50 door gift ?
OOI SOH KHIM	Do I need to submit any info to have Rm50 door gift? I have mae account so need to submit to you all? Tq
CHOO ENG CHYE	I didn't register thru my MAE aac. I got the credential to attend today's meeting thru the registrar. Is this ok?
WEE HIANG KHIEN @ WEE HIANG KHIAN	have registered the 15 April 2020 AGM but until today still not received RM50 MAE door gift voucher. When will it send out?
CHEW GIM HOI	I have a MAE account in joint name with my wife being the main account holder. Do I get the door gift credited to this account?
TONG WAI LENG	Good Morning. I have MAE account but how to apply for RM50 door gift?
NGE CHAI SHIAH	i just registered MAE account, and apparently was told by another shareholder that the RM50 door gift was received yesterday. Therefore, will i be getting the RM50, or the AEON voucher?
GOH SIEW TYING	I have activated my MAE account, but i did not see the door gift, how do i go about it?
TING SU RONG	Good morning, i have MAE account, do i need to submit details to entitle for e voucher?

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TAN SHI RUEY	Hi some shareholders have received their door gifts. I have opened MAE account and logged in today AGM and voted. How come until now door gift still not available in my MAE account?
LIM CHEE SENG	Hi, I had MAE account before registered the AGM, but not yet received the Door Gift. Will it be only provided after the AGM?
FRANKIE LEE CHI MING	Good morning, how do I get the door gift? There is no transaction in my MAE account
NEOH HANG BEEN	Do I need submit any info to get the door gift? I have MAE account. Do I need submit MAE account number?
PAY YONG SIANG	I have not set up MAE account, can I still get the door gift?
CHEW CHEE FU	Good morning Maybank, I have yet receive the MAE RM50. HOW TO GET IT?
TEH YIN SHAN	How to get the Aeon vouchers?
ALBERT WONG MUN SUM	Good Morning everyone. Just to note the door gift will be credited to our MAE account within the next 5 days?
NG YANG ANN	morning what should I do if I don't have a mae account?
NG CHOY SAN	I am unable to register MAE. Any alternative way to receive the door gift?
KUM HOE KHAEN	last year also give MAE RM50. I'm Kumhoekhaen I have no MAE account, last year also give MAE RM50. but I get nothing. send complain email also no reply . my mother get Aeon 50 instead of MAE50 last year. but I didn't. last year MAE RM50 still can redeem it?
PAU SOCK CHING	I just managed to register mae account. Can I still receive the door gift?
LAU YONG XIN	What Re other options of doorgifts? For those who do not have a MAE account
NG PENG HONG	Hi Maybank, have not received the door gift in MAE account. Will there be email notification on this?
WONG SONG KING	i have registered the 15 April 2020 AGM but until today still not received RM50 MAE door gift voucher.
CHUAH YEW CHAN	Good morning...I setup MAE account after login to AGM. Am I still entitle for door gift?
PAU SOCK CHING	I just registered mae account. Can get now?
VOON MING LOONG	hi, i have check my MAE, but confirm i don't receive the door gift. can you please help to check?
WONG XIAN ZHENG	Hi I have casted the vote, how do I get the door gift
WONG SHYONG WEI	Once have to mae account what's next? Will it be auto deposited?
WINNIESIA @ JENNY ARIFFIN	How come i don't find my 2 questions despite posted them 10 minutes ago? It's concerning the RM50 door gift lah, you all make it so difficult for a simple issue. My User Name is
LOO MENG HUI	Good Morning, Maybank. May I know when will I receive my door gift? I'm an existing Maybank account user, but i have created a new MAE account few days ago.
CHUA PEI TZE	eGift will send by email? i yet receive
CHAN YUET MAY	Hi, I just registered MAE am I still able to receive the door gift?

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KELVIN CHONG KENG HOW	good morning. How soon could I get the door gift? thank you.
CHOO YIN CHUN	hi, i don't have MAE account because my phone is not compatible , will i receive the AEON vouchers as stated by the Chairman? How will i receive it? Through my email?
CHENG LINA	Morning, how to claim the door gift?
LAI CHEE KIN	Morning, do we need to do anything to receive the door gift?
TAN NING XIN	good morning. how do I get my door gift? thank you.
LYE BOON KIN	I failed to register mae account, how to claim rm50 doorgift?
LIN KAI YEW @ LENG KAI YEW	Good morning. I have trouble to download MAE. May I know how I going to get RM50 AEON voucher? Is your company posting the voucher to me? Thank you.
SEE TO MOI TOI @ SEE TOO MAI ING	My handphone cannot install MAE, please help send other door gift or other solution
TAN SWE AN	Morning, I have yet to receive door gift in my MAE account for both registered virtual AGM?
LEONG ZHI QI	Do I need to submit the MAE account info for the purpose of crediting the RM50 door gift to my account?
KHOR OOI PING	Hi I have problem to download mae apps in my old phone. Can you please send me alternative voucher instead?
GAN TEONG LOOI	If don't have the MAE, how to receive the door gift?
WUAN LUEN HONG	i have sent proxy for this agm. the MAE account should be open in proxy name or shareholders name?
BAHUNU A/L APPANNA	I have downloaded the mae. How can i get the door gift?
YONG YOK CHAN	hi Good morning. I just installed MAE account, but how do i claim my door gift?
WONG SONG KING	i have registered the 15 April 2020 AGM but until today still not received RM50 MAE door gift voucher. When will it send out?
LYE BOON KIN	i failed to register mae app, how to claim rm50 doorgift?
WONG XIAN ZHENG	Good morning, I have attended the meeting and casted the votes. How do I get the door gift?
TEOH LAY EAN	I am already a Maybank account holder, and have a MAE wallet. But I don't see any money credited.
LIM SOK KIANG	The Chairman announced that all shareholders who have registered for the meeting on 15 April 2021 will receive RM50 door gift. I registered for the meeting on 15 April 2021 but could not vote online as the voting icon could not be accessed despite clicking at the said icon. Will I receive the RM50 door gift for the 15 April 2021 AGM meeting? Thank you
SIEW GEK @ ONG SIEW GEK	Those above 80 years are unable to register for MAE account. How to claim the door gift for crediting into MAE?
CHEOK HUI YI	Hi, i don't have mae account nor maybank account, what steps should i take to redeem door gift?
ANG YEE YEN	May I know how to apply the door gift?
BABY TAN @ TAN LAY CHIN	Good morning. Re the door gift, as an eighty year old, I cannot open a MAE account. Can I have a voucher instead. Thank you
GAN TEONG LOOI	I don't have the MAE or Maybank account. Kindly arrange the door gift in other form/method, especially for all warga emas.
LIM AH HOONG	I have no MAE account. Please advise how the door gift will be received?
FOON LAI YAN	hi, i have mae, how to get doorgift

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TOH KIAN TECK	Will attending as proxy entitled for the eVoucher? My mum cannot register for MAE
ONG CHOW PENG	MORNING THOSE ARE CANNOT OPEN MAE AC PLS ISSUE E-VOUVHER TO US
CHEONG GZE WEI	Seems like a lot audience are concern about the door gift, I'm dropping a message here as well to be recorded so that customer care team note about the attendance n sort out the door gift afterwards
CH'NG SIEW PENG	Hi, how to check on the door gift?
TAN SHI RUEY	When can we receive the door gift in MAE? Still not received.
SIEW LEONG YEW	Received Aeon RM50 vhr. TQ. what about today doorgift?
LOH CHYI WEI	When can I received the door gift?
MAH LEONG CHENG	Didn't receive door gift ?
TAN CHEE KEONG	I have no MAE account. How to get the door gift?
CHONG YUN TONG	i not yet received my maybank doorgift :(
ROSITA DAUD	Hi morning, i just login, how do i get the doorgift?
LIM AH HOONG	Morning. How do I receive door gift if I don't have MAE account. Please advise.
WEE WEN SIEN	I just install MAE app, can i receive door gift?
LEE CHUN LIN	Hi, what is the way Maybank credit the door gift?
HOW WEE SAN	Morning, I'm facing problem when register MAE account. It shows that unable to apply. So, is it I'm still entitle to get the RM50?
ER BOON CHAI	Why I haven't receive the door gift? What shd I do?
YAP CHWEE YONG	My device is not compatible to download MAE apps. What can I do?
CHAN MEI HAR	Good morning, I am having trouble to download MAE. May I know how I going to get RM50 AEON voucher from you? May I know are you posting the Voucher to me? Thank you.
WINNIESIA @ JENNY ARIFFIN	As observed almost all questions are MAE n the RM50 related. You guys or rather the Maybank guys must be doing something seriously wrong for not clarify n making things easy for Maybank shareholders. Am I correct to assume that?
VOON HOI LEONG	Need to download MAE app in order to receive RM50?
LIM LAI HOCK @ AW HOOT	for age above 80 years old cannot open MAE account HOW?
CHAN YING SIEW	I haven't received my rm50 at my Mae account
NGO KIN HI	Hi please check I have not receive the door gift yet
PAU SOCK CHING	I just registered the mae account, when can I get the door gift?
LIM CHEE KEONG	Hey, where's my doorgift? :)
KOH BENG HOCK	Hi, I just realized that there is a door gift for virtual shareholder attendee, and I just successfully created my MAE account on mobile apps. How do I request to get the door gift?
TAN CHENG PENG @ TAN CHENG LIM	I have not set up MAE account, how can I still get the RM50 door gift?
TAY LAY YONG	Hi I registered for MAE already but yet to receive the door gift of RM50 kindly advise. Thank you.
NG CHOOI LIN	I still have not receive the RM50 door gift for attending April 15 AGM.
CHIANG CHEE FONG	I am yet to receive the door gift, please help
GANAPATHY A/L V RATANAM	I am having difficulty to open the MAE account for the door gift. Can you please mail me the AEON voucher?
TAN CHEONG HUA	MAE REGISTER LATER..WILL STILL HAVE DOOR GIFTS?
WONG LI LEE	Hi, how to get touch with mgcc.maybank.com.my? Can provide email address? Need enquiry on door gift. Thanks
KUAN WEI SEE	Good morning. Registered but did not receive any door gifts yet.

Maybank 61st AGM: Live AGM queries & responses

CHUI YEE KWAN	How do I know I receive my doorgift, as there is no question asking me to key in my MAE acc number, is it will be credited base on our Ic?
WONG YUN CHONG	hi good morning, when can i receive the door gift of RM 50?
NG HUEI PENG	I didn't received rm50 for attending 15 April meeting
LIM SAW HOON	I already received RM50 in my MAE account previously, TQ. Do consider give options reinvestment more
FRANKIE LEE CHI MING	How come some people already received the door gift and some haven't? Shouldn't MBB fulfilled the door gift in one batch?
TAN CHEE KEONG	Hi how do I get my door gift?
CHUI YEE KWAN	I am in hurry, after voting and in the meeting for 37minutes, can I just leave the meeting, after I left, will I still entitle for the door gift?
FOONG LOON YEW	Good Morning....is it mgcc@maybank.com.my to contact for door gift if never receive within 5 working days?
TAN ZINJO	doorgift will only be distributed for those who registered for the previous meeting and also for this meeting?
YONG NGANG NGANG	My sister has no may bank acc, how can she get her door gifts?
CHAN WING HOO	My son has Maybank shares but he does not have a Maybank account. Is there any way he can get the Rm50 without Maybank account?
KEH JING WEN	Hi can know when will I receive the door gift?
SIEW GING YANG	Do you need MAE account number to deposit RM 50 door gift?
WONG SHYONG WEI	Hi maybank How to receive door gift?
WINNIESIA @ JENNY ARIFFIN	My Username is < redacted> My MAE account no is <redacted> Awaiting the RM50 door gift
TEH SHENG HUAT	May i know the door Gift RM50 will be automatically deposited to my MAE Account? Thank you.
KOAY BOON KIT	when will be today door gift given?
KHOR OOI HONG	Hi. Good morning. My phone is not very smart and hence no data and cannot download the MAE apps. Can I request for the alternative voucher please? Thank you.
LOW HOOI HOON	i don't have MAE account. Pls advise. Tks
CHEAH ZHI QIAN	When will the door gift be deposited into the MAE account? Within 5 days?
FONG JIN MING	Good morning, please advise on the MAE voucher
LIM CHEE HAI	My hp cannot support MAE apps which means I can't get the door gift. May i know if Maybank will offering any alternative door gift for those who are unable to open the MAE account? For your information i'm shareholder who registered for both the 15 April 2021 AGM and today's Adjourned AGM.
MAH LEONG CHENG	Hi , I didn't receive my door gift ?
CHAN KOK MENG	I did not get the RM 50 door gift
LEE TEIK EEE	Can I transfer the credit to my son's account? I try to do it but it doesn't work
GAN AH HOO	If I don't have MAYBANK ACC & MAE, can i still get the door gift? Tq
GOH QING DA	Is the door gift RM50 automatically deposited to our MAE account? Since I didn't fill any form.

Maybank 61st AGM: Live AGM queries & responses

YVONNE KOK CHU YIN	Hi how do register MAe with foreign phone number?
CHEW CHEE FU	Hi maybank, I still yet to received MAE RM50.... How to get this??
HOW SAY KEONG	Morning Tan Sri Chairman, Thank you for MAE gifts. Unfortunately my mom don't have smart phone. She not get Tricor registrar give MAE-rm50 on 22-April and yesterday MAE-rm50. please advice .
CHOO ENG CHYE	I just registered thru the registrar. When can I get the door gift of RM50?
THAM MEI CHI	I have Installed MAE more than 2 Weeks Ago but I have Yet to Receive the 2*DG. Please Check. Thanks.
OH KOK ONN	Good morning, I don't have any Maybank A/C? How to claim my MAE door gift? TQ
WANG JUEN SIEW	Morning, I can't download the MAE app, how can I get the RM 50 credited? Tq
WONG SHYONG WEI	Hi how to received door gift please n thank you
GOH SING KUAN	Hi, May I know how I can receive the rm50 door gift?
YIP MEI CHING	LIM YU JIN have registered the 15 April 2020 AGM but until today still not received RM50 MAE door gift voucher. When will it send out?
MARY JAYCEE SAKUNTALA	I am not able to register for the MAE account to receive the door gift. I have attended the meeting on 15th April, 2021 as well as today. Can the AEON vouchers be just mailed to me for my attendance.
SOH KHAI SHEN	Do I need to provide MAE acc details separately?
CHEONG HUEY SEE	I do not have any MAE account, may I know how to claim the door gift?
ONG CHOW PENG	I didn't get rm50 for attending April15 meeting.
SIEW ZHAO CONG	Good morning. upon checking my MAE account and noticed I there is no any door gift, could you please advise?
WAN WAI WEN	Sorry i didn't receive my door gift
YIP MEI CHING	LIM YU JIN have not received the door gift for the 1st held meeting. Please help.
GOH SING KUAN	I just activated my MAE account just now, will I get my rm50 door gift?
NG CHOOI LIN	I have not received the RM50 door gift. I registered & attended the April AGM & have MAE account.
WOO MEE PENG	Morning, I'm still not received the RM50 door gift although got MAE already.
YONG WAI YUEN	i have registered the 15 April 2020 AGM but until today still not received RM50 MAE door gift voucher. When will it send out?
HOH YIN YOK @ HO YIN YOKE	Any voucher. Tq
CHAN KWAI KOOK	I can't register MAE account since April until now, how to solve this problem?
WONG SENG YIP	How long we have to wait to get the rm50 door gift?
TAN CHIEW HOON	I already open MAE account when can i receive today door gift?
GOH SING KUAN	Hi, I still haven't received my door gift in MAE
WONG SHYONG WEI	I have MAE but didn't received 100 may i know why?
LEE TEIK EE	Can I get the Rm50 Aeon voucher instead of the vouchers for this adjourned age?
CH'NG SIEW PENG	Hi, I have maybank account but how to check i got the door gift in my MAE account?
FONG JIN MING	Hi appendix 1 of administrative notes is located at which link
EE CAO RUI	if i don't have maybank acc and MAE so i can tranfer door gift to my wife maybank acc ?
NG LAY SEE	i just register mae app after voting, still eligible to get the rm50 door gift?

Maybank 61st AGM: Live AGM queries & responses

KUM HOE KHAEN	Hi! Thank you for introducing us to the Mae app. Great initiative! I am based in Vietnam and am not able to open a Mae account because I do not have a Malaysian phone number. Can you advise me on what to do? Thanks again! I m kumhoekhaen
NICHOLAS WAN ZI JIA	What if the door gift is not credited to our mae account?
CHIN PUI CHING	I am also a proxy shareholder for my mother aged 89 years old and also a shareholder of Maybank. She joined the previous AGM but it was postponed. Can she not get her door gift ? She would appreciate it very much. As a proxy shareholder, I didn't get her door gift RM50 to my account.
CHANG CHOON TUCK	I have MAE account and downloaded MAE App, how can i get 50 ringgit door gift credited to my acc?
YONG NGANG NGANG	I got no maybank2u, my son tried registered MAE for me 5 times , not successful ,the scanning of ic front n back, and the selfie are the problems ,till now no one wants to help! Any other alternative to receive our doorgifts?
CHAN WING HOO	My son Lee Ming Jun has Maybank shares but has no Maybank account and he tried to register Mae but failed. Can Maybank give him his door gifts 2 xRM50 by replacing the Mae acc to AEON vouchers?
WONG SHYONG WEI	Done i have register MAE
LOONG CHEE HOW	I registered for Apr 15 AGM, but have not received the door gift. Do I need to tag my MAE account to anywhere?
LOH TAN SAW PENG	Morning Tan Sri Chairman, I register and voted on 15 April. But i dont have smart phone nor register MAE app. I understand Tricor have transfer MAE-rm50 on 22 April. Yesterday also missed MAE-rm50. Please advise. We look forward to your response and thank you for participation
KHOO LAY SIN	Hi Mr Chairman, can you please provide a clear guideline on redemption of door gift, and the available options if we don't have MAE wallet after this AGM? Thank You.
EE CAO RUI	how i get door gift without MAE and Maybank Bank Acc ?
CHIN LAN JIN	I am facing the same problem as other shareholders too. My hp can't support MAE. pls help to solve this problem. please give other vouchers as an alternative. Thank you.
HO LIAN TECK	How will we be notified if we are credited the mae rm50?will u send us a sms or etc
CHOW SWEE KENG	I have not received the door gift for the 1st held meeting. Please help.
KATHIRESAN A/L NARAYANAN	I don't have a maybank account or mae account. unable to open mae account unsuccessful. how do i receive the gift offered?
LEONG WING KEAN	Why is it that a senior citizen above the age of 80 years cannot register for the MAE e-wallet account? In this case how can he/she claim the door gift?
YIP MEI CHING	LIM YU JIN have registered the 15 April 2020 AGM and already have a MAE AC but until today still not received RM50 MAE door gift voucher. When will it send out?
CHIN MUI LING @ TAN MUI LING	Good morning, I have MAE account. How to claim the door gift voucher? Tq
LIM LAI HOCK @ AW HOOT	on the 15/4/2021 I login but cannot vote but did not receive the Eon voucher as I cannot open the MAE account
WONG LAI THIANG	When will I receive the Rm 50 e voucher if I fail to register a MAE account?

Maybank 61st AGM: Live AGM queries & responses

WONG SHYONG WEI	Hi maybank i have already registered my MAE account very easy wait you send door gift please and thank you
CHAI SIEW FOON	How do I get the door gift
LEE TEIK EEE	My son only got Rm50 in the Mae ewallet whereas others got Rm100? Will he get another Rm50 after voting here
LIN KAH LYE	My parents having a trouble to download MAE. For shareholder who unable to open MAE account, I heard that your company is giving out RM50 AEON voucher. May I know do they also entitle to get RM50 AEON voucher for today's Adjourned AGM? Are you posting the voucher out?
SIEW ZHAO CONG	Morning, I had joined the AGM on 15 April 2021 and today as well hence I assuming that there is RM 100 will be credited to my MAE account?
SI YU WAH	I have registered the AGM on 15 April and attended the adjourned AGM today, but only created the MAE account today. Do I going to receive RM50 each for both AGM?
TAN SEOK WEE	I have opened MAE Acc on 27 Apr 2021, until to-date I have yet to receive the RM50 Door Gift, pls help to check, thanks!
LEE DZI YIENG	Hi how to get my door gift? I just activate Mae
NG HUEI PENG	i didn't received rm50 for attending 15 April meeting
CHOW KUI HEAN	How do I check if I eligible for door gift?
KHOO FOKH SI @ KHOO POH CHIN	I do not wish to open an MAE account. Can I get the gift vouchers for both meetings?
HOOI SUM KWAI	Can I get the gift vouchers (for both meetings) instead of credit to MAE ?
LIM YU JIN	I, LIM YU JIN have not received door gift in my MAE AC for both registered virtual AGM
LAI KIN THART	I do not have Mae account, how can I get rm50 door gift?
LIM ZU JIAN	Morning, may I know how to redeem the doorgift? Thanks.
LOW POH WENG	how to claim door gift
TAN KONG CHING	Attended the AGM at (Tricor) but didn't receive email for Malayan Banking Berhad Adjourned 61st Annual General Meeting at Boardroom, still entitle today door gift?
LIM WEN AN	how to claim MAE door gift?
CHONG KING TAI	I unable create MAE account, already call hotlink. Need visit branch to open. I unable go branch, any option to claim the door gift
SOO CHEE SIN	I am a retiree. Not keen to open MAE account. Still entitle to the RM50 door gift?
LAW KUNG HOO	I do not wish to install MAE. Please issue alternative vouchers to me. Thank you.
YEAP HONG JIN	I have registered for both agm on apr and today. and I do not have MAE account. How do I get the AEON voucher instead? What step should I do?
CHUA SONG FONG	I also do not wish to install MAE. Please issue alternative vouchers to me. Thank you.
SOH KHAIS SHEN	Hi, do we need to send MAE acc number to customer service team to get the RM50?
CHUA SONG TAU	Please issue the mentioned alternative vouchers to me, i do not want to install MAE. Thank you.
WONG SENG YIP	I have the Mae but yet to receive the door gift. please advice
GAN LAY KWAN	Please issue alternative eVoucher mentioned above to me, as i do not wish to install MAE. Thank you.
LIM YU JIN	Morning, pls help to check. I, LIM YU JIN still not receive rm50 for the meeting on 15April 2021 and also for today adjourned AGM. I have a MAE AC, no money was credited, already sign in today agm n voted already. Pls expedite

Maybank 61st AGM: Live AGM queries & responses

TOW MAN YONG	Same to me that haven't receive the MAE door gift.
LIM YU JIN	Good morning, unable to log in meeting on 15 April, 2021. How to claim the doorgift RM50x2. already sign in today agm and voted already Tq. Fr LIM YU JIN
THIAN FONG CHANG	Good morning. Is the door gift RM50 automatically deposited to our MAE account?
TAN KOK YIN	Where to check the Appendix 1 of the Administrative Notes for activate MAE?
KOAY LAI KEOK	i don't have a MAE account, would prefer a voucher. Thanks
KUA BOON HIAN	Hi I don't have any MAE account, how can I register for it?
LEE SZE TENG	A lot of people seems to have problems downloading MAE app. I'm one of them. Perhaps you provide here what is the phone number to contact and the person in charge instead of telling us you have provided their contact details?
TAN WOON ENG	hi, is Maybank QR pay app the same as MAE app where we could receive the door gift too?
PANG JIA SHIN	If my MAE account name didn't same as my CDS account could I receive the door gift ?
LIM SAN KIM	To buy another mobile that can support new MAE app cost RM800, VIVO Y20S 8GB Ram, how about alternative like shopping vouchers .
KHOR OOI HONG	Hi good morning. I can't download MAE apps. Could I request Maybank to issue alternative vouchers please? Thank you.
TEO SU SHYAN	I have register MAE account few weeks ago and haven't received the door gifts. When will I received it?
NATALIE WEE SUAN SIM	If I don't have a MAE account, am I entitled to Rm50 if I apply for one next week
LAI SUI LING	I have issue in setting up MAE apps with Maybank. I am not MBB user. How can I get RM50 door gift? Thank you
WONG CHUN YIN	i have mae account, can i know why not received the door gift and attend agm virtual meeting door gift?
CHAI SIEW FOON	Hi, I don't have mae account. Can I get the embouchure. Thanks
LIM YU JIN	I still have not receive the RM50 x 2 door gift for attending April 15 AGM and adjourn agm today and have voted today, Already have a MAE AC but no door gift at all. pls check and expedite , tq
CHONG KAM ONN	CANNOT OPEN MAE A/C, HOW TO CLAIM DOORGIFT,TQ
BRYAN TAN XIE KEAT	i just register MAE today, but yet to receive the door gift. How?
LOH FATT	I have Mae account. I registered the 15April 2021 and today AGM. But I still do not received the door gifts.
FOONG LOON YEW	Long ago I opened the MAE account on my joint account. However because of this, I am unable to open an individual MAE account. Will this cause an issue in receiving the doorgift?
ANG CHEE GUAN	Hi, I also haven't received the RM50 MAE door gift, when will it send out?
FAIRDA LIM	So many have problems to receiving the door gift. Please make it easy for us. We are also faithful shareholders and Maybank faithfules. Older people like me, are not smart phones savvy. Thank you.
CHING HON YING	I can't open MAE account because currently I don't have any Maybank account. I cancelled years ago. Checked customer service, I can't register MAE account without open a new account. Is it meant that I will not receive the door gift?
ONG SENG HOCK @ ONG CHAK POOI	i am a wargamas. i don't have a smart phone, so cannot open MAE account. please make it possible for me to receive my door gift. thank you.
HO MENG HWI	If I have to provide MAE account number in order to receive the door gift?

Maybank 61st AGM: Live AGM queries & responses

TAN BEE HOON	How do we claim the RM50.00. Thanks to Maybank
KOAY CHONG PENG	Helo, i just created my MAE account, how do i claim the doorgift?
NG KENT LIM	if I don't have a Maybank saving account , will I able to get the RM50 via MAE ?
KOAY CHONG PENG	I just created my mae account after the agm, am i eligible to get the doorgift?
WONG SHYONG WEI	Hi maybank I have register MAE account Would like to know need wait how many days to see door gift please and thank you
GOH CHIN HAN	Haven't receive my door gift
GOH SU SIN	I am having difficulty to open the MAE account for the door gift, as my device unable to support the MAE. Can you please mail me the AEON voucher? thanks.
Response	
All shareholders/proxies who registered for the AGM on 15 April 2021 will receive RM50 door gift. Similarly, all shareholders/proxies who registered for the Adjourned AGM held on 6 May 2021 will also receive RM50 door gift. For shareholders who registered for both the 15 April 2021 AGM and the Adjourned AGM, they will receive a total of RM100 door gift.	
For shareholders/proxies who are existing MAE Account holders, cash will be automatically credited to their MAE Account within 5 working days after the AGM or Adjourned AGM. Shareholders/proxies need not submit their MAE account details. For those who sign up for a MAE Account after the AGM or Adjourned AGM, cash will be credited to their MAE Account within 5 working days after they open a MAE Account.	
For shareholders/proxies who are unable to open a MAE Account, we will issue AEON vouchers, with a value of RM50.	
If you have any questions pertaining to door gift, please contact Maybank Group Customer Care Hotline at: 1-300 88 6688 (Malaysia) /+603-7844 3696 (overseas) or send an email to mgcc@maybank.com.my .	

2. Eligibility to Door Gift

Shareholder Name	Question
VIMAL SHANKAR	I would like to know how to be eligible for RM 50 door gift, if I'm not a maybank account holder. Tried following the steps on the app to apply for MAE (for non M2U) but it still ask for card pin no.
Response	
Your contact details have been forwarded to our Maybank Group Corporate Secretarial team who will be in touch with you to address your question.	

3. Annual Report

Shareholder Name	Question
ANG SWEE JIANG	ANY ONE RECEIVE THE ANNUAL REPORT BERORE?
MOEY GIAN FUNG	Can I have a hardcopy of annual report 2020?
LIM BENG HONG	I wish to receive the Annual Report in hardcopy.
NG LIP TAT	Pls send me the Annual Report in hardcopy. Thanks.
JASON TAN THUAN HONG	hi can i get a copy of the annual report and also how to claim door gift? Thanks
Response	
We will arrange for the delivery of the Annual Report hardcopy to you.	

Maybank 61st AGM: Live AGM queries & responses

4. Expiry date of Vouchers

Shareholder Name	Question
TAN CHAI HENG	Rcvd your Aeon vouchers BUT no so pleased as the expiry date is 30th June 2021. Hardly 2 months left. Due to the MCO 3, we have a tough time to spend these vouchers. Will Aeon extend this date a little further?
Response	
We urge you to use the voucher before 30 June 2021 if you can. However, if you cannot use it by the expiry date, please contact us and we will discuss with AEON whether we can get the vouchers replaced.	

5. Virtual Meeting Platform

Shareholder Name	Question
TAN HOCK BENG	Am pleased to attend this virtual AGM without any connectivity issue. Will you consider using this platform in future?
WONG KIM FU	MAYBANK should have a different channel on all the questionnaire of the door gift, instead of posting in the AGM questionnaire forum
LIM SAN KIM	Although virtual meeting cheaper than physical but still cost a few hundred thousand, why not we use ZOOM, webinar, VOTE2U, CISCO WEBEX etc which is very cheap.
Response	
Thank you for your feedback. Please be assured that we will continuously evaluate virtual meeting technologies in the market from various angles, including user experience and cost effectiveness.	

6. Cost of virtual AGM

Shareholder Name	Question
TEOH KENSEN	<p>What is the estimated cost for rescheduling of the AGM? And would Tricor bears majority of the cost for rescheduling of the AGM? Aside from this, how Tricor would ensure that this downtime doesn't happen again. After this mess, kindly consider whether there is a need of share registrar rotation. Also, there is need to review the terms of the engagement, selection procedures and monitoring the quality of the share registrar.</p> <p>I believe that the share registrar not only owed the Company, but all the shareholders, including institutional and retail shareholders. We had spent hours to connect to it, calling Tricor but they just left us hanging. If there is an issue with the platform they should speedily inform the shareholders and Board of Directors of the issue, so that immediate decision can be executed. However, they did nothing. Our time is too previously to participate in this mess</p>
TEO BOON KEONG	Because tricor failed Maybank, that's why moved to boardroom?
WONG MUN YEE	Which party are going to compensate for the losses from the failed AGM two weeks ago?
LEE CHEE HOE	With the technical issue from tricor last agm, how much additional loss maybank made or incur and if this is recoverable from tricor?
KEVIN HWANG QI CHONG	what's the reason of changing broadcast platform? how much cost is required for this virtual AGM?
CHEA AH CHUN	How much money spend on virtual compare with physical
MARY JAYCEE SAKUNTALA	The initial AGM meeting on 15/4/21 was adjourned due to Tricor's technical fault. What was the cost incurred by Maybank for this meeting and how does Maybank pursue with Tricor for compensation for any losses it may have incurred?

Maybank 61st AGM: Live AGM queries & responses

Response
The additional cost of conducting this Adjourned AGM is estimated at RM300,000 inclusive of cost for the testing of Boardroom's RPV system, the door gift and cost for the issuance of notification to shareholders of the adjournment of meeting.
For the 15 April 2021 AGM, we did not make any payment to Tricor. We are currently assessing the total cost incurred for the said meeting and will discuss with Tricor on how they can compensate us for the expenses.
We further appreciate your suggestion on rotation of service provider and review of their terms of engagement and will take this into account for future appointment.
We decided to appoint Boardroom because of the track record and competency in managing AGMs for large companies.
The cost of conducting a virtual meeting is estimated at approximately RM500,000 compared to approximately RM1.2 million for a physical meeting.

7. Dividends & Bonus Issue

Shareholder Name	Question
TAN TIONG TIN	can MBB create an option for auto dividend reinvestment or at least make them easier online. The existing method to send by post is outdated and inefficient and costly
TAN YOKE MOOI	Good morning. Does Maybank plan to have any bonus issue in near future?
ENG CHUN SIAN	Good Morning Everyone ,i would like to thank Maybank Management Team to have this Maybank AGM for all shareholders, Please continue for the hard work,i would like to ask since now MCO n covid affect World economy, Will Maybank can effort to continue paid higher dividend n handle difficult situation? Thanks.
WONG SHYONG WEI	Got dividend ??
TAN YOKE MOOI	Does Maybank have any bonus issues in the near future?
BENEDICT LOPEZ A/L GIBSON CONCEPTION	Can Maybank maintain the same dividend payment in 2021 of 52 sen?
TAN SAW YAP	If Maybank will propose bonus issue share or warrants
NG KIAN WAH	Good morning. My question is what is the possible dividend payout in the future given the dividend payout was low last year due to pandemic covid 19 and country locked down?
LIEW CHEE SENG	will the company able to pay more dividend in the coming year. thank you
WONG YUN CHONG	will there be any announcement of Bonus Issue during this year?
TAN LIEN FUN	hi, i missed out, how much is the declared dividend payout?
WOO SIONG VOON	Good morning Mr.Chairman, May i know will the Maybank DRP will be continue in financial year 2021?
LIM CHEE HAI	Will Maybank announce any bonus share to shareholder within next 2 years?
ANG KOK KHOON	when maybank are going to declare bonus issue?
NG WUI BEE	Can we have higher dividend payout ratio?
GOH SIN HUAT	Do we expect better dividend and performance for Maybank in year 2021?
TAN BIN CHEE	b) What is the dividend payout ratio outlook of 2021? Is the bank able to maintain the same >90% or ... <question 2 of 2>
WONG LEAN HUAT	1) Would it be possible to distribute all dividends as DRPlan rather the majority under DRP and a small portion as dividend cash. 4) Your forecast dividend payout ratio for 2022 ?

Maybank 61st AGM: Live AGM queries & responses

	<2 questions of 4>
ARVIN A/L THURAIRAJ	Is the current high dividend payout ratio sustainable? <question 2 of 3>
Response	
The Group maintains its long-term dividend payout ratio policy of 40%-60%, but any dividend distribution will be based on our earnings generation and subject to the necessary regulatory approvals on quantum, composition and timing of declaration. The intention is to work towards a net cash dividend payout ratio of 40%-60% by FY2025, as part of our five-year strategy. We will maintain the dividend reinvestment plan as a tool to manage our capital requirements organically and utilise it as and when needed to meet our business growth and regulatory requirements.	
In line with our commitment in maintaining our dividend payout policy, our dividend yield strength is expected to remain, barring any unforeseen circumstances in market fluctuations affecting our share price.	
Our commitment towards rewarding shareholders is demonstrated in our strong dividend payout ratio of 91.2% for FY2020.	
With regards to undertaking a bonus issue, we do not have such plans currently as we already have the dividend reinvestment plan that increases the number of shares issued and we believe our shares are currently affordable to retail investors.	
Furthermore, there is also an e-DRF option for those looking to reinvest online, as opposed to submitting the physical form.	

8. Dividend payment speed and timing

Shareholder Name	Question
CHONG LAI YEEN	When will the dividend paid? When is the dividend payout?
NG PHUI PHUI	Hi, what's the share price for DRP?
AMIT KHINDRIYA A/L PURAN CHAND	What is the DRP Price?
WOO KAI HUNG	When are you going to announce the price/share fixed for the 21sen electable portion of the final dividend?
LOOI KAR MUN	Can you share when is the tentative dividend-ex date? Thanks
LIM ENG SOON	when will the dividend 38.5cent paid?
EDWIN POH SIN KWONG	When is the expected ex -date of the 38.5c dividend?
CHEW GIM HOI	When can we expect the dividend of 38.5 sen per ordinary share for financial year ended 31 December 2020 be paid?
NG LIP TAT	When is the entitlement and payment date for the proposed dividend? And, what is the price offered under the DRP plan?
OSCAR LEE @ LEE CHIEN MIN	how do i opt for reinvestment for the dividend to be issued ?
TAN KAY WEE	Maybank paid dividends on 3Q & 4Q 2020, with no payments in Q1 & Q2 2020. As Maybank is considered an elite blue chip, would Maybank consider making the dividend payments consistently throughout the year?
WONG CHIA HAO	With MBB's incredible capital strength and liquidity health, what's the rationale of keeping dividend ratio at this level with DRP ? knowing this will dilute our ROE because of the new shares. Shouldn't MBB be using the cash and looking out for investment opportunities (M&A, Venture, direct stake, etc) that could be at discount due to the pandemic ?

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Response
We intend on paying the Final Dividend for FY2020, which we are seeking approval from shareholders today, by the end of June 2021. The relevant announcements pertaining to the 20 th DRP will be announced on Bursa Malaysia, upon obtaining shareholder approval for the Final dividend of FY2020 at this AGM. Details on our DRP can be found on www.maybank.com/drp
If you wish to reinvest the electable portion of the dividends into new Maybank shares, you may complete the dividend reinvestment form (DRF) and submit the completed DRF to the registrar on or before the expiry date. If you do not make an election in respect of the electable portion, your dividend will be paid to you in cash in the usual manner. Further details on the dividend reinvestment will be shared to shareholders in due course.
Pertaining to our 1 st interim dividend for FY2020, we delayed the announcement of an interim dividend to 3Q FY2020 as we were just coming out of the height of the pandemic and widespread lockdowns in 2Q FY2020 and our priority was to ensure capital and liquidity resilience due to the challenging operating environment. However, we were comfortable to declare an interim dividend in the third quarter given improved earnings and taking into consideration our capital levels post stress test and dividend assumptions.

9. Dilutive impact of DRP

Shareholder Name	Question
SOONG WAI KHONG	Is maybank thinking to stop drp? As this will dilute the EPS?
CHENG LAI FOONG	I have opted yearly for DRP since FY June 2010 with the lowest and highest price of RM7.25 and RM9.20 respectively. Consequently I have received about 21.9 k Maybank shares to date with average price of RM8.23. Comparing the average DRP price vis-a-vis the share prices over the past 10 years, it does not appear too favourable to long term shareholders like me. As such I would appreciate if DRP pricing can be price with higher discount in order to give more value to shareholders. Thank you.

Response

The Dividend Reinvestment Plan is a tool which allows existing shareholders to own more Maybank shares at a discounted price to the prevailing market value. Due to the expanding equity base from the DRP, it would only be natural that a dilutive impact on a per share basis would be seen for non-DRP subscribers, but on the other hand these shareholders will be enjoying the full cash dividend.

10. Utilisation plans of proceeds from shares to be issued

Shareholder Name	Question	
ARVIN A/L THURAIRAJ	Does the group have any specific plans to utilize proceeds from shares to be issued in the future?	
Response		
Proceeds/funds from capital funding will be utilised for expansion of the business. Details of our strategy and expansion plans have been elaborated in our earlier presentations.		

11. Share price

Shareholder Name	Question	
GAN SIEW KEEN	Hope share price will up soon Hope share price will up	
Response		
The share price is a function of market demand and supply, and is influenced by strong company fundamentals. While we have no control on the market factors and larger technical trends, we strive to better the company's fundamentals through revenue diversification and prudent cost and asset quality management as a means of improving total shareholder returns over the long-term.		

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12. Working capital

Shareholder Name	Question
ARVIN A/L THURAIRAJ	Could we get the exact figure for the working capital?
Response	
It is impractical to calculate the working capital for the Bank as its financial statements does not focus on current and non-current assets and liabilities. The bank uses liquidity requirement by the regulator to monitor and to ensure that it has sufficient funding to meeting its obligation. The information on the matching and gap in the relevant maturity tenor can be obtained at Note 55(g) of the financial statements. As at 31 December 2020, net liquidity gap is positive at RM87.1 billion.	

13. Credit cost/ Impairment

Shareholder Name	Question
TEO CHER MING	With the reimposition of MCO in KL and Selangor, would this impact Maybank ECL model and calculation
Response	
Given that MCO3 starting today, what would be the immediate impact to the bank?	
YAP YIK YONG	
CHUA SOON LEONG	with the current MCO and economy hardship, does Maybank see additional stress on loan repayments by borrowers and the affect in the performance of the bank in the next few quarters
LAW KUNG HOO	Considering our country went into MCO2.0 at the beginning of this year, and the government announced MCO 3.0 starting today again, do management expect our loan quality will further deteriorate, and needing to make more provision in the coming few quarters? Thank you.
ONG KOK PAK	Datuk CEO, will our provision for credit losses further increase for Year 2021? Increase in credit losses it is partly cause by moratorium?
CHONG JIAN YOONG	Is there a higher target to recover in F2021 from credit loss?
SIOW KIAT FOEI	Since start of pandemic in mar 2020 is there any write back of provisions on impaired loans? Thanks
WONG YOOK LOON	Good morning. I have a few questions to be raised in this AGM: 1. Do we expect higher impairment loss in FY2021 and moving forward, with the surge of COVID-19 cases in the country and implementation of MCO in major cities? 2. What are the efforts to reduce Non-Performing-Loan (NPL)? <2 questions of 3>
ARVIN A/L THURAIRAJ	Could we know the reason for the significant drop in profit for the group from 2019 to 2020 and plans to remedy the situation? <question 1 of 3>
TING KENG FUI	On page 5 of the Annual Report under the Statement of Value Added, the Allowances for impairment losses on loans, advances and financing and other debts increased more than 100% from RM2.2 billion to RM4.5 billion. In the next row, the Allowances for impairment losses financial investment also increased to RM413.9 million. Can the Audit Committee Chairman share the Committee's view over these allowances, the current financial year's allowances, and the mitigating strategy of Management to contain or reduce the allowances in future?
Response	
As mentioned earlier, from FY2020's net allowance for losses on loans of RM4.60 billion, RM950 million was set aside for weakening macroeconomic variables and another RM1.2 billion relates to management overlays from vulnerable borrowers impacted by the pandemic. This resulted in a net credit charge off of 88 bps for FY2020 and we are guiding for a net credit charge off of between 70bps and 80 bps for FY2021,	

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as we remain cautious of potential asset quality slippages given uncertainty in economic recovery for several home markets. This assumption would include the possibility of new movement control orders imposed. The detailed responses to these questions were already elaborated earlier as per PNB's questions 3 and 4.

On the question on modification loss, the Day-1 modification loss is not recognised under net impairment losses but is instead recognised against net interest income. As of now, there's no further modification loss that is being incurred for the Repayment Assistance programmes offered.

14. Loan moratorium

Shareholder Name	Question
HOW CHIN KWAN	This is regarding the loan moratorium. As the MCO 3.0 is back, I would like to know what is the take up rate during the first and second MCO, and how does it impact the bank's earning? Any special relief plan for Maybank's clients who are affected by Covid-19 moving forward?
SUNIL A/L SOMASEKHARAN	How will the resurgence of the covid 19 cases impact maybank's loan growth? Has there been any increase in the Targeted Repayment Assistance of late?
HO YUEH WENG	The Government had imposed a moratorium on Bank Loans to assist borrowers facing payment difficulties due to the Covid-19 pandemic; how much did our bank sacrifice in financial performance and/or increase in reclassified "bad loans" as a result of the moratorium and do you see further issues coming due to a prolonged pandemic?
SI YU WAH	What is the percentage of earnings assets are subjected to the loan moratorium>

Response
To clarify, the moratorium in Malaysia was an automatic deferment of loans/financing repayment for six months offered to eligible individual and SME borrowers, beginning on 1 April 2020. The eligible individual and SME borrowers were also given a choice to opt out if they wanted to continue with repayments. The automatic moratorium was in effect for 6 months, and has since expired on 30 September 2020, thereafter, approximately 84% of the retail base resumed payments in accordance with their original schedule.

With economic recovery being uneven, further financial assistance post-expiry of the automatic moratorium was channeled through the Repayment Assistance (RA) scheme which was rolled-out in the final quarter of 2020. Following the Budget 2021 announcement, Targeted Repayment Assistance (TRA) was rolled out to provide a similar support to individuals, but on a very selected basis for borrower groups most impacted, with both RA and TRA still available for application up to 30 June 2021.

This was a supportive approach towards giving specific individuals impacted by the pandemic-induced downturn the best chance in weathering the storm, along with the other relief measures rolled out across the Group and in other markets.

Details on the status of the repayment assistance programmes group-wide as well as impact from this programme have already been elaborated as part of the responses to PNB's Questions 3 and 4. To clarify, loans under the repayment assistance programmes are not considered impaired.

15. Bad loans

Shareholder Name	Question
GOH SIN HUAT	With the current pandemic, how is the NPL rate and how to mitigate this. <Question 1 of 3>

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Response	
On a Group-basis, Gross Impaired Loans Ratio declined to 2.23% as of end Dec'20 from 2.65% a year earlier, with new impaired loans formation relatively benign. Details on our asset quality outlook has been elaborated on earlier as per PNB's Questions 3 and 4.	

16. Exposure to aviation industry

Shareholder Name	Question
MARY JAYCEE SAKUNTALA	Does Maybank currently have loan exposures to the highly impacted Aviation industry? If, 'Yes' is the loans as given out (if any) fully secured?
Response	
On a Group basis, our exposure to the aviation industry is very insignificant, at under 0.1% of total loans, with facilities being fully secured.	

17. Single customer borrower limit

Shareholder Name	Question
YEOH JUN JIE	Is maybank at risk of a collapse of a single customer such as what is seen at credit suisse by archegos collapse?
Response	
We impose internal limits on all our individual counterparties as well as financial institutions. As such, any concentration risk coming from various factors such as single customer, industry and currency, will be mitigated accordingly based on its potential impact on our balance sheet and financial position.	

18. Tightened loan application requirements

Shareholder Name	Question
SUNIL A/L SOMASEKHARAN	Has loan application requirements been tightened in order for Maybank to reduce the impact on the default rate?
Response	
We have maintained our loan underwriting standards and intend to continue supporting viable loan applications during this difficult time.	

19. Recovery prospects of write-offs

Shareholder Name	Question
TING KENG FUI	Can the auditors EY comment on the recovery prospects stated on page 81 (last line) over the amount of RM3,485.3 million of the Group being written off?
TING KENG FUI	I am disappointed that the auditor EY did not actually answer to the question but skirted around it, by repeating what is asked of on page 81.
Response	
The amount written-off was determined in accordance with the Group policy and measurement models for expected credit losses ("ECL"). The recovery process continues for this amount written-off and when the outcome is finalized in future, the effect of the final loss amount, which could be lower or higher than the amount written-off will be trued-up and recorded in the profit or loss under the allowances for impairment losses. The policy for ECL measurement is as disclosed in the summary of significant accounting policies, and the trends of amounts written-off and recoveries can be read in the respective notes of the audited financial statements.	

20. What could have been done to improve performance in FY2020

Shareholder Name	Question
CHAN WAI SAN	I want to express my appreciation to Maybank management for delivering at very good result despite the challenges last year. A good job in balancing the need to assist the people and keeping the best interest of the stakeholders.

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	My question for the board: on hindsight, what could the management have done differently for a better result?
Response	<p>Thank you for your feedback. Our key priority in FY2020 was to support our customers through the pandemic and ensure viability and survivability of their operations/ businesses. As the largest bank in Malaysia, it is our duty to provide support to our various stakeholder groups, including our communities, to overcome the challenges faced last year. Given the situation, we believe we have done our very best to ensure that income remained steady in FY2020 while managing cost diligently and being proactive with asset quality management. We also prioritised liquidity and capital to ensure our continued ability to provide dividends to our shareholders.</p>

21. Expansion plan

Shareholder Name	Question
YAP YIK YONG	Given the less optimistic economy environment (with the worsening situations in India), what're the Board's strategies, e.g. costs rationalisation plan, freeze on further overseas investments and etc. in overcoming this?
LEE CHOON MENG	Kindly elaborate mbb future plan and emphasise on which segment? If mbb plan to expand its biz operation to other countries?
KHOO YING WEI	What are the business strategies will Maybank management implement to boost the revenue and profit amid Covid-19 run wild?
NICHOLAS IAN NONIS	What is Maybank going to do to improve growth over the next 5 years with consideration for a possible extended pandemic?
KUAN CHEE HONG	What is the plan to sail through this Covid crisis
CHEONG GZE WEI	The year 2020 profit dropped and worst than year 2016 back then, what is the plan to boost and recover back the profit? What is the profit target for this year and next 3 years plan??
TAN BIN CHEE	I have 2 questions:- a) What is the bank work progress in recovering performance back to growth trajectory? so far the share prices downward trend has been markedly seem with flattish performance in Msia and downward of Spore/Indo. <Question 1 of 2>
LEE HON SIONG	3. Covid19 pandemic persists for a longer time. <question 3 of 3>
ARVIN A/L THURAIRAJ	How does the company plan to improve its Return on Assets? <question 3 of 3>
ARVIN A/L THURAIRAJ	Does the company have any strategies to further elevate customer experience when dealing with Maybank?
Response	<p>Our expansion plan to grow net profit further is to focus on taking advantage of our retail and non-retail franchise strength across our ASEAN footprint. The Group intends to intensify efforts to grow our Wealth business, SME, regional transaction banking, and monetise the potential of our digital platforms with increased sales. The relevance of digital solutions is even greater now given the disruption caused from the recent pandemic.</p> <p>Our plans has been shared during the presentation on the Group's M25 strategy. By focusing on the Strategic Priorities, the Group aims to achieve sustainable ROE for our shareholders, offer top rated customer experience for our customers and secure regional ESG leadership impacting all our stakeholder groups, over the long-term. This is what will lead us to achieving better profitability.</p>

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For sustainable ROE, the long-term aspiration is to achieve an annual ROE ranging between 13% and 15%, by maintaining a cost-to-income ratio of under 45%, and emplacing a net cash dividend payout ratio of between 40% and 60%.

Meanwhile, the Group is comfortable with its current geographic footprint and will focus on improving the performance of its existing markets.

22. Cost-to-Income ratio

Shareholder Name	Question
LEONG LEAN PONG	What is the targeted overhead ratio for the ensuing FY2021 and the following subsequent FY2022- 2026?
Response	Our Cost-to-Income ratio guidance for FY2021 is 46% to 47%. Under M25, our five-year guidance is to achieve under 45%.

23. Outlook

Shareholder Name	Question
NEW SHU TING	Any challenges foreseeing by the BOD in year 2021-2022 and any plan to overcome?
YAP YIK YONG	Do the Board reckon that there will be a further reduction in OPR?
TAN LIONG LAI @ TAN TEONG LAI	How do you see the future of our bank's performance if the current pandemic persists over the next 12 months or more?
WONG SHYONG WEI	Any info of opr ?
YEOH JUN JIE	With the case spike seen recently across the globe, would you expect a contraction in business in the upcoming year? What steps will maybank be implementing to reduce the impact to the business?
TAN YUN YEW	how do you foresee 2021 going to be if covid still persists ?
WONG LEAN HUAT	2) What is your estimated growth rate in terms of net profit for FE ending 31st Dec 2022 ? 3) Are you anticipated that the coming interest rate to come down ? <2 question of 4>
Response	While the general expectation is that the global economy is expected to rebound in 2021 following the deployment of COVID-19 vaccines to achieve herd immunity, the recovery across different economies will remain uneven. Our home markets are expected to see economic growth this year on the back of accommodative monetary policies and expansionary fiscal policies, but at varying speeds of recovery due to the lockdowns imposed in some countries and the differing vaccination programme timelines implemented across countries. Against a backdrop of accommodative monetary policies, we anticipate that the interest rate environment in our home markets will remain unchanged, resulting in a flattish NIM trend for 2021. We will leverage fee-based income opportunities in wealth management, investment banking, asset management and insurance while accelerating product rollouts on our digital platforms to increase market penetration and generation of fee-based revenues. While there are expected challenges to income growth given the tentative operating landscape, we remain focused on driving productivity and managing cost in line with income growth. We will also continue monitoring asset quality closely for potential slippages given the uneven trajectory of economic recovery expected in some markets. On the back of a soft operating environment and potentially elevated provisioning, the Group has set a Return on Equity Key Performance Indicator of about 9% for FY2021.

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24. Low rate environment

Shareholder Name	Question
NG YAU JIA	how Maybank improve the earning as moving forward the interest rate tends to be at low side compare 10 years back?
CHIANG CHEE FONG	Question - What is the estimated impact to the Group PAT if OPR drops/increases by every 0.25%?
GOH SIN HUAT	If BNM reduce the policy rate further, how will it impact on Maybank profitability. <question 2 of 3>
Response	
Given the current environment, the Group's outlook is for OPR to remain unchanged this year. To mitigate against further net interest margin compression, the Group will focus on growing lower cost current and savings deposit balances. As seen in FY2020, the Group's CASA grew 23.5% YoY, yielding a Group CASA ratio of 42.8%. We will look to continue this momentum, while ensuring we preserve net pricing to mitigate the impact of the low rate environment.	
In general, the Group guides for NIM compression of 1-2bps per every 0.25% drop in OPR.	

25. US rate environment

Shareholder Name	Question
CHEONG HENG HOU	Good Morning, wonder will US rate hike impact Maybank probability in the future?
KWONG KUM HON	US Fed unlimited QE which keep the US bond interest rate low, will this low interest rate affect the income of Maybank as Maybank has to keep its interest rate low also. If Yes, how serious it affect the Maybank 2021 income
Response	
When interest rate changes upwards or downwards, there will be an impact. We have sufficient tools on hand to manage interest rate changes across multiple currencies to manage impact to our profitability.	

26. US-China trade war

Shareholder Name	Question
LEE KWAN THAI	Question: Is the US-China trade-war affecting our business? Are we capitalizing on that?
Response	
We are focusing on opportunities from the ASEAN-China connection. We have repositioned our focus in key international markets through targeted segments, infrastructure building, cross-border solutions to tap into intra-ASEAN and ASEAN+ corridors by building SG as the regional hub facilitating SG-ASEAN+ connectivity and spearheading clients' regional aspirations while Greater China is expected to deepen existing relationship and continue expansion in the targeted segments. Investment in flow business will focus on opportunistic markets.	

27. International countries

Shareholder Name	Question
CHIA FOOK KEONG	I noted that Maybank made more than 75% of its earnings from Malaysian market. What is Maybank going to do to grow its earnings outside of Malaysia?
VEIVEN GOON	As part of the plan to become a leading ASEAN bank, kindly provide some colour on your strategies in the ASEAN markets outside Malaysia.
Response	
Over the years, Maybank has established a strong base in the ASEAN region with presence in all 10 ASEAN countries, with Malaysia, Singapore and Indonesia being our 3 home countries. Our focus moving forward	

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is on taking advantage of our retail and non-retail franchise strength across our ASEAN footprint. The Group intends to intensify efforts to grow our Wealth business, SME, regional transaction banking, and monetise the potential of our digital platforms with increased sales. The relevance of digital solutions is even greater now given the disruption caused from the recent pandemic. The Group's future plans which cover all our markets are encapsulated in the M25 strategy, as elaborated during GPCEO's presentation.

28. Philippines presence

Shareholder Name	Question
YUAN TORNG MAW	Maybank has a foothold in Philippines for more than two decades but does not appear to be making any significant contribution to Global banking. What are the impediments or reasons for this? thank you.
Response	
<p>Over the years, MPI has pioneered digital offerings such as the M2U mobile app and products with Straight-Through Processing that enable customers to perform digital transactions, such as opening an online-only savings account (iSave) and applying for credit cards without going to a branch. MPI has recently rolled out QR Pay, Maybank Zone Virtual Showroom, Mobile UI/UX enhancement, and more billers in M2U for ease of payments. In 2020, MPI was awarded Best Digital Transformation Program by Global Retail Banking Innovation Awards. MPI's iSAVE deposit grew 9x since Jan'21 capitalising on the shift to online transactions and expansion of digital space during this pandemic.</p> <p>Compared to digital-only bank peers in the Philippines, MPI offers a wide array of financial solutions to service emerging affluent and affluent clients, retail SMEs as well as top and mid-tier corporations. MPI's ability to complement its network of brick-and-mortar branches with its digital banking platforms enables it to deliver secure and convenient online banking. Furthermore, the branch also offers a personal human touch option for customers who prefer face-to-face meetings for complex financial transactions. All this would be backed by strict SOP at branches to protect customers and staff safety during this pandemic.</p>	

29. Middle east ventures

Shareholder Name	Question
NG WAI KEEN	Hi, how aggressive is MAYBANK approach on Middle East ventures? Will the ventures soon have impact on FY21/22? What's the NIM in the countries. Thank you.
Response	
Our approach to the Middle East market is measured. More details on our recent venture can be found in our response to PNB's Question 11(b).	

30. RCEP

Shareholder Name	Question
LOO MENG HUI	<p>Good Morning to Mr.Chairman & the Board. I would like to know:</p> <p>Q1) How does Maybank think about the establishment of RCEP(ASEA, New Zealand, China, Korea, Japan, Australia)?</p> <p>Q2) What are the new preparation from Maybank in order to cater this bigger market(RCEP) for future growth?</p> <p>Q3) How would Malaysia Entrepreneurs benefiting from the new preparation from Maybank in this bigger market(RCEP)?</p> <p>Q4) How would these new preparation from Maybank for RCEP market to assist in encouraging the youth in Malaysia to start a business?</p>
Response	
The Regional Comprehensive Economic Partnership (RCEP) bodes well for the growth of all member countries' economies. We anticipate ASEAN and China to be among the top beneficiaries. We invested early and Maybank was the first to have a footprint in all 10 ASEAN countries. We also operate 5 branches in Greater China. We continue to enhance our capabilities and offerings in these markets, to better	

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support and facilitate business flows as well as serve the rapidly expanding SMEs and affluent segments across our retail franchises. This is done through initiatives to expand our regional cash management systems, digital platforms for retail, SMEs and wealth in these markets.

31. Budget for Subsidiaries

Shareholder Name	Question
CHONG JIAN YOONG	how much budget would you place in islamic insurance in etiqa ?
Response	Our capital allocation framework has been shared in the response to PNB's Question 8.

32. Credit card market space

Shareholder Name	Question
OSCAR LEE @ LEE CHIEN MIN	will maybank consider buying-over citibank's retail business in this region?
KEVIN HWANG QI CHONG	Is there any impact to Maybank for the exiting of Citibank from Malaysia?
MOK CHEH LIANG	Any plan to acquire City Bank business in Malaysia?
ANG CHEE GUAN	Due to Citi Bank retrenchment, is Maybank interest on taking over the Citi Bank's consumer banking assets?
HOW KAI LUN	Will Maybank consider to capture Citi Malaysia consumer banking from their recent announcement of exiting Malaysia consumer banking?
Response	We remain open to exploring potential value creation opportunities for our consumer franchise arising from Citi's recent announcement that it will exit its retail banking operations across several key markets in Asia and Europe. Meanwhile, we expect the credit card segment to rebound with promising growth seen in groceries and e-commerce space. While capturing the rebound spending, we also seek to grow our receivables and personal loans portfolio via targeted campaigns to boost consumer spend, especially in groceries, petrol, online purchases and delivery. We will also look to drive activation and engagement, while accelerating digital enablement for acquisition and on-boarding of new customers.

33. Maybank Premier

Shareholder Name	Question
NG HOON HO	What's the size of Maybank Premier in terms of its contribution to revenue?
Response	Total Income contribution from Premier for FY2020 was RM1.8 billion.

34. Etiqa spin-off

Shareholder Name	Question
TEH KIAN LANG	1) Will Maybank spin off the insurance arm through a listing on Bursa. if no, why not? if yes, what is timeline?
TAN SAW YAP	Maybank will listing the insurance company?
ONG HONG CHIN	Does Maybank management plan to public listed the Etiqa Insurance in year 2021?
ONG JIN TIONG	Are you planning to list your insurance arm ? If yes, when?
THOO CHEE KEONG	When Etiqa insurance will be listed on market?
Response	While we have no immediate plans to list Etiqa, the Group will review its portfolio from time to time and explore opportunities for value creation for its shareholders. Whether this materialises into corporate actions such as IPOs in future will be dependent on considerations such as valuations, timing, market interest and overall macro-economic conditions.

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35. Banking industry consolidation and M&A

Shareholder Name	Question
KOH KAR KIAT	Please share the view if the management foresee any consolidation for the banking industry in Malaysia in near future, say next 5 years?
ONG JEN-SHEN	Will Maybank be interested to acquire any local or foreign banks in Malaysia in future?
VINCENT CHUNG	Would MBB have any plan to do M&A on certain good fintech companies locally or regionally?
Response	
The Malaysian banking industry has been ripe for consolidation for a while given increasing competition and lower growth. Whilst banks have been generally resilient through the current crisis, we expect potential consolidation could accelerate a little in the next few years. We remain open to M&A opportunities if it creates value for the Group and offers opportunities for synergy.	

36. Peer comparison

Shareholder Name	Question
TEOW YONG KIONG	Maybank impairment loan seem higher compare other bank. Any strategy to improves and lower impairment loan topic ? Thanks.
SEE HENG NAM	why Maybank sales high, but profit same as Public bank. Maybank expenses too high?
SENG CHUNG FEI	Why Maybank has higher provision (bad debt that can't be collected back) than public bank? Does that mean Maybank does not screen through the loan-takers carefully and simply give out loans?
Response	
The response will be similar to PNB's Question 6. To add, our dividend yield has consistently outperformed domestic and even regional peers over the years. This is reflective of our continued commitment towards creating shareholder value.	

37. GPay stake

Shareholder Name	Question
LEE SIU MING	What is Maybank's total investment in GrabPay Malaysia? Will Maybank be affected by Grab's listing?
Response	
Maybank is keen to ensure GPay is successful in generating meaningful value for its stakeholders in the longer term. The company is currently performing well and is well-placed to continue as a sustainable, healthy and professionally-operated business.	
<p>The investment is strategic in nature and is part of our partnership with Grab. The goal of the investment & collaboration is to enhance the offerings available to our mutual customers. We are taking a long-term view and approach to the investment, and will continually assess the possibility of an exit if it makes strategic sense. If GPay network is eventually listed on a stock exchange there may be a possibility of a change in valuation due to market liquidity, though the Group will not realise any real gains until there is a decision to exit GPay.</p> <p>Through our partnership, we look to enhance the offerings available to our mutual customers. We are continually assessing the value and viability of offering new financing options to our customers, and will consider the launch of a financing product with Grab if it makes strategic sense.</p>	

38. Apple Pay

Shareholder Name	Question
WONG JUN LEONG	May I know when Maybank will launch Apple Pay in Malaysia? What was my Apple Pay question? Why not answer?

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LIM ZHE XIN	Will Maybank launch Apple Pay in Malaysia for the 25% iOS iPhone users?
Response	
We thank you for your suggestion. In our journey towards realising our objective of becoming the Digital Bank of Choice, we have achieved many milestones such as pioneering strategic partnerships with the likes of Alipay, WeChat, Samsung and Grab as well as honing our own in-house offerings. We are currently performing a feasibility study on Apple Pay, and will announce on the decision in the future.	

39. MAE

Shareholder Name	Question
NEOGH SIAK HOOI	May I know the number of current MAE users?
PECK WEI MING	MAE Tabung interest rate not as good as TnG Go+, will maybank review the feature & interest rate?
YAP YIK YONG	Talking on MAE app, what's the Board's KPIs on it, e.g. 10k vendors registration per annum, etc.?
TAN KOK GUAN	Hi, I would like to know about MAE future expansion and planning. While MAE is providing eWallet function as others (Grab, Boost, TnG, Shopee), MBB also collaborated with Grab and Shopee in terms of Credit Card. Will it have any clash of interest?
LEE CHOON MENG	How mbb intend to maximise and further promote usage of MAE?
NG BOON NGEE	Maybank has introduced MAE since 2019. What is MAE's market share in the ewallet industry as at now or end-2020? How much MAE contributing to the topline of Maybank Group?
CHIN CHUNG LEK	What is Maybank's strategy to compete Touch and Go E-Wallet for MAE E-Wallet?
TAN ZINJO	will mae introduce daily dividend interest like T&go Ewallet?
Response	
<p>To clarify, MAE is no longer just an e-wallet, it is now a standalone lifestyle App. Through the new MAE app, it enables customers to use their e-wallet, as well as undertake a full suite of banking activities, while enjoying enhanced financial management tools as well as new lifestyle features. This is what makes us different from all other e-wallets out there.</p> <p>With MAE, we are trying to reach a wider customer base, especially new customers who do not have an existing banking relationship with Maybank. Our goal is to continuously increase our customer base, grow our market share and transactions and convert our non-Maybank MAE e-wallet account holders to full-fledged bank account holders.</p> <p>This strategy enables us to build greater financial inclusivity throughout the nation whilst accelerating our customer acquisition. This strategy strongly complements CFS's growth initiatives, unlocking new customers for the Bank, driving an increase in both fee based and fund based income for the Bank.</p> <p>As it stands, MAE users are able to gain access to several incentives and cashback rewards in collaboration with our partners, and there are also special promotions for customers by using MAE at selected vendors.</p> <p>In terms of traction, as of 31 March 2021, we have ~1.8 million MAE e-wallet account holders having processed close to RM1.3 billion worth of financial transactions thus far, since launching the App in October 2020. In 2021, our focus shifts to growing features and capabilities which make sense for our customers, aiming to become a holistic and powerful daily companion for our users, including non-Maybank customers.</p>	

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To answer the question on interest, as the MAE e-wallet account is not considered a full-fledged deposit account, no interest is paid on balances. However, users can choose to save funds in our micro-savings module named “Tabung” which offers interest between 0.30% - 1.20% p.a.

40. Digital banking

Shareholder Name	Question
GOH CHEE HO	Is Maybank intends to apply for digital bank license to be issued by BNM? If the answer is no, what is Maybank plan to compete with this new entrants and fintech companies?
TEE CHWEE LIONG	do you have digital bank license? how are you going to compete with Fintech and new digital banks? Tq the pandemic accelerates digitalisation, is there any plan to consolidate bank branches to save cost? tq
HO YUEH WENG	What are the threats our bank is now facing due to the encroachment of digital IOT fintech companies quietly eating into the traditional banks' businesses? Any idea how much has fintech companies eroded our banking business? How and to what degree of success has our bank made progress in being ready for this sudden inundation by fintech companies into the financial & banking arena? How much CAPEX is expected to be spent by our bank to be ready with our own adequate fintech efforts?
TAN YONG YEE	Fin-tech is a thing now, will Maybank look into it and upgrade their facilities to become not just a traditional bank but future looking digital bank as well. And remain a strong player in the market.
NICHOLAS IAN NONIS	Will Maybank shrink physical operations with the focus of digital?
VEIVEN GOON	How is the bank preparing for the impending competition from digital banks and other fintech operations?
MERVIN RICHARD	How does Maybank plan to strengthened itself with the rise of Digital Banking
TAN TIONG TIN	What is MBB plan in all FinTech products; apart from ewallet?
LEE HON SIONG	A question to the Board / Management, what are the company strategies to compete with the following threats and bring more value to the shareholders? 1. The digital offerings (including e-wallet) from the like of TnG (CIMB being the major shareholder). TnG is now offering their GO+ which is an interest bearing account on daily basis. 2. If BNM would to open for digital banking license like Singapore. <2 of 3 questions>
FOO CHI KHING	1. Given the growth in digital banking services, any plans in near future for the bank to reduce the number of physical branches in Malaysia? <question 1 of 2>
Response	
The Group's view is that the license is more relevant for non-banking institutions as the Group's existing banking license already allows us to operate as a digital bank.	
Towards our journey of becoming Digital bank of Choice, the Group has improved its various digital platforms for retail, SME and corporate customers as well as expanded partnerships with key ecosystem players. The GPCEO has elaborated at length during his presentation on the current digital initiatives undertaken and our continued digital strategy for the next five years to come.	

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Moving on, the Group's focus is to continue to meet the needs of our customers both virtually and through our physical network, as our assessment on digital banks indicates that there is a need for both digital and physical channels in order to establish scale in the region. However, we have been actively optimising our branch networks for many years to improve the effectiveness and profitability of these sites, which have involved some consolidation and repositioning of branches.

Meanwhile on staff reduction, the Group has not undertaken a VSS or MSS and manages its headcount through normal attrition. The Bank believes in upskilling its people and redeploy these resources in new areas of opportunities within the organisation.

41. Cryptocurrency

Shareholder Name	Question
LEE CHUN LIN	Will Maybank create their own cryptocurrency in the future? Will Maybank consider to create cryptocurrency in the future?
TAN THEAM LENG	With Bitcoin and other digital currency, and lately China's impending introduction of its own digital currency, what are the likely exposure, impact and risks of Maybank in terms of its overall businesses locally and regionally? And how is Maybank preparing to address them???
Response	
	Maybank does not conduct transactions in cryptocurrency. We will stand guided by the prevailing regulations and law with regards to cryptocurrency. We have no plans to create our own cryptocurrency at this juncture.

42. Cybersecurity

Shareholder Name	Question
WONG YOOK LOON	3. Cybersecurity and IT infra reliability topic are one of the most important element of digital banking (one of the pillars of M25), especially when high-profile breach or ransomware attack can destroy investor and customer confidence. What are the efforts & funds allocated from the company to strengthen this part? Thank you. <question 3 of 3>
WONG SU WEI	Owing to the threat of scams on consumers, how is Maybank enhancing its security measures to prevent scammers from setting up/ using Maybank accounts (setting up a Maybank account for scammed victims to transfer money to the scammer) for scamming activities?
TAN KAY WEE	Hi. There was a time when I read that there was a fake Maybank 2u website. What are the developments since then? Can you please give us precautions to take to avoid these scammers? Also, do they involve online share trading?
Response	
	Securing our banking systems has always been, and will always be, a top priority for Maybank. Maybank continuously monitors, measures and having access up-to-date cyber information though close contacts and collaboration with partners, Interpol and other security organisations. Consequently, Maybank is currently implementing a Cyber Defence Capabilities (CDC) program to fortify Maybank's cyber-security capabilities across the organization. The initiatives under this 3-year program will provide cutting-edge security infrastructure and capabilities to counter current and potential future cyber threats.

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43. Robotic Process Automation

Shareholder Name	Question
ARVIN A/L THURAIRAJ	How has Maybank incorporated automation into its operations to improve efficiency and cost effectiveness?
ARVIN A/L THURAIRAJ	Can Maybank elaborate how much savings the RPA has brought the company in the previous 3 year period and moving forward?
Response	
Robotic Process Automation (RPA) is something that Maybank has invested for 3 years now. We have matured in our automation journey and have successfully automated over 200 processes across all entities. We are using the same platform across our group.	

44. Artificial Intelligence

Shareholder Name	Question
AHMAD TARMIZI BIN ABU HANIPAH	Where have high technologies such as Artificial Intelligence (AI), Internet of Things (IoT) and blockchain technology being applied in the banking operations of Maybank?
PHUAH KEAN MING	Does Maybank have plans product or services relate use of AI ? (in the segment to low cost to earning / digital competition)
Response	
<p>Maybank continually explores innovative ways to utilise new technology to better serve customers, particularly in improving customer experience and security. AI in particular has been employed effectively in improving some of our processes including claims processing.</p> <p>We also recently launched SME Digital Financing where we have crossed over RM1 billion of loan approvals. We had leveraged AI/Machine Learning model for the credit processing, apart from building straight through processing of the entire loan application. We also use AI and Data science capabilities in CARisMa (Capital and Risk Management) platform that enables us with managing our capital & risk efficiently. We have also launched AIHub (AI learning academy) - that enables all our staff across the group to avail self-service learning capabilities on AI. This will help us to widen the AI skills within the group and embed AI into everything we do.</p>	

45. Sustainability / ESG

Shareholder Name	Question
LIM HOOI MOOI	May I know how much was spent on the Sustainability Program in the last financial year and how much has been set aside for this financial year? Is the program done internally or by external consultants? If so which consultant is used?
MOEY GIAN FUNG	Which ESG sector mbb invest in now and future if plan?
KIAU MENG TAK	What's the amount of loan book to green/emerging industry, such as EV, green energy etc.? in this case such industry carries higher risk of defaulting than conventional industry as the outlook always seems unpredictable. If yes what is the countermeasure to mitigate the potential risk in such financing?
QUAH CHEE LIANG	do maybank have any plan/program related to global warming in relation to CSR?
Response	
Sustainability questions pertaining to our strategy, commitments, our financing of specific sectors and initiatives to support consumers have been addressed in MSWG's questions 1 and 2 as well as in my (GPCEO) presentation earlier.	

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Our current exposure to renewable energy (mainly solar) is under 1% of the Group's loan book. Our intent to support sustainable financing is to encourage our clients to transition to more sustainable practices which will include incentives to improve their sustainability performance and profile. This is done via setting Sustainability Performance Targets (SPTs) and measured against key performance indicators, external ratings, and/or equivalent metrics. The SPT's enables us to measure improvements in our client's sustainability profile. Examples of SPTs include carbon footprint reduction, savings in electricity consumption, and an increase in the percentage of RSPO certification.

We strive to ensure that SPTs are ambitious and meaningful to our client's business without compromising our underwriting standards. Some key transactions that Maybank participated in include Axiata's USD800 million Islamic Sustainability linked-loan and Olam's USD1.45 billion loan linked to AtSource® sustainability platform.

In developing our sustainability program, we made it a point to ensure that our programs are anchored on our mission of Humanising Financial Services. As such, the program is largely done by our own teams. Over the last couple of years over 50 of our staff across the group participated in the development of the high-risk industry risk acceptance criteria and underwriting standards as well as formulating ideas on how to achieve our sustainability agenda

We did engage an external consultant, BSR, an organisation of sustainable business experts whose sustainability consulting team assisted us in conducting an in-depth materiality assessment (results reported on page 24 of the Annual Report (Corporate Book), to ensure that the group's sustainability efforts are prioritized and balanced according to the importance of our stakeholders and business. BSR also assisted us in the initial framing of the program, providing expert feedback, access to global benchmarks and subject matter expertise.

46. Donations

Shareholder Name	Question
WAI SIEW ON	Question on Company Donation to All group including government agency, political personnel, can Maybank pls add note in quarterly report, Thanks
Response	
	We do not make donations to political personnel. Our efforts are targeted to community empowerment programmes and details on these efforts can be found in our Sustainability Report.

47. Financial Literacy

Shareholder Name	Question
AHMAD TARMIZI BIN ABU HANIPAH	How effective has been the financial literacy efforts carried out by Maybank and Maybank Islamic? Maybank should commence study to gauge the rate of financial literacy among the public
Response	
	Our financial literacy programmes are conducted through Maybank Foundation, and you may find more details in our Sustainability Report. We thank you for your suggestion on commencing a study to gauge financial literacy and will look into this.

48. Scholarships

Shareholder Name	Question
ALBERT WONG MUN SUM	Does Maybank have any study scholarships for children of shareholders wanting to do their studies oversea? Studying science courses like medicine, psychology etc.?

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Response	
We do offer scholarships for deserving students and it is open to the general public. More info can be found on https://www.maybankfoundation.com/index.php/our-impact/maybank-group-scholarship-programme	

49. Sovereign sustainability Sukuk

Shareholder Name	Question
AHMAD TARMIZI BIN ABU HANIPAH	Maybank Group lose out to CIMB Group in the issuance of Malaysia's First Global US denominated Sovereign Sustainability Sukuk recently. How big is this loss in all sense? Is it due to Minister of Finance?
Response	
It was unfortunate to miss out on this landmark deal, however we have also won our fair share throughout the years.	

50. Whistleblowing

Shareholder Name	Question
LEE SIU MING	With regards to an earlier question on whistleblowing at Etiqa, will the identity of whistleblower be protected for any whistleblowing at Etiqa on their approved vendors?
Response	
The identity of whistleblowers will be kept confidential.	

51. Malaysian Code of Corporate Governance revision

Shareholder Name	Question
LIM CIAN YAI	The Securities Commission recently announced the revision on the Malaysian Code on Corporate Governance (MCCG) Maybank will be the first batch of companies that is required to report its application of the MCCG 2021. Will the Bank be able to apply all the practices in the MCCG 2021? Does the Bank foresee issues in applying any of these practices?
Response	
Subject to our further evaluation, we believe that we can apply all the practices in the Code 2021. With regard to gender diversity, the Board is already taking action by looking for a suitable woman candidate for appointment on the Board to restore its composition to 30% women directors.	

52. Active Politicians on the Maybank Board

Shareholder Name	Question
TEH MEE CHELLE	I would like to propose a resolution to not allow any active politician to be the company board of director.
TEH MEE CHELLE	Corporate governance: I wish to suggest the board to update/amend company constitution by not allow any active politician to sit in the board to avoid abuse of power and position.
WAT KAH KENG	I would like to propose the company to set a rule not to allow any active political to sit in the Board. To prevent abuse of power.
Response	
In line with the provision of Bank Negara Malaysia's Corporate Governance Policy, no candidate who is currently or within two (2) years prior to being appointed on the Board an active politician, will be allowed for appointment on the Maybank Board. This is also one of the fit and proper criteria set out in the Maybank Group Fit and Proper Policy.	

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53. Multiple directorships

Shareholder Name	Question
ARVIN A/L THURAIRAJ	With directorships in 4 listed companies can Datuk R. Karunakaran effectively carry out his duties while avoiding over commitment?
Response	
The number of external directorships that Datuk R. Karunakaran currently holds is still within the maximum number allowed by Bursa Malaysia (i.e. 5 listed companies). His commitment and contribution to the Board is also annually assessed. According to the annual assessment conducted, the Board is satisfied with his contribution.	

54. Tenure limit on the Board

Shareholder Name	Question
BENEDICT LOPEZ A/L GIBSON CONCEPTION	Will Maybank limit the tenure of a member to sit on the board?
BENEDICT LOPEZ A/L GIBSON CONCEPTION	Will Maybank impose a two-term limit for all Board members?
Response	
Currently, the tenure of our Independent Directors on the Board mirrors the best practices of the Malaysian Code of Corporate Governance i.e. Independent Directors who have reached their 9 years tenure may either step down or if approved to be retained, to be redesignated as Non-Independent Directors.	

55. Board evaluation exercise

Shareholder Name	Question
LIM HOOI MOOI	Your annual Board Evaluation exercise was done via an external party. However in your report there is no mention on areas of improvement. Your Board is paid a lot of fees and as shareholders can we know the areas of improvement found needed
Response	
The overall results of the Board Effectiveness Evaluation for FY2020 conducted by external consultants and the areas for improvement were disclosed in the Corporate Governance Overview Statement. Please refer to pages 84 and 85 of Maybank 2020 Annual Report (corporate book).	

56. New Chairman's experience and value to the Group

Shareholder Name	Question
ARVIN A/L THURAIRAJ	Tan Sri Dato' Sri Zamzamzairani Mohd Isa's primary experience is with telecommunication companies previously, how does he plan to provide value as Chairman of Maybank Group Bhd?
Response	
The appointment of Tan Sri Dato' Sri Zamzamzairani Mohd Isa on the Board was mainly due to his vast knowledge and experience in technology and innovation. His contribution to the Bank's digital agenda is invaluable.	

57. Remuneration

Shareholder Name	Question
MOK CHEH LIANG	Good morning. How could all the non-EX directors justified the fees they received?
MISS LILIAN SIEW	Maybank Directors should stand in solidarity with the people and take a pay cut instead of telling us that the remuneration was approved by shareholders. If you have been getting your fees of RM51k/month, what is a 25% pay cut? It's nothing.

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HO LIAN TECK	during this pandemic I am sure there will be staff who underperform from wfh or frontline roles reduced or lessen.....Bk mgmt shud consider pay cuts certain % as i am sure mbb revenue is reduced.....its fair win win reduce the pay but they get their job...pls think abt cost cuttings....
SENG CHUNG FEI	During these difficult times, I would suggest that Maybank directors, CEO, and all top management staff to take up voluntary pay-cut to help reduce costs
ARVIN A/L THURAIRAJ	Has the company considered reducing the directors' and CEO's remuneration in line with reduction in company profits?
Response	
<p>The rationale for the Board's remuneration framework is based on its responsibilities to all relevant stakeholders of the Bank, including the shareholders as well as regulators.</p> <p>For the information of the shareholders, the proposed Board fees for this AGM is the same which has not changed since it was first approved by shareholders in 2015. The Board did not seek for any increase in the Board fees in the last 7 years.</p> <p>The current Board Committee fees and meeting allowance were revised and approved by the shareholders in 2018 pursuant to the assessment conducted by an independent firm of consultants based on a benchmarking study on the Board remuneration of comparable local and regional peer banks.</p> <p>In 2020, the Board engaged an independent firm of consultants to conduct a review of the existing Board remuneration framework. Pursuant to the review, the consultants found that the structure and level of fees and benefits accorded to the Non-Executive Directors of Maybank are generally aligned with the market, given the size and complexity of the Maybank Group. The independent consultants did recommend further improvements in the Board remuneration for Maybank subsidiaries. However, the Board decided to defer the consideration of these proposals to 2022 considering the current economic environment.</p> <p>The Board is fully aware of the devastating impact of the COVID-19 pandemic on markets and economies across the world. The Board also understands the role that the Bank can play to ease the burden of the business community. Moratoriums on loan repayments and repayment assistance schemes have been rolled out since early last year, to help deserving businesses to weather the storm and help them get back on their feet. These initiatives poses a new challenge to the Board as they strive to strike the right balance between the need to continue delivering value to our shareholders and the need to help business communities through these harsh times, in line with the Bank's humanising values. In this regard, the Board believes that their remuneration should be considered in the right perspective. Maybank Group also has not undertaken any retrenchment or staff layoff nor reduced staff remuneration except for the Senior Management.</p> <p>We also wish to share that our Board and senior management have collectively pledged over RM2.1 million into a fund for the specific purpose of assisting the B40 segment to obtain their Covid-19 vaccinations, should there be a situation where any of them are not scheduled for such vaccinations owing to whatever circumstances. This is a commitment by the Board and senior management in the interest of helping the country to achieve herd immunity.</p>	

58. Salary of staff vs Directors

Shareholder Name	Question
BENEDICT LOPEZ A/L GIBSON CONCEPTION	Is the annual salary of an ordinary Maybank staff even ten percent of the remuneration of the lowest paid director?

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Response
The average Total Compensation (Fixed Cash and Bonus) of a non-managerial staff is approximately 12.6% of the lowest paid director.
This segment of our staff are members of the national union of banking employees. Hence base pay is as per the Collective Agreement for the banking employees in the country, similarly for the other local Banks including CIMB, RHB, Public Bank.
The remuneration of a Director and non-managerial staff are based on their roles and responsibilities and benchmarked against market.

59. CEO's pay

Shareholder Name	Question
EDWIN POH SIN KWONG	It was reported that CEO's pay has increased by 10.2% in 2020, despite the challenging environment faced by the Group. Could we understand the rationale for such a generous amount of increase, despite the need to preserve capital in the current challenging environment?
EDWIN POH SIN KWONG	Why has CEO's remuneration increase by 10.2% despite more the drop of Maybank's net profit from RM8,198m in FY2019 to RM6,481m in FY2020?

Response

When we completed the year 2019, the Group EXCO made two decisions regarding their compensation. The first was to freeze their salary for the year 2020 i.e. without any increment; and the second was to reduce their bonus matrix by 25%. The underlying basis for these decisions was because our 2019 results - although on average better than our competitors – had indicated that top line growth was flat. The Group EXCO wanted to ensure that they work harder to ensure growth for the Maybank Group in 2020, and therefore made these tough decisions for themselves.

When we completed the year 2020, the economic environment was completely different for obvious reasons. Again the Group EXCO compared our performance relative to our competitors, and noted that they were performing on average, about the same as the market. As it was a challenging year, the Group EXCO again made the same decision they did in early 2020, which was to freeze their salary again, and to use a bonus matrix which was 25% lower than the agreed formula.

These decisions by the Group EXCO for 2019 and 2020 were endorsed by the Board of Directors and of course, they consequently had an impact on our Group President & CEO's remuneration.

In terms of our CEO's remuneration and salary for last year, we need to qualify that there is a difference between remuneration and salary, which unfortunately some reports have used interchangeably, and this is not correct. Remuneration comprises the total compensation which includes, among others, salary, bonus, other emoluments, and even benefits in kind.

There was no change in his total salary for 2020 when compared with 2019, which means he was not given a salary increment in 2020. (For the record he received RM2.76m per annum in salary for both the years). Similarly for bonus, he also received the same amount for 2020 as he did in 2019 (which was RM2.587m per annum).

There was an increase (of 4.7%) in his remuneration for 2020 compared to 2019 (as indicated in Page 86 of the 2020 Annual Report Corporate Book), and this was from other emoluments and benefits in kind, mainly attributed to the payment of the Long Term Cash Award (LTCA) in July 2020 for his performance during the period FY2017-FY2019.

The Long Term Cash Award was higher in 2020 because the GPCEO met 1 OT (On Target) and 2 NI (Needs Improvement) criteria of the 3 Performance Hurdles approved by Shareholders. As a comparison, for 2019,

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all three hurdles were rated NI. Hence, his LTCA for 2020 was higher at RM1,123,200 compared with RM842,000 in 2019.

We must also highlight that the GPCEO's remuneration as reported in the Financial Statement of the annual report, includes the actual expenses relating to his Employee Share Grant Plan incurred by the Bank, but you must understand that the shares have not been granted to him yet. That is the maximum amount he is entitled to in 2023 and will be based on his actual performance during the three year period leading up to 2022. Therefore, while it has to be reported in accordance with FRS2 Accounting Standard requirements, it is not accurate to consider that amount as part of his actual income for the year 2020. Additionally, there are some expenses of benefits-in-kind also reported as part of his remuneration (such as medical bills, EPF etc), which are actually not included in his actual income.

Hence, when these are omitted, what the GPCEO actually received (and was recorded in his EA form) for 2020 was RM6.835m, much lower when compared with the RM7.95m he received in 2019. And this was also lower than the RM8.946m he received in 2018.

60. Rewarding staff

Shareholder Name	Question
AHMAD TARMIZI BIN ABU HANIPAH	I propose that whenever an EXCO of Maybank received a reputable award, all staff under the EXCO's sector should be rewarded with benefits, financial or non-financial. This would reflect the T in TIGER core values. Success is a team effort, not an individual effort no matter how good he/she is.
Response	
	We agree with your suggestion. The driving force of the Group's success has been the unwavering commitment of all Maybankers.

61. Problems Signing-up with MAE

Shareholder Name	Question
LEE MEI LING	i have install MAE but there is an error code "OC22M". First i call Maybank customer service and ask me goes to the nearest branch. I have went twice to Maybank Seapark and the official ask me to print handphone statement as a proof to do it but unfortunately till now can't be resolve. How could i claim the door give RM50x2?
TEH MEE CHELLE	I do not have any MAE account. I trying to register an account but it require me to visit to MBB branch to open an account first. Do you have any alternative?
KON LAI PENG	I am shareholder of Maybank. Recently I am encountered big problem to update additional details required in MAE app, unfortunately i am not manage to do it and keep on prompt me an error message "We are experiencing communication error. Please try again." I have been tried more than 10 times but still the same message prompt. I did called your customer services centre and informed your officer but they not even can help me resolved the problem encountered. As requested from your officer, I also forwarded the screenshot and my problem to them since last Friday but as of now no one can resolved my problem.
CHAI KHO SHAW	i have the same problem cannot register mae acc.
TEH MEE CHELLE	I appeal / suggest the management offer alternative for shareholders who do not have MAE account to get alternative doorgift or make the MAE account registration easier as we are shareholders and no need to visit to branch. Currently branch do not entertain any walk in.

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KON LAI PENG	I have visited your branch and waited for 2.5 hours for my queue and subsequently waited 0.5 hour just to get the MAE card no. Furthermore your customer service officers have not sufficient enough knowledge to resolve and assist my problem.
TEO YON LEE	I emailed the mgcc regarding the registration for MAE account issues with screen shot and issues. The customer service just sent me the link ask me to download the app. Without trying on the application, how am I able to provide the screenshot? Chat with live chat, also unable to help and asked me go to the branch. When I called the branch, they also unable to assist and asked me to walk in to Branch. When I walked in the branch, the front office mentioned since I have maybank previously, I need to open Maybank account in order to register the MAE account. Is it true? Kindly advise as it is really troublesome.
LEE CHOK HOW	I have the same problems as with other shareholders in registering a MAE account without opening a new Maybank when MAE is supposed to be an e-wallet. All the hassle is really discouraging.
TAN SH CHAN	good morning. I'm facing similar MAE register issue with above shareholders, kindly assist how to register MAE without walk in to any branch and please provide alternative to entitle this door gift. Thank you.
CHEW LIEN FONG	Hello there, I tried to apply MAE account but it keep prompting error code 0C05. Called MGCC and they asked me to visit branch, i did that but they can't solve my problem. What can i do then?
TEH SUE WEI	I had problem to log in my MAE app, whereby I find it's not user friendly, Can someone from Maybank kindly explain and assist me. Thank you.
CHONG KUM FATT	COMPLAINT Dear Maybank - I am utterly disappointed with ur shitty MAE App - I installed the app and have tried many times to register an MAE Acct - the moment I reach the part to take a pic of my IC the app exits - this has happened many times - I have written an email requesting for help but to no avail - kindly get this fixed and revert to me ASAP at my email <redacted> Is there no other way to register an MAE Acct without going thru ur wonderfully useless app? Rgds, Mr Chong
ONG JUN-KYE	Good Morning, I have been trying to create a MAE account for the past 2 weeks and I still couldn't create until today. I followed the instructions and entered my personal information following my IC. However, MAE says that "Your identity couldn't be verified. Please ensure all details are correct and retake your selfie". Can you please help me with this?
THAVARAJAN A/L MUTHIAH PILLAI	Dear Sir, Time limit to register MAE is very short for warga emas. Pls extend time from 2mins to 5 mins. Many warga emas are buta iT. Thank you.
KONG SIEW YOKE	Good morning. I was a Maybank account holder and I have closed the account. I encountered problem to open the Maybank online while I tried to register for MAE. I was asked to open the account at the nearest branch. Need your help to advise if there is anyway I can do it online without going to the branch. Thanks.
WONG LAI THIANG	How to register MAE account?
LEO KWOK XIONG	Suggest alternative to open account on MAE app without walk in to any Maybank branch.

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JOACHIM ARULRAJ ANTHONY'S AMY	<p>Hello Maybank,</p> <p>This is a complaint. I cannot register an MAE Acct through ur app - it just terminates when I try to snap my IC pic. Kindly create an MAE Acct for me or give me an alternative doorgift like TnGo e-wallet. TQ.</p> <p>U can reach me at my email <redacted></p> <p>BTW - Ur Bank Officer and Br Mgr staff at Maybank tmn Midah very unfriendly and not helpful at all in helping me to create MAE Acct - Kindly terminate their service.</p> <p>Mr Joachim</p>
MELISSA LIM MEI LING	We came to know that mae is no longer available for those 80 year old and above? Why is there such condition by Maybank?
KHAW KIM HUAT	Your MAE is terribly difficult to register!! Tried 5 or 6 times to no avail!!
TAN LIONG LAI @ TAN TEONG LAI	I have download the MAE app but find it so user unfriendly. There is no button to even top up the wallet! I hope the door gift can go into the eWallet as I am not sure if I set it correctly!
NGU CHIE KIENG	I have the same problem registering MAE too.
TAN BOON SIONG	Hello there, I tried to apply MAE account but it keep prompting error (Your identity cannot be verified) and ask me to visit branch, i did that but they can't solve my problem. What can i do then?
JOACHIM ARULRAJ ANTHONY'S AMY	I vote all NO bcos ur App is a useless app - so difficult for a wargamas like me to create Acct and ur Tmn Midah staff totally useless and unhelpful.
PHUNG SOOK TING	Hi, I having issue on register Mae wallet. Contacted maybank but yet get contact by officer. Please assist
KHOO SIEW	I am using a 3G handphone. Can I let my son to use his handphone to register for my MAE account? How to go about it? For info he is a Maybank2u user already.
WONG LAI THIANG	Still waiting for assistant to register MAE account.
MELISSA LIM MEI LING	I wish to ask why registration of MAE account is not open to seniors age 80 above
WONG SOOK FUN	I am not able to open MAE account. Have called customer service but not able to solve the problem. Why don't just bank in to our Bank Account if it is a door gift to share holder
CHONG KUM FATT	I voted all No bcos of ur lousy MAE App and lousy customer service at ur Tmn Midah branch. Unable to register MAE Acct. Pls give me TnGo e-wallet instead and sack ur MAE App developers. They r truly useless.
PHUNG SOOK TING	Morning, I having issue on Mae. Please advise
TAY GUAN SIANG	i unable to register MAE, system show cannot detect ID hologram. what can i do ?

Maybank 61st AGM: Live AGM queries & responses

MOO SAIK LOONG	<p>After downloading the MAE from google play store and filling in all particulars as instructed, when finally I want to activate the MAE, I received a message " Sorry, we are unable to process your application, Kindly contact Call Center for assistance. ")</p> <p>When I call the call center, the advice me to use another phone to install , I tried using my son's new handphone and the same message appeared when I try to activate the MAE</p> <p>Foe your info, I am able to use the app for other purposes such as credit card transactions, saving account transactions ..etc.... except that the MAE cannot be activated !</p> <p>Can you please help ?</p>
PANG SHIAN WEI	Hi, morning I couldn't get to register for an Mae account since currently I'm still studying and under unemployed. So how can I register myself for MAE account?
SEOW KIM YOKE	I have tried many times registering MAE app but unsuccessful...
HUNG ING CHUNG	I have the same problem. "Your identity couldn't be verified. Pleas ensure all details are correct and retake you selfie". Please contact me.
CHAI SIAW YII	Good morning, I have problem with open MAE account. It keep mention username is not available.
LIM BENG CHYE	Hi, unable to install MAE in my hp due to "incompatible issues" tho Maybank2u app works fine.
NYU GEOK	I tried to open the MAE account multiple times but failed, with error code MCM003. Can I request for the alternative too? Thank you.
PAY YONG SIANG	I do not have any MAE account. I trying to register an account but it require me to visit to MBB branch to open an account first. Do you have any alternative?
CHAI SIAW YII	I have a MAE account before but due to inactive, I can't login. Called customer service, she ask me close the MAE account at the branch and reopen again. After i closed, I still can't open MAE account because they tell me have cooling period of 6 month which nobody inform me at all. I wanted to go open a Maybank account but they said even open a Maybank account I also can't have a MAE account due to the cooling period.
LEE SAW BOEY	good morning, why MAE is not eligible to shareholder's age above 80+ ?
LOO POOI FOONG	Hi, my handphone unable to install MAE account, kindly assist
TAN LEE LIAN	I have the same problem that can't register with mae acc.
YEOH SHIN WEI	I try many to register mae but unsuccessful. How can I do?
LIM SIANG CHING	I unable to register MAE. Try many times but still failed to register.
YONG NGANG NGANG	Not easy to register MAE to get the doorgifts
HO GEOK CHENG	Hi, I created MAE account last year and I try to access my MAE account but it says access denied. When I called the customer service, I need to have my account number to reactivate. But I don't know my account number and they do not want to let me know my account number and asked me to go to the bank branch. Been trying calling a few times to try my luck for getting my account number. But fail every single time. As I'm working I won't be able to go to the bank during working hours. Will there be any branch open during the weekends or could you please help to reactivate my account on your side?
HONG ABA @ ANG AH BA	Thank you for the appreciation gifts but until now I have installed MAE but I couldn't get thru to finish setup the MAE. Call your customer support twice and went to Maybank the Curve branch to get help but the branch is closed due to sanitising.

Maybank 61st AGM: Live AGM queries & responses

SEE JIA QIAN	My mother and I are shareholders but she doesn't have a smart phone. MAE doesn't allow me to register her on the same Hp. What should I do?
TAN CHIN YEE	How to register MAE account because my account was dormant and could not login
YONG NGANG NGANG	Without maybank acc and maybank2u acc, it is very hard to register the MAE
LEONG CHOI CHOONG	I have the MAE app and is an existing M2U user but was unable to open the eWallet account. After keying in all the details, I got a "unable to process application" message. Tried calling the given number but no answer.
TAN CHIN YEE	Have been trying to register maybank2u but they required me to visit to MBB branch to open an account first. Do you have any alternative?
LIM LAI HOCK @ AW HOOT	How to open MAE account for those above 80 years of age
TAN SUR CHONG	I unable to open a Mae account, even the staff at your branch is unable to rectify the issue. Could you connect me to your Mae customer service?
ENG BENG WENG	I have call the 1300 helpline but it is always busy and the recording keep repeating without getting thru the staff. So I send an email to the MGCC email ID on the 24/4/2021 and received an acknowledgement email from them. But until today they had not reply to my email despite me sending a reminder on 4/5/2021. The queries from my email are on the MAE matters. It had been almost 2 weeks. Please get the staff to be more responsive with the bank's Helpline and email replies. Can the bank also provide a toll free number so that customers do not have to waste money without even getting thru the Helpline? For info the 1300 number is charge to the customer's bill.
STEPHEN LYE TUCK MENG	This MAE App is a total failure - so many complaints from Shareholders - kindly terminate the app development team and hire professional to do the job.
FOO LI LI	Hi, good morning. My parent try to register mae many times but unsuccessful. It prompt error that it unable to verify after submitting IC and selfie.
LIM SAN KIM	Previously I got both Maybank 2u & MAE app in my mobile, after you upgrade your MAE app, both disappeared from my mobile, I manage to download the maybank2u but not the new version MAE app as the reply message said my mobile can't support or not compatible, so please give me time for me to buy another mobile phone. Charles Lim, <redacted>
KOK AH NGAN @ KOK TECK CHONG	My wife and I share the same joint Maybank S/A and i have successfully registered for a MAE account but NOT my wife. I have also tried to register one for her using her handphone. Unfortunately, I failed to get done. Please advise. TQ.
LIM HOOI MOOI	How can we utilise the amounts in our MAE Accounts? I agree with other shareholders, the registration of MAE is too hard and took a long time
CHAN WING HOO	The money in MAE account cannot be transferred to Maybank saving account. This is not a good idea. The money in MAE can be used only to pay for online purchases? Can your bank make MAE more user friendly like T & G ewallet?
CHOO KENG SENG	i have install MAE but there is an error code "OC07" after verified the OTP
YEOH SHIN WEI	I try many times to register mae but unsuccessful! How can I get help?
NG CHOON BOON	Existing M2U user but Failed when apply for MAE account (unable to process application, error OC09)
STEPHEN LYE TUCK MENG	Kindly close down more nonperforming branches and sack more staff as they are totally useless and unhelpful in helping us register the MAE Acct - what are the staff for then if not to assist the customer?

Maybank 61st AGM: Live AGM queries & responses

TAN KWEE ENG	Hi good morning. I could not register for maybank2u with the error code (00AV). Please advise. Have a nice day.
HONG ABA @ ANG AH BA	After OTP, there's processing screen with M in yellow being stirred and stirred forever!! This is where I am stuck each time.
TEO WAH CHOO	Hi, I am unable to create the MAE Account via the MAE App and received an error message (0C22M). Contacted your MGCC team at mgcc.maybank.com.my but their response was slow and did not call back for account verification as advised. Problem is still not resolved. Thanks.
SIOW AH MOY @ SIEW AH MOY	I can't register for a MAE account although I have a Maybank S/A (joint with my husband) neither through my own handphone nor my husband's. Please help/advise.
TAN KWEE ENG	Hi good morning. I have registered for MAE account. However when I registered for Maybank2u, the error "00AV" appear. Please assist on this issue.
HO GEOK CHENG	Hi, I created MAE account last year and I try to access my MAE account but it says access denied. When I called the customer service, I need to have my account number to reactivate. But I don't know my account number and they do not want to let me know my account number and asked me to go to the bank branch. Been trying calling a few times to try my luck for getting my account number. But fail every single time. As I'm working I won't be able to go to the bank during working hours. Will there be any branch open during the weekends or could you please help to reactivate my account on your side? Please reply my question to my email below <redacted> Thanks
HONG LAI THENG	I have try several time to register MAE account but no successful.
TEO WAH CHOO	Hi, I am unable to create the MAE Account via the MAE App and received an error message (0C22M). Contacted your MGCC team at mgcc@maybank.com.my but their response was slow and did not call back for account verification as advised. Problem is still not resolved. Thanks.
WONG KOK CHIEW @ WONG AH CHIEW	I have problem getting the MAE app as well.. pls reveal here the number and person to contact instead of telling that our contact details will be forwarded to customer care team
WONG KOK CHIEW @ WONG AH CHIEW	APPARENTLY, MAE APPLICATION IS ONLY OPEN TO THOSE AGED BETWEEN 12 - 80 YEARS ONLY !
KUA BOON HIAN	Hi, I unable to register for the mae acc.
Response	
Thank you for your feedback. Your details have been forwarded to our Maybank Group Customer Care Team and they will be in touch with you to resolve this as soon as possible.	

62. MAE device compatibility

Shareholder Name	Question
TEOH SU SIM	Please make the MAE application available for Huawei Apps Gallery
LIM SAN KIM	Why all mobile can support Touch & Go but not MAE.
LIM CHEE HAI	Why MAE e-wallet Apps unable to be installed and didn't support by Huawei P9 HP?

Maybank 61st AGM: Live AGM queries & responses

SIEW YOKE KENG	My Android device (HTC10) is not compatible with the new MAE app. Can I still continue using the old MAE app as I have no problems with it?
SIEW YOKE KENG	Have asked earlier but not appearing here - can the old MAE app continue to be used since my device can't update to the new MAE app?
ENG BENG YET	I am using a new Huawei handphone that does not use Google Play Store. When can Maybank make the Maybank2u and MAE apps available to Huawei Apps Gallery? If Maybank does not intend to make both the apps available to third parties Store besides Apple and Google Play Stores?
LAI KIN THART	How do I register MAE account in my Huawei device? It shows that unsupport?
Response	
We are continually upgrading our mobile banking services to provide our customers with the most optimal and secured online banking access. As we add new features, there are operating system versions that do not support these changes.	
We urge our customers to update to a new version for better experience and protection.	
Nevertheless, customers may still conveniently access Maybank2u via the web browser for their usual online banking transactions.	
Our MAE app is currently available at the IOS and Google Play stores. We are currently enhancing our mobile app to ensure MAE will be available in the Huawei App Gallery.	

63. Our Maybank Group Customer Care contact details

Shareholder Name	Question
CHIN BOON KEAN	mgcc.maybank.com.my web site not accessible?
CHEW YEN LI	mgcc.maybank.com.my is invalid email add?
CHEONG GZE WEI	mgcc.maybank.com.my is not accessible, the contact should be mgcc@maybank.com.my
Response	
Our Maybank Group Customer Care team's email is mgcc@maybank.com.my	

64. Customer Feedback

Shareholder Name	Question
LAI YOKE PENG	For MAE wallet, can I suggest we use other bank credit card instead maybank saving or credit card only?
CHEA AH CHUN	Maybank Taman Muda branch at Ampang, morning always long Q at Verendah, very hot, why not install blind to block the sunlight n provide chair for customer waiting but lucky you got a young chinese officer at the main entrance counter who is very helpful, employ more staff like her, she will bring more customer for you.
WEE HIANG KHIEN @ WEE HIANG KHIAN	Hope MBB will revert to the initial benefits for Visa Barcelona credit card
AHMAD TARMIZI BIN ABU HANIPAH	Could MAE be enhanced to include a financial calculator where we could compare which financing, eg from Maybank and competitor, is suitable for our financial capability? This would help in our decision making.

Maybank 61st AGM: Live AGM queries & responses

HO LIAN TECK	may i give a very important feedback???? Maybank should not use 1300 as hotline for us customers to call as 1 300 series is chargeable to us callers WHEREAS 1800 series is FREE, correct? Can MBB change to 1800 to be more clients friendly? Even Samsung has 1800 as their hotline Pls reply and recommend to your Mgmt to use 1800
PANG HENG CHEONG	Hi...as a shareholder with MAE account , is there any possibility to waive the fee that charge when apply the MAE card?
HO LIAN TECK	its true 1300 is too costly for us to call. esp if we are made to waitonce i called n the bill can go up to more than rm5 just to enquire but yr stff not knowledgeable and they need to check ...so its not fair to us....call centre people are your first frontline they shud be as knowledgeable as possible...btw i m ex maybank snr mgmt staff...customer services is very important ...in fact my ex-boss said to me we should tq customers who give feedbacks then only we know what they want
TAN TIONG TIN	I am an avid user of m2u online. However I prefer to use the old m2u because the display is more compact and less mouse click navigation. The new m2u is just too difficult to navigate
TAN TIONG TIN	MBB should save cost by making all account statements default in softcopy online or email; instead of hardcopy; even for those with passbook.
KEVIN HWANG QI CHONG	1. Is there any plan for Maybank if MDR (Merchant Discount Rate) is lowered again? < question 1 of 2>
ANGELINE KOK MEI LIN	Hi. I would like to feedback on your Maybank merchant portal service. I am working for a company whom has a merchant account as a chain retailers. The merchant portal is not user friendly as it does not allow a consolidated report on all of the multiple stores. Downloading reports for multiple merchant IDs becomes a risky chore as user are required to access the link into each merchant ID. Please look into creating a user friendly merchant web portal for organisation with multiple merchant ID to download the settlement report.
KWONG QIAN JI	As the prolonged pandemic, it created many hardship to all especially senior citizens. Can maybank provided some help to senior citizens as a form of social services by providing them with a higher FD rate.
FOO CHI KHING	2. Currently retail depositors without individual/joint saving accounts (eg MAE account holders) are not allowed to apply for electronic fixed deposit accounts via Maybank2u website/MAE apps. Would be great if this is allowed in the future. <question 2 of 2>
KOK CHEE KIT	Is MBB planning to expand BNPL (Buy Now Pay Later) strategy? Expand EasyPay to many more merchants?
NG ENG KEAT	Any plan to upgrade the Maybank Singapore online banking web portal to look similar as Maybank Maybank M2U style
LEONG LEAN PONG	Does the bank intend to monetize vast clients' base to offer micro-financing as the under-served borrowers such as ANT Finance Group/ Tencent/ AEON Credit?

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LEONG LEAN PONG	Any plan to harvest the huge database of the bank by offering finance packages with the application of AI technology of their credit ratings?
ARVIN A/L THURAIRAJ	Has Maybank considered creating a completely end to end digital wealth management solution which can ensure ease of access and greater market penetration?
LIM SAN KIM	Why not divert to Technology n Consumer Product which bring in good profit
Response	
Thank you for your feedback. We will take your suggestion into consideration as we continuously look for ways to serve our customers better.	

65. Feedback on our Apps

Shareholder Name	Question
TEH MEE CHELLE	Should make the MAE account registration user friendly same as Touch N Go, Bigpay and other e wallet players. If not how to seize the market share.
TAN LIONG LAI @ TAN TEONG LAI	Mr Chairman, please get our IT team to look at our eWallet App. Not user friendly at all. For non IT literate especially seniors, please note that it is not user friendly at all! Thank you.
TAN LIONG LAI @ TAN TEONG LAI	Please keep Maybank eWallet simple. Don't try to link too many features. It's very confusing and unfriendly especially for seniors! I can be considered to be IT literate but I find MAE so confusing & unfriendly, I have uninstalled the App. I can't even find the top-up button to add \$ into the wallet which is the primary purpose and feature!
HO LIAN TECK	MAe IS AN EWALLET ACCOUNT BUT i AM SAD TO SAY THAT NOT MANY PPL KNOW ABT THIS EWALLED ...COMPARE WITH TnG... btw MAE IS NOT CATCHY Ya...you may want to consider renaming
TAN KHAY ONG	Will MAE support multi currency account?
WAT KAH KENG	Teo Yon Lee. I have MBB account and it's dormant and I believe it already cancelled (more than 10 year). But I able to register my MAE account. Mbb staff answer not consistent. The operation manager should create an dummies account for staff to play around with the MAE apps
Response	
Thank you for your feedback. We are constantly looking to improve the usability of our app to serve customers better.	

66. MAE usage

Shareholder Name	Question
LEONG SWEE LENG	Good morning, what is a MAE account? How different is it from the normal current & savings account?
HO LIAN TECK	what is the benefit if i use mae ac to pay...no points but if i use my credit cards to pay i get points..so mae does not benefit me ? if i am a credit card holder?
HO LIAN TECK	i use credit cards to pay i get points but mae ????
HO LIAN TECK	now Tng has TNG plus..can earn interest.....what your benefits of mae over TNg..tng can use for tolls..no choice we must have tng..mae ???/in still don't see the superiority of mae

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LAU ITE LIAN	is it ok to have only one for all Maybank Apps in order to let Maybank Brand more significant? Nowadays got MAE App, Maybank2u App already confused the users.
FAI DICK SON	will MAE app be replacing Maybank2U app in the future?
ERIC LOO CHIN KEONG	MAE is still less famous compared to another e-wallet such as Boost, TnG, and Fave. Maybank needs to have a clear and distinct direction to promote MAE. Also, I hope that MAE can integrate well (like TnG) with other platform like Lazada/Shopee so that we can make payment directly with it. Good luck!
ANG CHEE GUAN	The Maybank M2U QR pay and MAE ewallet are looks similar in term of usage, have you think about combine it?
QUAH CHEE LIANG	receive door gift, thanks. May I know amount in MAE can transfer to our individual account? if not then what is the purpose of MAE?

Response

MAE is an e-wallet that helps you track your expenses. The enhanced MAE by Maybank2u app has M2u digital banking services embedded and gives customers value added features such as the ability to track expenditure and set alerts, saving with loved ones in a feature dubbed "Tabung" and enjoying other lifestyle features within the app.

The Tabung feature can help customers save up individually or in a group too. We also have an Automated expense tracker that helps keep your monthly expenses in check, plus the "Booster" function which allows customers to put aside money into the Tabung, when a purchase is made.

We also introduced a MAE card which provides attractive exchange rates when shopping online from overseas stores, or if you happen to be overseas and make a physical purchase.

We have QR Pay as a service for our customers to make payments conveniently using the mobile app.

As for partnerships with other fintechs, we currently have direct payment integrations with Lazada Wallet and ShopeePay directly to Maybank2u for a seamless payment experience.

We would like to get our users comfortable with the new MAE app, before we make a full transition in replacing Maybank2u App with our new app.

On whether the app allows for individual account transfers, it can indeed be utilised for individual account transfers. Your contact details have been forwarded to our Maybank Group Customer Care team who will be in touch with you to assist you on this matter.

67. Feedback on Other Platforms

Shareholder Name	Question
TEO TZE JIN	i want to use google chome for trading . IE suck
CHEANG CHEE HOONG	I got very bad experience on Sama -Sama lokal program
Response	
Thank you for your feedback. We are constantly looking to improve the usability of our platforms to serve customers better.	

68. Queries and Comments on Customer Related Matters

Shareholder Name	Question
CHOO KOK KEONG	I couldn't change my mailing address in m2u website

Maybank 61st AGM: Live AGM queries & responses

TAN LOO BENG	Do your CEO office CFRM got the mandate of the shareholders to stop the customer service, complaint and dispute centers to return my moneys; taking my police report and a document under the money laundering to issue two letters.
TAN LOO BENG	Further. Why the two letters didn't state the two accounts and document but mentioned a person without a name as a relevant contact person who was arrested by the police for ML after that your cashiers took two sums using the machine printed don't have my handwriting no bank in slips were also Money laundering your CEO office CFRM didn't has the mandate from the shareholders?
LEE TUCK FEONG	hi good morning. why are there branches operating different hours in the golden triangle area since September 2020? For example, at WISMA GENTING, it closes at 12.00pm. At MENARA HAPSENG, it is 2.00pm. The staff are inside but not helping the customers.
LIM LEOW CHEE	The secure 2 system is troublesome...not friendly user..pls change back old system ..otp system
WONG CHIE KHEONG	How to use maybank duitnow qr or duitnow for specific amount transaction to be done over internet? example to sell a rm5 phone case using maybank duitnow qr/duitnow on the internet like paypal
IDA EMILY HO LAY SIM @ HO LAY SIM	<p>1] How does CAC Disburse house loans? Developer gives 30days Due Date. However, Progress Payment is released Very Early, up to 3weeks early. Please Note that We, Loan holders have to pay Additional Interest. WHY can't Maybank Approve our Written Request to pay on Due Date? Please NOTE, my developer, NO late payment Charges.</p> <p>2] During Construction, WHY does Maybank charge customers for Loan Insurance for the property? It is stated clearly, that during Construction, CAR insurance is Provided for the Whole project and NOT the specific property alone...WHY is Customer NOT asked to provide this CAR insurance but the Insurance Premium is charged Immediately ...Please NOTE property DURING construction is Different from Completed property. There is NO Insurable Interest.... ETIQA and CAC should follow industry SOP ...This clause of Compulsory insurance is put in for the House Loan Agreement, which is WRONG.</p> <p>3] Written replies by Maybank to queries...There is NO NAME of the Officer in charge...</p>
IDA EMILY HO LAY SIM @ HO LAY SIM	House Loan Yearly Statement must be mailed to customers, just like the Debit Advice for Interest. Or Emailed to our registered email address. NO Notice that Yearly Statement will not be posted to us. IF customers request, there is a RM10 charge...This is a Legal document, which has to be sent to customers.
KEVIN HWANG QI CHONG	<p>2. There were a few times that the Maybank trading platform fail on that particular day due to function due to large amount of trading in 2020. is there any solution for that?</p> <p><question 2 of 2></p>
LEO CHIEW WAH	<p>5. Another issue : I am very dissatisfied with the services rendered by most of bank's cashiers :</p> <p>5.1 The counter of cashier was too deep down that no transparency of money counting was available. Hence, I was frauded at least 4 time by cashier.</p> <p><question 5 of 5></p>

Maybank 61st AGM: Live AGM queries & responses

TAN GHEE THONG	I have a difficulty when dealing with MBB infinite customer care, it impacts the customer experience journey that you need to improve on. For example, My issue with Mr Onn Bin Yusoff, Lim Lee Lian, Hasnor Bin Abdul Razak and Poon Kar Kum are being passive and inactive. Can you highlight to them and have a follow up at senior management level? Being silent will make more frustration. i do not hope the same thing goes on which might harm the revenue.
KON LAI PENG	The MAE app is not friendly-user at all and not tested probably. Such an app should not be launched out. Same goes to your customer service, the feedback always not promptly.
Response	
Thank you for your feedback. Your contact details have been forwarded to our Maybank Group Customer Care team who will be in touch with you to resolve this as soon as possible.	

69. Misc.

Shareholder Name	Question & Response
CHONG YUN TONG; VUONG DUY TRUNG; ONG CHEE CHUNG; CHAN TAIN POR; CHAN MAN EE; LEE CHUI YING; CHONG LEE LENG; GOH SU SIN; TAN SWE AN; NICHOLAS SIA PIK KONG; DIONG KOK KEONG; LEE CHAI YEEN; TAN ENG WAUN; THIEN VUI MING; MAH TSAE LIAN; CONNIE CHAN LENG CHING; LOO KIN CHONG; TEH THIAN YEN; NEOGH SIAK HOOI; LOH CHYI WEI; WONG SENG YIP; HUN YAN PHENG; NEOGH SIAK HOOI; HUANG NING CHAU; LIM CHEE CHONG; WONG KOK CHANG; AMIT KHINDRIYA A/L PURAN CHAND; TONG MOOI CHAN; GOH CHEE YONG; TAN LAY CHENG LIM CHEE CHONG; CHIOK POH LING; TEO BOON KEONG;	<p>Q: Morning everyone</p> <p>Q: Good's Day to all investors</p> <p>Q: Morning to all investors</p> <p>Q: Good morning</p> <p>Q: Morning</p> <p>Q: Morning all investors!</p> <p>Q: Good Morning everyone, this is my first time attending the AGM</p> <p>Q: Good Morning everybody, very glad to join this AGM, this is my first time attending the AGM.</p> <p>Q: Morning all investors!!</p> <p>Q: Gd morning</p> <p>Q: Good morning thank you for the eWallet received, God bless you all</p> <p>Q: Good Morning All</p> <p>Q :Good morning everyone, my 1st time attend virtual AGM</p> <p>Q: Good morning. Hope everything goes well later.</p> <p>Q: Hi everyone</p> <p>Q: hello</p> <p>Q: Good morning everyone!</p> <p>Q: Good morning.....</p> <p>Q: Hello Good Morning. Hope to have a good AGM session – AK</p> <p>Q: a very good morning to all</p> <p>Q: ?</p> <p>Q: 早安你好, good morning all</p> <p>Q: HUAT to all Maybank investors :)</p> <p>Q: Wow banyaknya questions</p> <p>Q: Good morning all shareholders</p> <p>Q: e</p> <p>Q: selamat pagi</p> <p>Q: Good morning to the Board of Directors and everyone</p> <p>Q: Saw the voting place. Thanks</p> <p>Q: Hi</p> <p>Q: Good morning everyone. Good day ahead!</p> <p>Q: This is not</p> <p>Q: ??????????</p> <p>Q: hfhfhghghgjrjrhrtj4jrj4j4rj4qj</p>

Maybank 61st AGM: Live AGM queries & responses

<p>LIM SEE HOOI; MOEY GIAN FUNG; MURUGESWARAN A/L RAMAKRISHNAN; ANG TECK LEONG; CHAN YING SIEW; TAN KIAT LONG; LIM SOK KIANG; SIOW FUI YEE; LAI WERN HAI; WONG KIM FU; CHEONG KAI LIANG; YEOH YUN WEI; WUI AI LENG; CHONG YUIN KHING; ONG CHIN SOON; ONG YANG MING; NEOH HANG BEEN; MAH WAI HEONG; SIEW AH MENG; CHAN SHEE KEONG; CHAN YUET MAY; CHAI SIAW YII; NG LEE CHING; LAU KOOI HEONG; SHU YEW NEE; WONG SENG YIP; FONG JIN MING; ONG XIN YI; CH'NG SIEW PENG; LOH MUN SEONG; CHU KWOK KEONG; WONG SOW WOON; TEO CHIN CHYI</p>	<p>Q: no question Q: Morning Everyone, this is the 1st time i join Maybank AGM. A: We note that you don't have questions for us, thank you for joining this virtual AGM.</p>
<p>ONG SON YANG</p>	<p>Q: Good morning. My heartfelt thanks to Maybank BoD for the MAE e-wallet. I take this opportunity to wish all of you in Maybank who are celebrating Hari Raya Aidilfitri a very Happy Hari Raya Aidilfitri! Stay healthy, stay safe and Stay happy.</p>
<p>PORAVI A/L S P SITHAMBARAM PILLAY</p>	<p>Q: Thank you very much to all. Thank you too for the vouchers.</p>
<p>LEE CHOON MENG</p>	<p>Q: I am pleased with the board. Well done and concern to all stakeholders. Unlike ytl group of companies still proceed with agm (3 sessions) despite technical issues with tricor platform.</p>
<p>FONG CHOON KIT</p>	<p>Q: Door gift is well received. Thank you</p>
<p>YUE CHI SUM LEWIS</p>	<p>Q: I would like to wish the BoD and the Scrutineers a wonderful morning.</p>

Maybank 61st AGM: Live AGM queries & responses

LO WAN CHIN	Q: Tqvm mbb for d generous gesture of giving mae ewallet in attendg d virtual agm.
WOON FAH YEN	Q: Thank you Maybank
WEE FOONG LIAN	Q: Received the door gift. Thank you 
LU SOON HWA	Q: Received door gift. Thanks
SOO HUI LING	Q: Thank you Maybank for the gift.
LAI YOKE PENG	Q: Thank you Maybank for the door gift.
CHOO WEI CHOON	Q: Thank you Maybank for both the door gift received.
CHOE KAH TUCK	Q: What impressed online AGM. Good work
LEE SANG	Q: Door gift received. Thank you.
LOO KIN CHONG	Q: Thank you very much for Maybank door gift.
LESTER TAN SHENG HUAN	Q: Received door gift thanks!!
CHONG WAI KIT	Q: Awesome, Maybank! Keep it on!
LING KWONG HUI	Q: Thumbs up to Maybank n I'm proud n honored to be Maybank shareholder even as a minute minority shareholder! Thank you Maybank! Also thumbs up to Boardroom for the improvement done, added abstain option n enable voting anytime during agm, both not available/possible previously. Smile!
CHONG JIAN YOONG	Q: thank you chairman
PORAVI A/L S P SITHAMBARAM PILLAY	Q: Just like it is beyond all doubt that the Renaissance began after the fall of Constantinople, similarly no question about Maybank being the best bank that takes care of shareholders and customers well. Thank you to all.
LIM SAW HOON	Q: I like Resolution 11. TQ
CHIN WENG HAM	Q: Voted. Well done Maybank and BoardRoom.
TEE BENG CHOO	Q: Syabas to the BOD especially the Muslim who r puasa and having to host the longest virtual agm  Keep it up
MISS LILIAN SIEW	Q: Yes thank you to the board of directors for taking the time to answer our questions!
TENG KAH KEONG	Q: thanks everyone

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LEE BENG LEONG @ LEE KAY LEONG	Q: Congratulations!!
CHIU CHOOI YUEN	Q: Thank you very much.
LEE CHOON TUCK	Q: Hi, great job to the board for taking the trouble to reorganise the virtual AGM. Board is walking the talk and practise good Corp governance. Last but not least, thank for the e gift.
LEW CHEE SEONG	Q: Mr Chairman, thank you for explaining again and acknowledging the totally unacceptable fiasco of the earlier AGM on 15.4.2021. It is only right you shifted the remote AGM service provider.
FOONG SIEW CHUI	Q: First of all thanks to board for doing such a good job and as a responsible and caring company. The concept of ESG framework well practise and part of mbb dna.
CHAN NGUN FONG	Q: We trust Maybank & its management decision on remuneration. Given Maybank's good performance, we have consistent good dividends & Maybank takes care of its shareholders too by giving us MAE doorgifts as a kind gesture of goodwill. Thanks Maybank and the Board of Directors.
TEH MEE CHELLE	Q: Kudos to the management for review all shareholders questions without hurry. Hope other will follow MBB benchmark. I follow the meeting since 10am till now.
CHIN YONG HAO	Q: Thank you for addressing all the questions. Enjoying the AGM. Well done Maybanker
WAT KAH KENG	Q: Well done MBB Board to attend all shareholders queries live. Hope other companies meeting will follow MBB benchmark.
GO WOEI CHYUAN	Q: Amazing, Maybank address most of the questions asked. Good job. Selamat Hari Raya in advance to the board.
LOO CHOW PING	Q: I really appreciate the senior management really take their time to answer all the questions posted by the shareholders...this should be followed by other companies
LIEW CHEE SENG	Q: CONGRATULATION AND A JOB WELL DONE FOR ANSWERING ALL THE SHAREHOLDERS QUESTIONS AND REWARD THE SHAREHOLDERS WITH MAE RM 50 FOR THIS AGM.
YUE KHAM WAH	Q: Many thanks to Maybank BOD and Management for all the efforts, patience and time to hold this virtual AGM and answer all questions. Very indepth and a very long-held AGM
ONG CHIN SOON	Q: Tq Maybank for your efficiency, found rm50 into my mae
TAN YONG YEE	Q: Thank you Maybank! Brilliant, practical and useful doorgift!

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NG GHIM ENG	<p>Q: Truly a great comeback from Maybank - double MAE bonus. Wow, I am impressed. Well done Team Maybank!</p> <p>Now, I am counting on Maybank to also double the dividends to its shareholders going forward. You can do it!</p>
PORAVI A/L S P SITHAMBARAM PILLAY	<p>Q: You are truly a genius. You are managing yourself well in answering every question from shareholders. Fantastic.</p>
LOO LIH XIN	<p>Q: Many thanks for the door gift</p>
TIEW SIEW YOK @ TEOH SIEW GEOK	<p>Q: Thank you for a pleasant experience at this agm. Last agm on 15 Apr was most frustrating n later aborted. I spent more than two hours on the last meeting, access n re access n phoning for help. Thanks for today's. Live broadcast also very clear. Syabas! Thanks for the door gift.</p>
KOM FUNG HIN	<p>Q: Thank you for the RM50 door gift!</p> <p>Q: RM50 door gift x2 received. Thank you very much!</p>
TAN CHEE CHENG	<p>Q: I am a minority shareholder and would like to thank Maybank for providing a door gift for attending the virtual meeting</p>
CHEW FOOK TECK	<p>Q: Thank you very much Maybank for the door gift.</p>
TAN TEE KHENG	<p>Q: Thanks, received rm50 door gift</p>
LIM SOK KIANG	<p>Q: Today's Session run smoothly and voices can be heard clearly. Keep it up!</p>
TAN SWEE FONG	<p>Q: Thanks MGCC team. Good job!</p>
FUZIAH BINTI HAJI YAHYA	<p>Q: TQVM Maybank for the door gift and the dividend. Wishing MBB continued success.</p>
CHEW YEN LI	<p>Q: I received both door gift from maybank, thanks a lot</p>
TAN YEW LAY	<p>Q: Thank you Maybank for your door gifts.</p>
KOK SAK LIN	<p>Q: 1) Firstly, I would like to thank Maybank for being one of the leading Public-listed companies to give EWallet credits to shareholders for participating in this new trend of Virtual AGM meetings</p> <p>2) For Minority shareholders It is very encouraging to take part in the RPV process and get rewarded for our efforts as we spend quite a bit of time and data cost registering, going online and voting.</p> <p>3) It will be good if all public-listed companies practice such EWallets or EVouchers rewards to encourage more shareholders to participate in virtual meetings as for this pandemic period we cannot attend physical meetings and enjoy food and door gifts.</p> <p>4) Syabas to Maybank for Leading The Way!</p>
TEO BOON KEONG	<p>Q: Dear Maybank, saw both the door gift in MAE account. thank you so much.</p>

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REEVANASH A/L PORAVI	Q: Thank you very much to all and thank you too for the vouchers. My full support for the resolutions. No question about that.
MONO KARI A/P SOKKALINGAM	Q: Ensuring today Maybank will break the record of receiving 100 per cent votes in favour of all the resolutions. My full support. Thank you to all.
THAM YOKE KHEAN	Q: Thank you Maybank! Received the door gifts in my MAE account. Thanks and keep it up.
YEO SEAK YEONG	Q: Thank you for the RM100 in total of doorgift. Duit raya come early.!
ONG XIN YI	Q: This is not a question, it's a feedback. Thank you very much Maybank for the door gift. I find the Maybank app very convenient, especially during this pandemic and when I registered for a Maybank account, the people there were very kind and helpful to help me register for the app and were very patient in explaining every aspect of the app to me. I will definitely choose to support Maybank in the future, despite being a minor consumer. Thank you.
TAN ENG THENG	Q: Thank you Chairman glad to know you will send us the Aeon vouchers because unable to open Mae account.
KOM FUNG HIN	Q: RM50 door gift received. Thank you.
A: Thank you for your kind words and support.	
AMIT KHINDRIYA A/L PURAN CHAND	Q: I am unable to view my question.
SEOW KIM YOKE	Q: Hi my question was not displayed...
CHOO ENG CHYE	Q: Are my questions answered?
TAN SHI RUEY	Q: How come my questions just now don't appear here?
CHOO ENG CHYE	Q: Why I can't see the questions I asked here?
WONG CHIE KHEONG	Q: hello, has anyone answered my question?
TEH MEE CHELLE	Q: Seem management cherry pick shareholders questions. This is the disadvantages of virtual meeting.
ER BOON CHAI	Q: Why I can't see the question I sent?
DIONG KOK KEONG	Q: not able to raise question
WONG SHYONG WEI	Q: I cant see my question answer may i know why ?
LIM JACK SON	Q: Where can I see whether my question has been posted or not. If not here, where would it be?
YEAP HONG JIN	Q: why I have submit my question few times, but I not able to view it posted here? please help. thank you very much.

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	<p>A: As mentioned by Chairman at the start of the meeting, questions related to door gifts, customer service or any other administrative matter will be addressed by the team via the portal. As such, not all messages/queries submitted on the chat box will be published on the portal. All other questions will be addressed live during the Q&A session of the meeting, with the shareholder name and question displayed on the screen for the participants' reference, while a response is being read out.</p>
LEE MIN SHIN	<p>Q: I noticed questions posted by users were almost responded with the same answer with "TQ for the feedback. Your contact details.....", were the answers automatically replied by your computer program?</p> <p>A: The responses are not automated but typed by a team of individuals. Similar questions on door gifts will draw a standard response, in which our customer care teams will be provided with the shareholders' details for further follow-up.</p>
WONG CHIE KHEONG	<p>Q: Good Morning, the agm meeting has not started yet but why the front page states the agm meeting has adjourned?</p> <p>A: The AGM is ongoing. To clarify, today's AGM is known as the "Adjourned 61st Annual General Meeting".</p>
SIM ZHI YUAN	<p>Q: hi, may I know the duration of the agm?</p> <p>A: We do not have a stipulated duration for the AGM. It will be dependent on the overall proceedings, the number of questions received from shareholders as we will be responding to all queries received from shareholders, before proceeding to voting. Thank you.</p>
HONG KOK CHUANG	<p>Q: Hi, what time can submit our vote?</p>
LEE HON MENG	<p>Q: Morning, is it started?</p>
NG YING SENG	<p>Q: if you let vote early, i vote agree!</p>
WONG SIEW TONG	<p>Q: Is the voting icon only appear on the PC screen after The Chairman announced the open of the poll?</p>
NG BOON LEONG	<p>Q: Good morning! Vote start already??</p> <p>A: Voting was opened since the start of the meeting, at 10am onwards.</p>
LOW LIK JIE	<p>Q: he can speak louder a little bit?</p>
TAN KAY WEE	<p>Q: I empathize with the Directors who have to go over so many repeat questions. I suggest the Maybank support staff go through the questions sent pre-AGM to sort out the repeat questions. This way, the ED will only need to answer once, comprehensively. This will save a lot of time.</p>

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NG SAI FAI	<p>Q: Morning. I noticed that in confirming the registration of our participation in this virtual meeting, your service provider would first check our details against the ROD for AGM. Upon checking, a confirmation email with login details would then be sent to us. However, I believe this part was done manually and not computerised. This led to login details being sent to a wrong email address due to misspelling of email address. If we hadn't written to your service provider to check on the status, we would not have been able to find out, hence likely to miss this AGM. Not sure how many other shareholders are affected by this. Appreciate it if the management could look into this matter. Thank you.</p>
WAT KAH KENG	<p>Q: Dear all shareholders, please utilise this meeting by raising all your questions and issue to the top management as normal complaint via phone or email not really effective.</p>
CHONG MEW LING	<p>Q: Dear Maybank.. Shud Air All Maybank Products while Shareholders wait for the AGM to Be open at 10 am. Is it not an good opportunity to introduce Maybank Products.</p>
FOO CHWAN LEE	<p>Q: Can we vote for change of registrar, as I read this is not the first blunder under same company yet no business continuity plan/disaster recovery plan in place, showing the complacency, blaming on sudden traffic surge can't hold water because participants need to registered beforehand so number of attendees known in advance. This has brought shame to the company and unnecessary resources lost.</p>
GEE KUANG BENG	<p>Q: This practice of answering each individual question raises doubt if it is a wise move, especially dragging the agm beyond realistic expectations.</p>
TEO CHOO MING	<p>Q: I can see most of the questions here can be found in the website and notice or previous question answered by the admin. *kasihan admin need keep answer the same question again and again </p> <p>A: Thanks for your feedback. We will take all feedback into consideration.</p>
LIM CHEE YEAP	<p>Q: Will virtual AGM practice will continue even after the COVID Crisis? I found it very convenient to join the meeting without have to move across state</p> <p>Q: will virtual meeting practice will be continue after Covid crisis?</p>
TAN KWEE ENG	<p>Q: This is the first time I am involved in a virtual AGM. Since most AGMs were held in KL and I am stationed in JB, would the senior management consider to hold AGMs together with a virtual one after the COVID pandemic? Thank you.</p>
LEE HON MENG	<p>Q: I see some benefits of having AGM online, to allow shareholders residing out of Klang Valley to be able join & vote. Do you plan to allow online participation in the future, after the pandemic is over?</p>

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	A: Thanks for your feedback. We will take this into consideration in planning our upcoming meetings.
WOO SIAU SHEN	Q: Will the presentation slides used in this AGM be available in MBB's website?
CHUA SONG YUN	Q: Please provide the PNB Q&A link on your website, cannot find on your website. Thank you.
LEE HON SIONG	Q: Still can't find the Q&A from major shareholders like PNB.
TAN TIONG TIN	Q: please post all Q&A summary to all attendees after this AGM A: Materials can be found at: https://www.maybank.com/en/investor-relations/reporting-events/reports/agm-egm.page The Chairman, GPCEO presentation slides as well as complete list of pre-AGM Q&A are uploaded under 6th May 2021. For Q&As by PNB and MSWG, kindly scroll to 15th April 2021, as we uploaded the materials onto the website upon us responding to PNB and MSWG directly.
YOONG KWEE SOON	Q: Good morning, is maybank FPX maximum capped at RM30k/transaction, meaning we can perform numerous times or RM50k /day? A: FPX limit is RM30k per transaction, and RM50k cap per day.
OOI CHEE PING	Q: Pls improve of internet banking approval for jompay A: The performance of JomPay would need to be addressed to PayNet.
LIM JACK SON	Q: Hi, I would like to know the S\$1k daily transfer limit in place with the iSavvy account in SG, is it a permanent hard cap or I can adjust it? I find it ridiculous because PayNow can only transfer so much but with other banks seems multiple times higher A: We are currently assessing the viability of this and our decision will be based on our customer needs. Currently, the \$1k limit is for one-off transfers. For transfers to existing payees, the limit is up to \$200k.
PHUAH KEAN MING	Q: Does Maybank have plans to realize fully online such as deposit and loan application procedures? The MAE wallet have plans for function buy MMF or another invest? Does the group have any plans to deal with digital business competition? For example, to have function referral code between user to user , to attract traffic linking MAE Wallet with loans...,buy Fund/MMF , Sign up insurance/takaful , and
	A: Recently, we have introduced a fully digital SME financing solution wherein loans can be disbursed within 10 mins. Customers may also sign up for a MAE wallet in 5 mins via the MAE mobile app leveraging on eKYC solution. We are continuously improving our digital offerings online to improve customer experience.

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TING KENG FUI	<p>Q: The introduction of the MAE eWallet with new features is a welcome initiative. Can the Management consider enabling a link with the Maybank credit card for immediate top up to the MAE account for any transaction that exceeded the balance amount, instead of from the Savings Account currently, so as to introduce more flexibility to the use of MAE, as was the case with another competitor?</p> <p>A: We will soon introduce linking of MAE wallet to your account for an automatic top up, once you have reached a threshold balance amount. However, we do not have plans to link credit cards, in order to minimise credit risk exposure. The MAE wallet is meant to be your spending account, which allows you to put aside an affordable amount of funds to spend.</p>
HO LIAN TECK	<p>Q: CEO just said on mae...but the name is just not catch la.....mae or may ???lol</p> <p>A: It is MAE, and pronounced as "May".</p>
ALBERT WONG MUN SUM	<p>Q: Has the Bank any plan to do away with the validity period for Maybank Treatspoints?</p> <p>A: At this juncture, we have no plans to do away with the 3 year validity period of Maybank TreatsPoints.</p>
CH'NG MUN CHERN	<p>Q: Is Maybank moving the main force to the PNB118 in the near future</p> <p>A: Our current HQ is already more than 33 years and we are reviewing the strategy of the headquarters consistent with what we eventually did 43 years ago before we decided to build Menara Maybank. As part of the strategy, we are assessing various options including refurbishment of Menara, building a new headquarters or even renting. At this stage, we are still evaluating and not close to any decision. Rest assured that whatever decision will be arrived at after thorough assessment to ensure the best interest of Maybank.</p>
LEE SIU MING	<p>Q: What is Maybank's investor relations SOP to answer to shareholders' questions? My email to the IR team on April 15 went unanswered.</p>
STEPHEN LYE TUCK MENG	<p>Q: Pls get the Maybank Investor Relations person to contact me personally - I have many complaints - Mr. Lye – <redacted> If the CEO of Boardroom and the IR of Maybank does not contact me I will write to the SC to have this Meeting declared null and void.</p> <p>A: AGM-related matters are addressed by the Corporate Secretarial team and your comment has been cascaded to this team to address your concerns.</p>

70. Boardroom-related technical/administrative queries

Shareholder Name	Question
LEE JIN YI	Good morning! can the shareholder & proxies start to vote once the AGM commences at 10 am? They do not need to stay throughout the AGM, right?

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LIM KOK SIAK	Where to do the voting later?
TAN LEE SIM	Good morning, is the voting icon only visible when voting has opened? Cos' can't see on the screen now,,,
CHEW YEN LI	Hi, morning..registered mean had vote for resolution?
DABERAH ANN DANKER	How do I vote virtually
CHONG MUN YI	Hi, I am using iOS apps Lumi AGM. The broadcast is not working, it says video cannot be played because of privacy setting. Any workaround?
TAN PEI SIA	How to do e-vote here?
CHUI YEE KWAN	How to vote?
TAN SING CHEONG	Good morning. May I know how to cast vote in this platform? Thanks
WONG YEE CHENG	How to do voting?
NG KOON LEE	Hi, where can I vote? Hi, i add more share last week but it still show my previous total share. how can I update? any link for the voting?
CHONG KUM FATT	I am writing a complaint on behalf of my friend Mr Stephen Lye - he still has not received the login details via email from Boardroom - he has sent them an email on this and no one from Boardroom has contacted him yet - kindly contact him now and do not use Boardroom anymore for Virtual AGMs. TQ
LAU YONG XIN	May i know wat time the AGM commence and when do the voting session begins? What time do the AGM commence and start of voting? Thanks
CHEW HUEI YING	Good morning, I would like to ask if the shareholder just applied to attend AGM via boardroom, would he/she able to attend the AGM? Because he/she yet to receive the user ID and password. Thank you so much..
SOW XIN YEE	Morning, why does my screen shows that I have 0 votes?
AW MUN YUNG	Where to apply the vote?
TAN LAY SWEE	Hello, it is almost 10am. The screen has been buffering despite reloading. Is there any solution?
CHIEW CINDY	Would appreciate your guidance to the voting process - whether it will be in this platform or do we need to go into another platform ie Boardroom Smart Investor Portal?
CHOO ENG CHYE	How to vote?
CHUA PEI TZEE	hi i can't watch live screaming ... any problem?
CHAN YING SIEW	Hi may i know if we can vote now? where to click submit?
TAN LIONG LAI @ TAN TEONG LAI	Can Chairman please speak closer to the microphone? A bit soft!
YAP JUN SHENG	i voted for the resolution, i cannot find any confirm button to confirm my vote, is my vote already submitted?
CHEW BOK YU	after click the vote for of against, what shell I do next?
WOO SIAU SHEN	Hi, has the meeting started? I can't view the broadcast.
LIM HONG LIEK	is the AGM starting? no broadcast here
TRICIA KUNG MAY LEE	When it start?
LEE PEI TZIN	i have voted on 15 Apr via Tricor. It seems there's another voting session today, if i vote today as well, will my vote be still counted?
YEE YING YING	Has it started?
LIM SZE CHIA	is there a problem with the broadcast?
TIEW SIEW YOK @ TEOH SIEW GEOK	Good morning. How do I get to see the live broadcast on now

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LEONG FOOK SEN @ FRANCIS LEONG	Why video cannot be viewed again? Any problem again.
WONG KAM MAN	Hi morning, why the broadcast is not available? The screen show "Sorry, because of its privacy settings, the video cannot be played here."
CHANG YI TING	How do I submit my votes?
STEPHEN LYE TUCK MENG	COMPLAINT - I joined this meeting late bcos Boardroom did not send me the login details until a min ago - I have now missed my chance to vote. This is very unfair to me bcos of the screwup from Boardroom - shoot them - I am requesting another doorgift for this blunder and bill it to Boardroom. Kindly get back to me on this ASAP. Rgds, Mr Lye - <redacted>
CHONG TING CHOW	I cant connect to live stream ya.. TC CHONG
MAH WAI HEONG	is it starting
LAW MEE POO	Good morning, has the meeting started? Can't see anyone except the backdrop..
CHONG TING CHOW	How to do remote voting ya.. pls guide
CHUNG KAM HO @ CHONG KAM HO	what time the agm meeting actually starts? why it ends so early?
HO YOKE CHAN	Broadcasting interrupted?
CHU KWOK KEONG	Can vote at so early stage? Priority given to Malaysia's No. 1 largest market capitalization stock by Boardroom?
LEE JIN YI	Hi I have been appointed as proxy with 50% of the shareholding as per the e-proxy form submitted. Have already voted for all resolutions of the AGM. However, on the main page, it appears 0 votes underneath my name. Is my attendance and voting counted?
NG LEE CHING	Where I should go for voting?
STEPHEN LYE TUCK MENG	Hello Boardroom - Shareholder is unable to login due to haven't received the login details from Boardroom - same as me earlier - kindly contact her now - Doreen Wan - <redacted>
CHUI YEE KWAN	After voted, do anywhere I have to click confirm?
WONG SHYONG WEI	Your broadcast is very lagging
STEPHEN LYE TUCK MENG	I am not happy that it took so long for Boardroom to give me the login credentials to join this meeting and it was 20 mins late and that also I had to request for it by email a half hour b4 the meeting started - Kindly get Boardroom CEO to contact me - Mr Lye – <redacted>
YEW MIN LI @ VICTOR YEW	Voting over?
LOW HOOI HOON	i can't see presentation slides
CHAN TAIN POR	I would like to suggest to Boardroom: 1. To improve the registration process by automatically autofill our CDS account/ or use our NRIC to search for our CDS number (time consuming to search for CDS number). 2. To include the lumiagm login info in our application in Boardroom instead of we need to look for email sent to us. Thank you
NG YAU JIA	broadcast got problem? or my line problem?
LOW CHEE TENG	Good Morning, I have voted, how am I to be sure that my voting represented my shares currently held? No total eligible votes shown?
YAW KOK ENG	Anyway to not capture ic? I tried hundred times and unable to register
TAN LAY CHENG	May I know how can i submit my vote? There is no submit button available for me to submit.

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SHIA JAE NEE	Why there is time lapse appearing on the screen (very frequent, almost every minute)? Is there any backup plan to improve this situation?
WAN WAI WEN	My family members still have not received the login in details till now
WONG CHEE KEONG	The questions I posted during sign up of boardroom limited, will them be answered and how?
CHIN PUI CHING	how to do e-voting?
HO LIAN TECK	I also wish to give feedback that...this new registrar...Boardroom...many of their staff answering the helpdesk are not well trained and don't speak well and many do not know their stuff...always have to pass to others and refer even for simple questions. Pls be more strict with your new registrar to keep MBB image...
LEO CHIEW WAH	My husband is attending the AGM via my portal. As said earlier, my husband was logging in to the portal yesterday morning at 8am but failed. After inquiry to Boardroom, with the help of Senior Manager of Boardroom, he still failed to log in. As such, is he entitled for the door gift as he is attending the AGM via my portal?
LIM HOOI MOOI	The shareholders' comments/chat box seems to have jammed and is now frozen. Are you fixing it? Dear Admin - Is the shareholders chat still frozen? There are no new posts for some time now Dear Admin - Questions area still frozen?
CHENG AI NGOH	I'm using handphone, how to go to the voting page?
LINCOLN LAU BOON THONG	The audio (sound keeps breaking up) and visual (ppt is quite slow to turn the next page) makes it very difficult to follow the meeting.
LAI YEW SENG	Hi, i cannot see anything on the broadcast. Anything wrong?
MOEY GIAN FUNG	Can I quit now if I have voted?
TEH MEE CHELLE	Poor audio quality. Louder pls
FONG SEW KHUAN	I received the Meeting ID very late. Also only after i sent 2 messages to BoardRoom. Can you request BoardRoom to send the ID and passwords early. Thank you
EMILY TAI TI YING	Is the player is having trouble now?
SOO HOO POH LING	I have voted and can I leave the agm or I need to wait until the vote session to close.
NG YAU JIA	Hi Admin. Is it necessary for me to stay online? Will my vote be voided?
MAD YUSOF BIN YAZID	Voting: I have voted FOR all the resolutions during early of the AGM. I have accidentally click a button besides BROADCAST and i notice there was no number of votes shown in main page of the AGM. Please consider the voted FOR votes, Thank You
LEE YAU CHOO	I have a number of share but on my homepage show 0 votes. Does this mean i not entitle to votes?
LEO CHIEW WAH	Dear Chairman, I am very unhappy about the implementation of RPEV of this AGM via Boardroom Smart Investor Portal for the following reasons: 1. I went to register for the portal and failed. After inquiry, I was told the registration was done in November 2020 with my old email address and with the old password. 2. I logged in with the old email address but forgot the old password. After inquiry, I was told to change the old password to a new password via a process. After a few attempts, I still failed as the system kept on stating the credentials were not in the record.

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	<p>3. Even with the help of the Senior Manager of Boardroom service provider, I was not able to attend this AGM today.</p> <p>4. I am attending the AGM today through my wife's portal.</p> <p><four out of 5 questions></p>
Response	
Boardroom has informed us that these questions were responded to directly during the meeting.	