

Online Time Deposit Account via **Maybank2u PH**

What is Maybank's Online Time Deposit Account?

It's a faster way to open and manage your Maybank Time Deposits! Avoid the long commute and lines by using the Maybank2u PH (M2U) mobile app.

Who can open a Time Deposit Account?

The online Time Deposit (TD) account is open to customers who meet these minimum requirements:

- Existing Maybank Philippines customer with an active Checking or Savings account at the time of TD application
- *For USD Time Deposit only:* Customer must have an active Maybank USD Checking or Savings account at the time on TD application

What Time Deposit Accounts Can I Open Online?

Choose the Time Deposit account that suits your need:

Feature	Classic TD (₱)		ADDvantage Flex (₱)		US\$ TD	
Currency	PHP		PHP		USD	
Term	31-360 (Days)		12 to 24 (Months)		31-360 (Days)	
Interest Rate per annum*	TERM	RATE	TERM	RATE	TERM	RATE
	31 days	0.25%	12 months	0.30%	31 days	0.05%
	60 days	0.25%			60 days	0.05%
	90 days	1.625%			90 days	0.05%
	180 days	1.75%	24 months	2.50%	180 days	0.05%
	360 days	1.75%			360 days	0.05%
Features	<ul style="list-style-type: none"> • Short-Term Time deposit • Fixed Interest Rate based on term 		<ul style="list-style-type: none"> • Monthly crediting of interest • Guaranteed base interest rate 		<ul style="list-style-type: none"> • Dollar Time deposit • Multiple term options with varying interest rates 	
Minimum Principal Placement Required	₱25,000		₱50,000		\$ 1,000	
Interest Pay-out Frequency	Upon Maturity		Monthly		Upon Maturity	
Interest Payment Mode	Credit to Settlement Account					

*Rates are as of February 2026 and may be subject to change with prior notice.

How to Open an Online Time Deposit:

STEP 1

Open the **M2U App** on your smartphone

Don't have the M2U App yet?
Simply go to the App Store or Play Store to download Maybank2u PH mobile app.



STEP 2

Log in with your **M2U username** and **password**

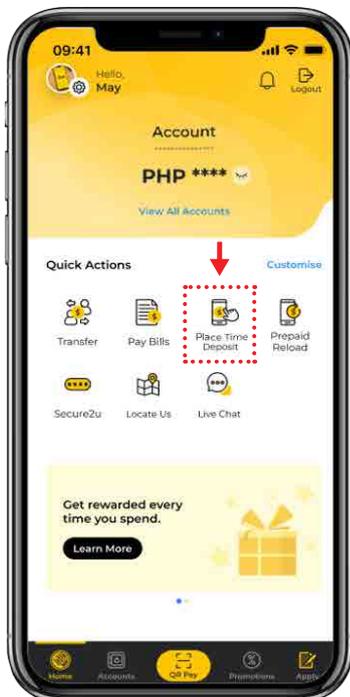
1. If you have not activated your M2U account yet, please visit the **M2U webpage** at <https://www.maybank.com.ph/en/personal/maybank2u-ph/activate.html>.
2. Please call **Maybank's Customer Care hotline** at **(02) 8588-3888** if you cannot find your welcome email with the IB Access Number or welcome SMS with the M2U OTP.

STEP 3

Follow these steps to open your **TD account**:

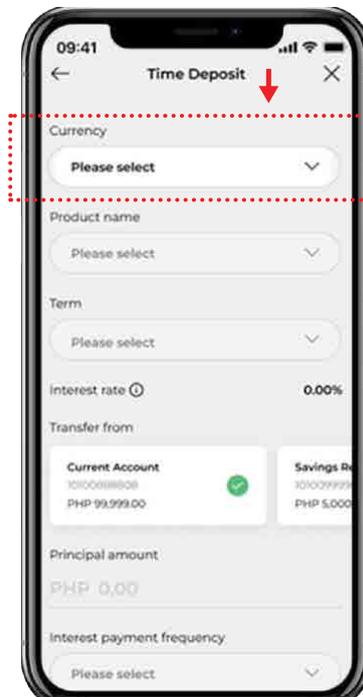
3.1

Tap **"Place Time Deposit"**



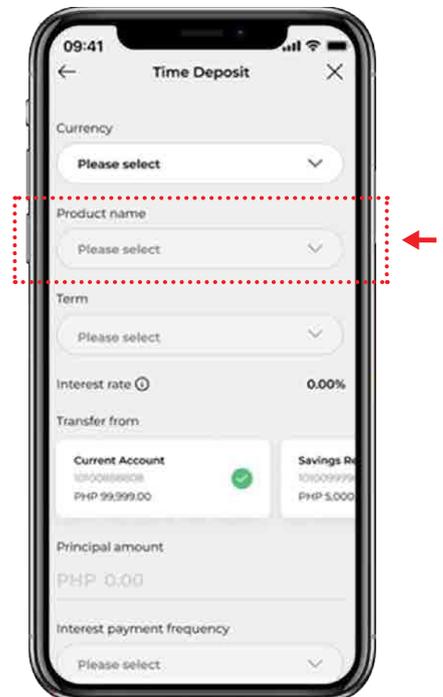
3.2

Select the Currency
(USD is only available for USD Account customers)



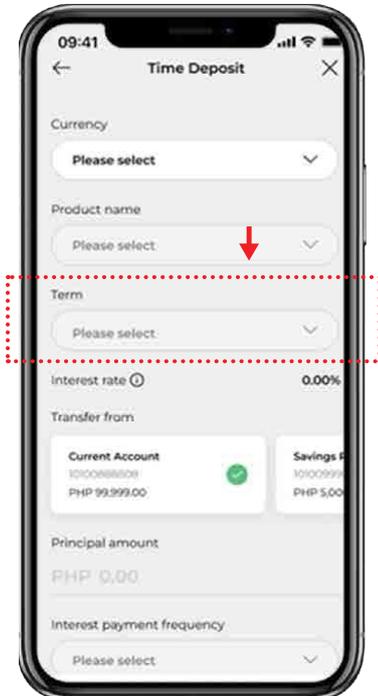
3.3

Select your preferred Time Deposit product



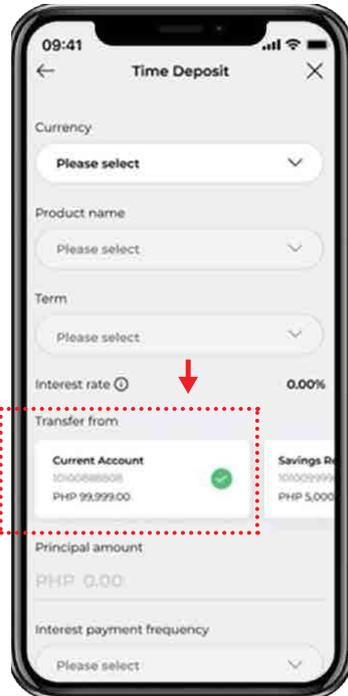
3.4

Select the desired "Term"



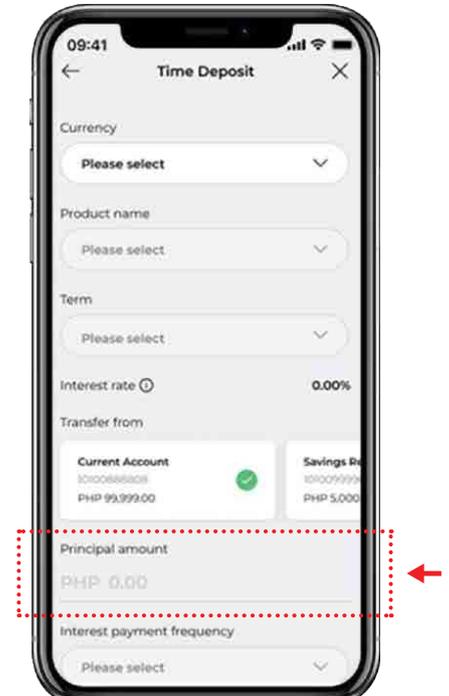
3.5

Select the Source Account



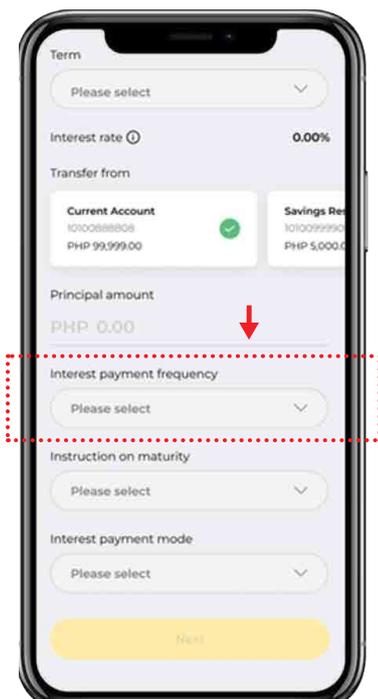
3.6

Input the Principal Amount



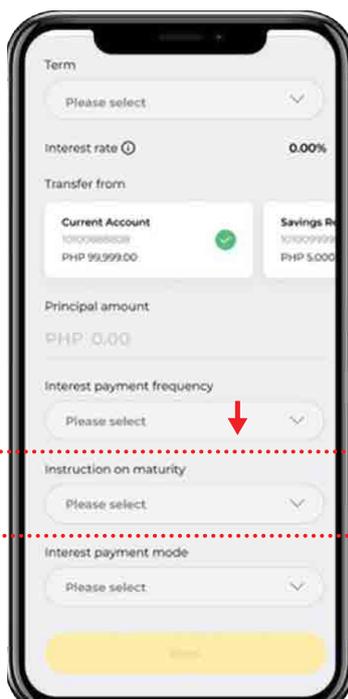
3.7

Select the "Interest Payment Frequency"



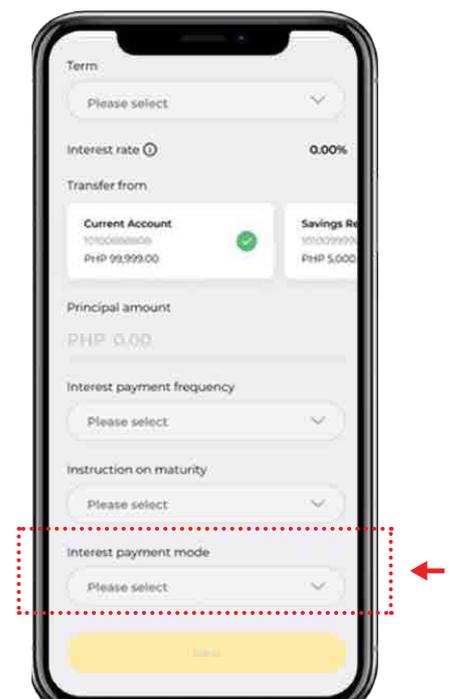
3.8

Select the "Instruction on Maturity"



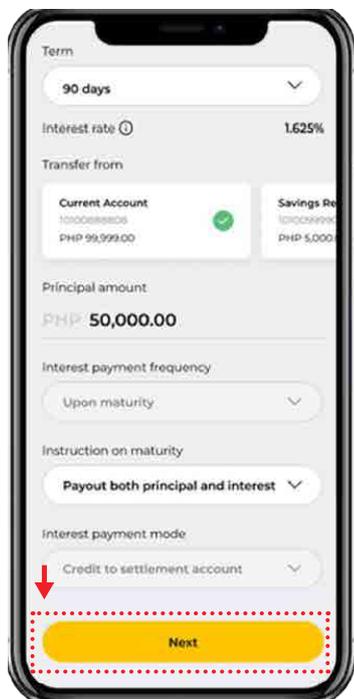
3.9

View the "Interest Payment Mode"



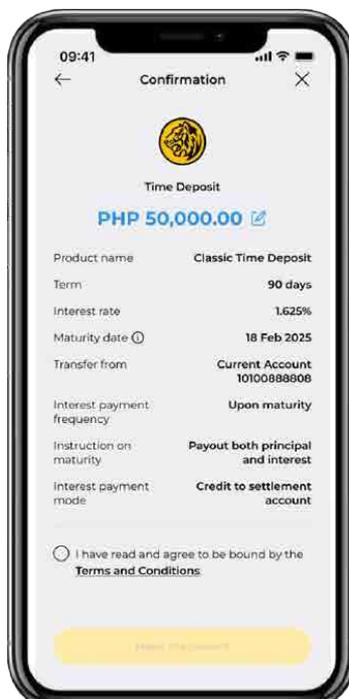
3.10

Tap "Next"



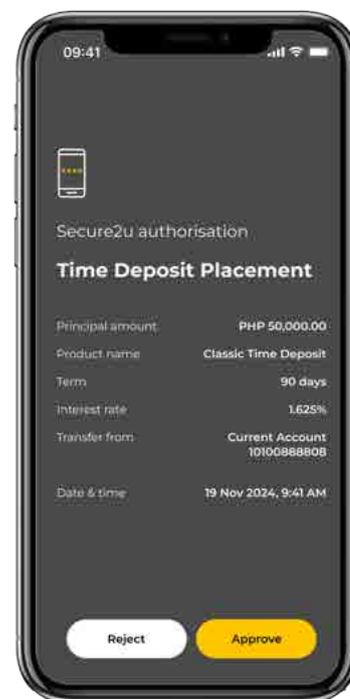
3.11

Review the Confirmation Page



3.12

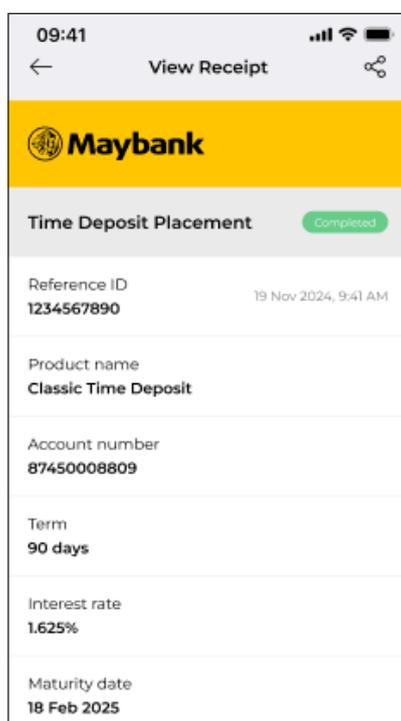
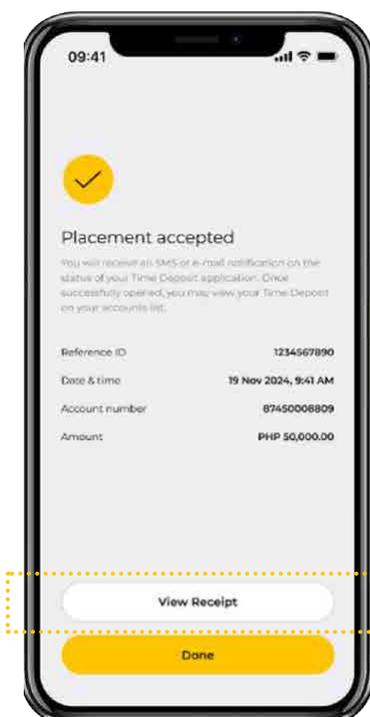
Authorize the transaction via Secure2u (S2U)*



NOTE:
In case S2U is unavailable, you will be prompted to enter the OTP sent to your registered mobile number.

3.13

YOU'RE ALL SET! You may view your receipt for your **Time Deposit Account** Details.



You will receive an **SMS** confirmation as well as an **e-mail** with your Confirmation of Placement (COP).

In case you don't have a **Settlement Account (SETA)** yet, a SETA will be opened for you. Note that the SETA must be under the same branch as your source account.

Online Time Deposit via M2U App Frequently Asked Questions

1. Who are qualified to open an online Time Deposit (TD) account via M2U mobile app?

- Existing Maybank Philippines customers with active Checking or Savings account
- For USD TD Account, customer must have an active Maybank USD Checking or Savings account

2. What is the shortest Online Time Deposit placement term?

You can open an online TD with a minimum term of 31 days.

3. What is the longest Online Time Deposit placement term?

You can open an online TD account with a term of up to 2 years or 24 months. For longer terms, you may visit the Branch to apply.

4. What is the maximum amount of TD placement?

There is no set limit for the maximum TD Placement amount. However, it must be equal to or higher than your available balance from your source account.

5. How will I know if the TD application is successful or not?

Successful applications will receive an SMS and e-mail with attached password-protected Confirmation of Placement (COP) which indicates all the details of the TD while unsuccessful applications will receive an SMS notification. In the event of unsuccessful TD Account opening, you may retry via the M2U mobile app.

6. I deleted the e-mail containing the COP, can I request for a copy of my COP?

You may download your COP via the M2U mobile app. Click View Statement, select Share then select your preferred download option.

7. What if the maturity date falls on a weekend or holiday?

Maturity date will automatically be moved to the next regular banking day.

8. Will I still be able to view my TD account via the M2U mobile app upon maturity?

Your TD account will still be viewable within the day of maturity. However, on the next banking day, you will no longer be able to view your TD Account since your net settlement amount has been transferred to your linked Settlement Account.

9. What will happen to my Settlement Account (SETA) if I decide to withdraw all the proceeds after TD maturity and leave the account balance at zero?

- If your SETA is not linked to another TD within 180 calendar days, it will be converted to a Classic Savings (PHP/USD) Account. If the converted Classic Savings Account balance remains zero within 60 calendar days, then the system will automatically close your account.
- If your SETA is linked to other active TD accounts, it will remain open until all TD accounts have matured. Once there is no other linked TD account, you may refer to section 8-a above.

10. Can I change the original maturity instructions within the term of the TD Account?

Yes, you may change your instructions via the M2U mobile app up to 3 calendar days before the maturity date.

Online Time Deposit via M2U App Frequently Asked Questions

11. I have an active TD account, can I still add or deduct from the principal amount prior maturity?

No. There is no option to change the principal amount, regardless of the selected Instruction on Maturity (e.g. Rollover, etc).

12. My source account is under Branch A, can I nominate an existing SETA under Branch B for new TD application?

No. The branch of your source account must be the same as the branch of your SETA. In the event that you do not have a SETA under Branch A, system will automatically create a SETA under Branch A for your TD account.

13. Will I be notified when maturity date is near?

Yes, you will receive an SMS and email notification 5 calendar days before maturity.

14. Can I pre-terminate my online TD account?

Yes, you may pre-terminate via the M2U mobile app up to 1 calendar day before the maturity date, subject to applicable fees.

15. I want to pre-terminate but I cannot access M2U (e.g. M2U mobile app is down)

You may request for pre-termination by visiting a Maybank Branch near you.

16. I want to pre-terminate a TD that I did not open via M2U, can I do that?

Yes, except for 5-year TD placements that require additional branch documents.

Important Reminders:

- Online TD Account opening is available via M2U mobile app daily from 4:01AM to 11:59PM.
- The gross interest value reflected on your M2U dashboard is only indicative and may still be subject to applicable charges.
- In the event of pre-termination, a pre-termination fee will be deducted from the settlement amount before the final net settlement amount is credited to your SETA.