SIGNUP / UPDATE CONTACT DETAILS
Frequently Asked Questions

Who can register using the online platform for internet banking?
Any customer who has an Active Account, Active Debit card and a registered Email Address or Mobile Number with the Bank can register for Internet Banking using the online platform.

Can I register Internet Banking for a Kids saver account or business account?
No. Online registration service will only be available for Personal Banking customers above 18 years.

How do I register if I do not have an active debit card?
If you do not have an active debit card, you cannot register Internet Banking through online platform. If you wish to register, you will have to submit a personal Internet Banking application form along with a copy of your ID card for Maldivians or copy of passport and work visa for expatriates through our website or to the nearest Branch.

What if my Debit card is blocked, can I register online using my Debit card?
No, once your Debit card is blocked you cannot register online using your Debit card. In that case, you will have to submit a personal Internet Banking application form along with a copy of your ID card for Maldivians or copy of passport and work visa for expatriates through our website or to the nearest Branch.

Can I register to Internet Banking or update contact details through Mobile Banking App?
No. Internet Banking registration or contact details update can only be processed through online platform.

How to sign up/update contact details via online platform?
1. Visit our Internet Banking login page and click to Signup / Update Contact Details.
2. Enter a valid ID card number for Maldivians, Passport number for expatriates and an active account number to start the process.
3. To proceed as a verification process, you will be asked to enter the OTP to display the options either to register or contact update if you are already registered.
4. As a final step of verification you will be required to select a Debit Card from the drop down menu, enter expiry date and key in the CVV (Card Verification Value) / CVC (Card Verification Code)

Once the registration request is successfully submitted, you will receive your temporary Login ID to your registered mobile number and password to your registered email address.

You can request either to update mobile number or email address and it will be updated immediately upon successful submission.

Can I register Internet Banking or update contact details through Mobile Banking App?
No. Internet Banking registration or contact details can only be updated through online platform

What is an OTP code?
A One-time password or OTP is a 6-digit code which is send to your email or mobile for verification purposes.

What if I do not have access to any of the OTP channels to receive a one-time password (OTP)?
If you don't have access to any of the OTP channels, please first submit a completed Personal Information Form (KYC) along with a copy ID card for Maldivians or copy of passport and visa for expatriates through our website to update your OTP channels. You can proceed with online registration once you receive a confirmation from us that KYC details have been updated.

How long it will it take to process my request submitted through online platform?
Your Internet Banking Registration/contact update request will be processed immediately upon successful submission.

How will I get Internet Banking User ID and Password?
Once application is submitted successfully, you will receive your temporary login ID to your registered mobile number and temporary password to your registered email address.

Can I use temporary login details in Mobile Banking Application?
You cannot use temporary login codes for Mobile Banking Application. As a first step, you are required to visit Internet Banking login page in our website www.bankofmaldives.com.mv and change the temporary credentials. Once you have changed to your preferred credentials, you can login via Mobile Banking Application.

Can I update my mobile number and email address at the same time?
No. For security reason, you will have the option to either change mobile number or email address in each attempt from online platform.

How often can I request to change my mobile number or email address though online platform?
Additional requests to change contact details can be submitted after 48hrs of previous request.

I have registered Internet Banking via Online Platform without updating the contact details. Can I update my contact details and receive login credentials?
Yes. During registration you will have option to update either mobile number or email address prior to registration. If registration is completed without updating your contact details, you will have option to update

your contact details via online platform after 48hrs. Once contact details are updated, you have to reset your password through Forgot Password option in order to receive your login ID to mobile number and password to your email address.

Why was I charged MVR 15 when I registered/contact update via online platform?
The MVR 15 is an authorization amount put on hold to verify the card details and to proceed with registration or contact update. This amount will be released once your card details are verified and request is successfully submitted.

What is a CVV code?
CVV (Card Verification Value) is a security code used to verify the card details. For VISA and MasterCard, it is the last 3 non-embossed digits after the card number printed on the signature area at the back of the card. For American Express Credit Card, it is the 4-digit, non-embossed number printed on the front right side of your card. For American Express Debit cards, it is the last 3 non-embossed digits of the numbers printed on the signature area at the back of the card.

Why do I have a daily transaction limit of MVR 50,000?
If your Personal Information (KYC) is not updated with the Bank, a temporary daily transfer limit of MVR 50,000 will be assigned for online registration. Once you have updated Personal Information (KYC), your Internet Banking daily will be changed to default daily transaction limit of MVR 200,000.

How can I increase this limit to default daily transaction limit of MVR 200,000?
Once you login to Internet Banking via browser, you can submit a request to update your Personal Information by going to services tab, Information Update (KYC). Until your KYC application is processed, you will have a daily transaction limit of MVR 50,000. This will be changed to the default daily limit of MVR 200,000 once your KYC application is processed.

Can I update invalid Mobile number or email address during contact update?
No. you will be asked to enter OTP code received to the entered mobile number or email address in order to verify the validity of contact details. Contact detail will only be updated if correct OTP is entered

How can I retrieve my login ID or Password if I mistakenly delete the SMS/email?
You can always opt to reset your Internet Banking credentials through our Internet Banking login page and click Forgot Password option. Once password is reset, you will receive your Login ID to your registered mobile number and password to your registered email address.