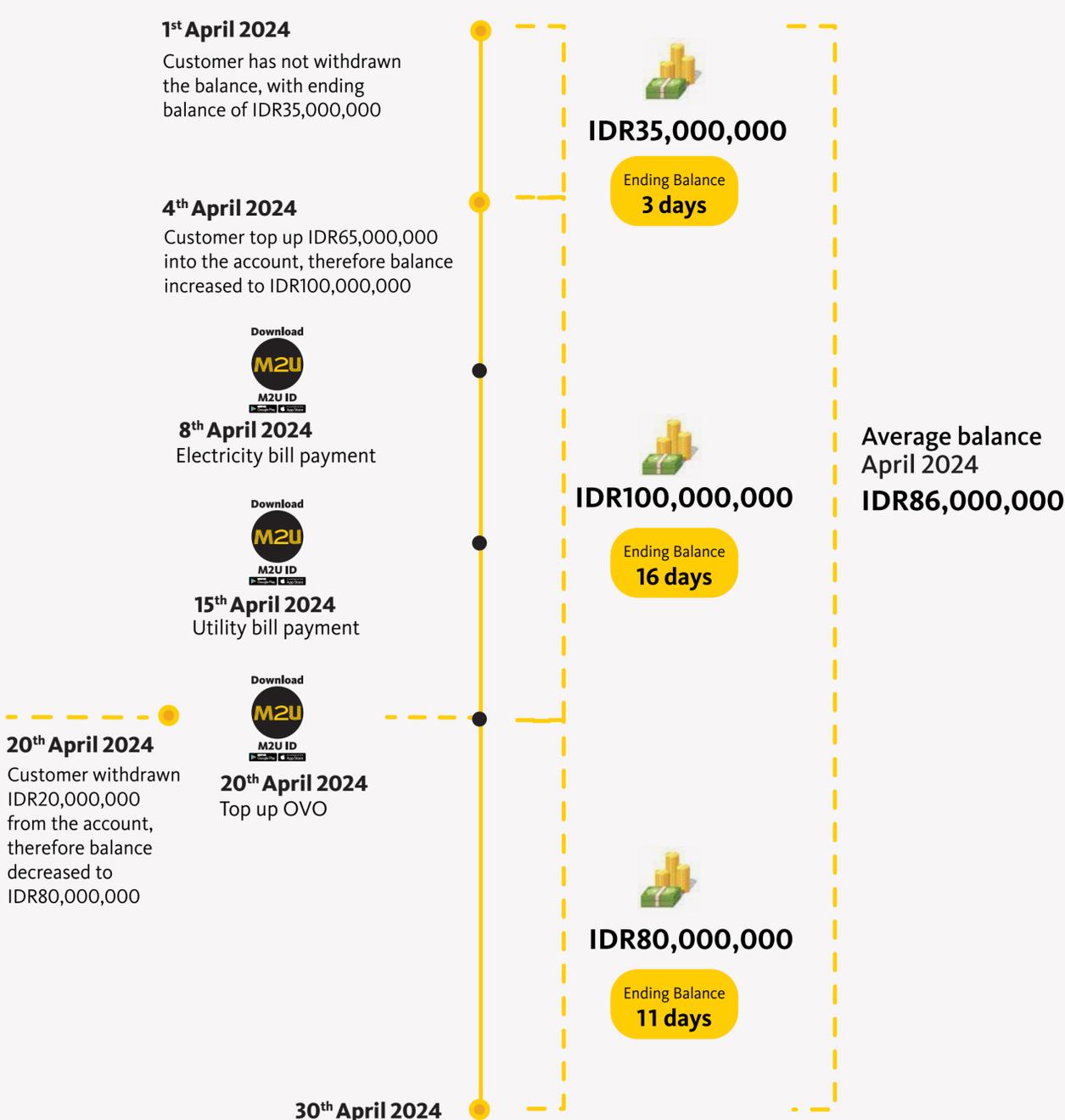


Eligible - Bonus Interest based on average balance growth & transact 3x on M2U ID App
 Maybank MAKSI Savings Account average balance illustration.

Baseline used of average balance on Maybank MAKSI Savings Account (March 2024) IDR30,000,000

Average balance on Maybank MAKSI Savings Account (April 2024) IDR86,000,000



Detail on Average Balance Calculation in April 2024

Average balance calculation on Maybank MAKSI Savings Account

Average Balance =

$$\frac{\sum (\text{ending balance} \times \text{number of days of deposit})}{\text{number of days on following month}}$$

$$\frac{(\text{IDR}35,000,000 \times 3 \text{ days}) + (\text{IDR}100,000,000 \times 16 \text{ days}) + (\text{IDR}80,000,000 \times 11 \text{ days})}{30 \text{ days}}$$

= IDR86,000,000

Illustration of calculation average Total Relationship Balance (TRB)/portfolio

Maybank Savings Account	Average balance		Average balance growth
	March 2024	April 2024	
MAKSI	IDR30,000,000	IDR86,000,000	IDR56,000,000
TabunganKu	IDR8,000,000	IDR10,000,000	IDR2,000,000
Average balance	IDR38,000,000	IDR96,000,000	IDR58,000,000

Average TRB = \sum average balance of all accounts held by Customer

Eligibility review

- There's an average balance growth in Maybank MAKSI Savings Account min IDR10,000,000
 Baseline month average balance (March 2024) : IDR30,000,000
 Following month average balance (April 2024) : IDR86,000,000
 Block program starting April 2024 : 0

Average balance growth =

$$\text{following month average balance} - \text{baseline month average balance} - \text{block program starting April 2024}$$

$$\text{IDR}86,000,000 - \text{IDR}30,000,000 - 0 = \text{IDR}56,000,000$$

Eligible, as growth on the account are higher than IDR10,000,000

- Financial transactions 3x on following month via M2U ID App**

Bill payment : 8th & 15th April 2024
 Top up e-wallet : 20th April 2024

- There's an average Total Relationship Balance (TRB)/portfolio growth min. Rp10,000,000**

Baseline month Average TRB (March 2024) : IDR38,000,000
 Following month Average TRB (April 2024) : IDR96,000,000

Average balance growth =

$$\text{following month average TRB} - \text{baseline month average TRB}$$

$$\text{IDR}96,000,000 - \text{IDR}38,000,000 = \text{IDR}58,000,000$$

Eligible, as growth on the account are higher than IDR10,000,000



Eligible to get Bonus Interest*

*) the reward is calculated from the lowest amount between the average balance growth on Savings Account or average TRB growth which is from IDR56,000,000