

No	Question	Answer																																
1	What is the purpose of adjusting account status?	The adjustment of Customer account status management is established by the regulator to provide Customer protection, prevent misuse, and ensure better standardization and governance.																																
2	Is a balance inquiry considered an indicator of an active account?	Balance inquiry transactions will be implemented gradually as a parameter for maintaining an account's 'Active' status. To keep an account active, Customers are encouraged to perform deposit or withdrawal activities.																																
3	What types of deposit and withdrawal activities that are considered valid for keeping an account active?	<p>Deposit and withdrawal activities that are considered valid for maintaining an active account are those that reflect the presence and direct involvement of the account holder.</p> <p>Examples of deposit activities include:</p> <ul style="list-style-type: none"> a. Cash deposits made by the Customer through bank branch networks; b. Cash deposits via Cash Deposit Machines (CDM); and/or c. Transfers between accounts owned by the same Customer within the same bank. <p>Examples of withdrawal activities include:</p> <ul style="list-style-type: none"> a. Withdrawals made by the Customer through bank branch networks (teller); b. Withdrawals via the bank's ATM; or c. Withdrawals through other channels that can be system-identified as activities performed by the Account Holder. 																																
4	What types of transactions that are allowed or not allowed for each account status?	<table border="1"> <thead> <tr> <th colspan="3">Before adjustment</th> <th colspan="3">After adjustment</th> </tr> <tr> <th rowspan="2">Transaction Type</th> <th colspan="2">Account status</th> <th rowspan="2">Transaction Type</th> <th colspan="3">Status Rekening</th> </tr> <tr> <th>Active</th> <th>Dormant</th> <th>Active</th> <th>inactive</th> <th>Dormant</th> </tr> </thead> <tbody> <tr> <td>Deposit</td> <td>✓</td> <td>✓</td> <td>Deposit</td> <td>✓</td> <td>✓</td> <td>X</td> </tr> <tr> <td>Withdrawal</td> <td>✓</td> <td>x</td> <td>Withdrawal</td> <td>✓</td> <td>X</td> <td>X</td> </tr> </tbody> </table>	Before adjustment			After adjustment			Transaction Type	Account status		Transaction Type	Status Rekening			Active	Dormant	Active	inactive	Dormant	Deposit	✓	✓	Deposit	✓	✓	X	Withdrawal	✓	x	Withdrawal	✓	X	X
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5	How can I reactivate an inactive account?	<p>A. Visit a Branch Office Customers can visit the nearest Maybank Indonesia branch in person by bringing a valid ID and passbook (if available) to proceed with the activation.</p> <p>B. Reactivate the Account Digitally Customers can also reactivate an inactive account through M2U ID App (mobile banking).</p>