

Maybank Premier Services Terms and Conditions

I. General Terms

1. These Maybank Premier Services Terms and Conditions (“**Terms and Conditions**”) constitute an integral and inseparable part of the Maybank Premier Application Form (“**Form**”) and the Savings Account Terms and Conditions (“**Savings Account Terms and Conditions**”).
2. With the approval of PT Bank Maybank Indonesia Tbk (the “**Bank**”), Maybank Premier Services can be used by the customer.
3. Definitions that are not stated in these Terms and Conditions shall refer to the Savings Account Terms and Conditions.

II. Definition

1. **Maybank Premier Services** is a service provided by the Bank for the customer who meets the criteria with a total fund management or fund deposition in the amount of \geq IDR500,000,000.00 (five hundred million rupiah or more) and/or other criteria determined by Maybank from time to time.
2. **Low Balance Customer** is a Maybank Premier Customer who experiences a decrease in TRB below IDR500,000,000.00 (five hundred million rupiah) for 6 (six) consecutive months or more and never reaches above IDR500,000,000.00 (five hundred million rupiah) or other amount determined by the Bank from time to time within that period.
3. **Maybank Premier Customer** is a Bank customer who has met the criteria and has been approved by the Bank to enjoy Maybank Premier Services.
4. **Total Relationship Balance (“TRB”)** is the total amount of fund management and deposition of a Maybank Premier Customer managed by the Bank, either in the form of On Balance Sheet or Off Balance Sheet (purchase of investment products and bancassurance in which the Bank functions as a selling agent).

III. Maybank Premier Customer Criteria and Maybank Premier Services Registration Procedure

1. New Customer who wishes to enjoy Maybank Premier Services must have a TRB portfolio in the amount of \geq IDR500,000,000.00 (five hundred million rupiah or more).
 - New customers shall be given a period of 30 calendar days as from the date of the account opening to fulfill the TRB which is required to become a Premier Customer.
 - If after the 30 calendar days period, the customer cannot fulfill the required TRB, he/she cannot enjoy the Maybank Premier Services and subsequently, he/she shall become a regular customer at the Bank.
2. Existing customer must have an average deposit of TRB for 3 (three) consecutive months in the amount of \geq IDR500,000,000 (five hundred million rupiah or more).

3. Customer who wishes to register for Maybank Premier Services must fill out the Form.
4. After the Bank approves the customer to become a Maybank Premier Customer, the customer will be given a Maybank Premier Debit Card/ATM as an identity card for the Maybank Premier Customer to be able to enjoy the four pillars of Maybank Premier Services.
5. The criteria for the average deposition of TRB to become a Maybank Premier Customer may change at any time in accordance with the Bank's policy.

IV. Condition of Decrease in TRB of the Maybank Premier Customer

If the Maybank Premier Customer experiences a decrease in TRB (both in terms of TRB On Balance Sheet and/or TRB Off Balance Sheet), the following provisions shall apply:

1. For the Maybank Premier Customer who experiences a decrease in TRB to below IDR500,000,000.00 (five hundred million rupiah) for 6 (six) consecutive months, the Bank will monitor the portfolio of the Maybank Premier Customer. The Bank will impose restrictions on Maybank Premier facilities and Services. Regarding this matter, the Bank will notify the Maybank Premier Customer.
2. The Maybank Premier Customer who experiences the condition as referred to in number 1 above will be categorized as a Low Balance Customer as long as the Maybank Premier Customer pays an administration fee in the amount of IDR250,000.00 (two hundred fifty thousand) per month until the said Maybank Premier Customer meets the criteria for TRB determined by the Bank. If the Bank does not accept the said fee, the Maybank Premier Customer cannot enjoy Maybank Premier Services and will subsequently become a regular customer at the Bank.
3. An administrative fee in the amount of IDR250,000.00 (two hundred fifty thousand rupiah) per month shall be debited from the savings account of the Maybank Premier Customer. The debit procedure shall follow the provisions applicable to the Bank
4. If the Maybank Premier Customer no longer enjoys Maybank Premier Services, then the Bank will withdraw, terminate and replace the Maybank Premier Debit Card/ATM with a regular Maybank Debit Card/ATM. By carrying out this process, the Maybank Premier Customer agrees to the transfer of account handling from the Relationship Manager to the marketing officer who handles regular accounts which will be carried out by the Bank.
5. The procedure for transferring account handling as referred to in number 4 above and replacing a Premier Debit/Debit Card with a regular Debit/ATM Card will be notified by the Bank from time to time.

V. Miscellaneous

1. The Bank has provided sufficient explanation regarding the characteristics of Maybank Premier Services and the products offered/marketed by the Bank which will be utilized by the Customer.

2. The Maybank Premier Customer declares that he/she has understood and acknowledged all the consequences of utilizing Maybank Premier Services and the products thereof (including the benefits, risks and costs attached to Maybank Premier Services).
3. The Maybank Premier Customer understands that (i) the Bank has given sufficient time for the Maybank Premier Customer to understand these Terms and Conditions (ii) has received sufficient explanation through various means/media of information from the Bank or its representative related to the services/products of the Bank.
4. The Maybank Premier Customer declares that he/she has understood these Terms and Conditions and will comply with these Terms and Conditions and will observe the laws and regulations in the financial services sector.
5. Any matter that has not been or is not regulated in these Terms and Conditions shall be regulated/referred to the Savings Account Terms and Conditions applicable to Maybank and/or the Product Terms and Conditions. Any changes to the Terms and Conditions will be notified by the Bank to the Maybank Premier Customer from time to time.
6. If there is any difference between these Terms and Conditions and the Savings Account Terms and Conditions which govern the same matters, then these Terms and Conditions shall prevail.
7. If these Terms and Conditions are made in English and there are differences with the Indonesian version, the Indonesian version shall prevail.
8. These Terms and Conditions have been adjusted to the provisions of the laws and regulations, including the provisions of the Financial Services Authority Regulation.