

Product and Services Information Summary (RIPLAY)

PRODUCT AND SERVICES

Issuer name	: PT Bank Maybank Indonesia Tbk (Maybank Indonesia) as the Custodian Bank.
Product and/or service name	: <i>Fund Administration</i>
Product and/or service type	: Service
Currency	: IDR and Foreign Currency
Service description	: A service to calculate, prepare and submit the Net Asset Value (NAV) report of investment product's securities portfolios.

MAIN FEATURES

This service has the following main features:

- 1. Settlement of Customer's securities transactions**
The Custodian bank performs settlement of equity type securities (such as stocks, rights, Exchange Traded Fund/ETFs, etc.) and debt securities (such as bonds, Medium Term Notes/MTN, Government Treasury Notes/SPN, etc.).
- 2. Safekeeping of Customer's securities**
The Custodian bank safekeeps Customers' securities. The types of securities that can be safekept at the Custodian Bank are scripless securities and scripts/certificates (if any).
- 3. Processing of corporate actions over Customer's securities portfolios**
The Custodian Bank assists Customer in processing corporate actions, including rights exercises, stock splits, and share registration, among others.



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4. Distribution of income from the Customer's securities portfolio

The Custodian Bank verifies, receives, and deposits income from the Customer's securities portfolio into the Customer's current account. This income referred includes dividends, interest, and margin (for Islamic debt securities).

5. Representing Customers in shareholder meetings

The Custodian Bank represent customer in attending of shareholder meetings and votes to approve, disapprove, or abstain based on a written instruction provided by the Customer.

6. Conversion of Securities

The Custodian Bank assists Customer in converting their securities from script/certificate form to scripless form, or vice versa.

7. Tax Payments to the State Treasury

The Custodian Bank deducts taxes from debt securities transactions and income received in compliance with applicable regulations and remit the proceeds to the State Treasury.

8. Preparing NAV Report for each of investment product

The Custodian Bank calculates, prepares and reports the Net Asset value (NAV) of the portfolio of an investment product. Investment products are defined as products developed with Collective Investment Contracts (KIK), Individual Fund Management Contracts (KPD) and Unit Linked. Reports are calculated, produced, and submitted daily, monthly, and quarterly in line with applicable regulations.

9. Preparing NAV Report for each Unit Holder

In compliance with applicable regulatory requirements, the Custodian Bank calculates, compiles reports, and reports the NAV of the portfolio of Unit Participation Holders (PUP) or investors of investment products. The NAV reports are then delivered to each PUP in the manner prescribed in the prevailing regulations.

10. Processing Subscription and Redemption

In line with applicable regulation, the Custodian Bank processes the receiving of subscription funds from PUP and the payment of redemption amounts to PUP.



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11. Compliance monitoring for investment products per prevailing regulations

The Custodian Bank performs daily monitoring of Collective Investment Contract investment products' compliance to their investment policies and the prevailing capital market regulations. Infractions of investment product compliance are handled in accordance with the applicable regulation.

BENEFITS

1. The Custodian Bank provides secure and dependable securities transaction settlement services and secure and dependable custody of Customer's securities.
2. Additionally, the Custodian Bank assists Customers with administrative activities associated with Customer securities portfolios, such as the process of receiving income from Customer securities portfolios, corporate action processes, representing Customers at the meetings of shareholders, converting securities and making tax payments to the state treasury on securities transactions and income on securities portfolios.
3. The Customers can create a current account at the Custodian Bank, as a commercial bank, to receive income from their securities investment on the same day.
4. The Custodian Bank separates the Customer's assets from its own, in accordance with the applicable regulations.
5. The National Sharia Council has granted Maybank Custodian Bank a Sharia compliance certification, allowing Maybank Custodian Bank to administer Sharia-compliant investment products in conformity with applicable rules.
6. Maybank Custodian Bank differentiates between conventional and sharia current accounts. Hence, Sharia-compliant investment products can receive margin income from Sharia-compliant current accounts.

RISKS



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This service is subject to the following operational risks:

1. Securities transactions may fail to settle on their designated settlement date. This may have a repercussion on the settlement of the following securities transactions, including but not limited to those conducted on the Stock Exchange. This risk may arise caused by a disruption in the Custodian Bank's connectivity with external systems, the unavailability of funds and/or securities on the settlement date, absence of settlement instructions from the counterparty's Customer, discrepancies between the securities details in the Customer's instructions and those of the counterparty's, force majeure, and other factors.
2. Dividends, interest coupons, and/or margin income of Customer's fail to be credited to Customer's current account by the Custodian Bank on the payment date or the date stipulated by the applicable regulations. If the potential Customer/Investment manager does not fulfil the requirements and procedures which have been stated, then the potential Customer/Investment Manager does not/has not meet the requirement to forge cooperation with Custodian.
3. The Customer loses its right to vote at the meetings of shareholders (RUPS) due to failure to provide timely instructions to the Custodian Bank to represent the Customer as a proxy to vote for agreement, disagreement, or abstention.
4. Incorrect calculation of Net Asset Value (NAV) due to incomplete transaction information submitted by the Customer to the Custodian Bank in a timely manner and in accordance with applicable regulations.
5. Redemption funds not effectively transferred to to the unit holder (PUP) in compliance with the applicable regulations.
6. Breach of investment policies and/or related regulations.
7. Sharia investment products contain portfolios of assets or time deposits that passively or actively violate Sharia principles.



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To mitigate the aforementioned operational risks, Customer are required to ensure sufficient funds and securities in their securities account and current account with the Custodian Bank no later than the morning of the securities transaction settlement date. Written instructions from Customers must also be received by the Custodian Bank long prior to the execution date to provide sufficient time for the Custodian Bank to process the instructions. In addition to implementing a business continuity plan, the Custodian Bank provides a business recovery center for usage in the event of a natural disaster.

This service has no credit risk, liquidity risk, and market risk.

REQUIREMENTS AND PROCEDURES

The use of this *Fund Administration* service is subject to the following general standards and procedures:

1. The Customer is obligated to open a current account in their name at Maybank Indonesia to facilitate the settlement of securities transactions. Documents required for the opening of current account refers to the documentation requirement as set out by the Bank. If the potential Customer does not comply with the specified requirements and procedures, they will not meet the criteria to become Custodian Customer.
2. The Customer must sign a Contract/Agreement with Maybank Custodian Bank that outlines the Customer's and the Custodian bank's rights and responsibilities.
3. The Customer must provide written instructions to the Custodian Bank in accordance with applicable legislation to transfer securities or funds from the Customer's securities account and/or current account.
4. The Customer is obligated to pay service charges by the Custodian Bank.
5. In addition to the Contract/Agreement signed by the Custodian Bank and the Customer, it is required to draft a Service Level Agreement (SLA) or Operational Memorandum (Ops Memo) that governs technical aspects such as the timeframe for delivering instructions or confirmation, etc.



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6. In the event of differences between the Indonesian and English version, the Indonesian version shall prevail, the English version will be amended to conform to the Indonesian version.
7. Both the Customer and the Custodian Bank must comply with and act in good faith to adhere to, all applicable regulations in the capital market.
8. For questions and escalations:
 - Maybank Customer Care: 1500611 atau +6221 78869811 (from overseas)
 - Customer Care Email: Customercare@maybank.co.id

FEE

The following fee are the fee components charged by Maybank Custodian Bank for its Custodian Bank services:

Custodian Bank Fee : Custodian Bank fees which include safekeeping services for securities, settlement of securities transactions and valuation of the securities in a portfolio of securities.

ADDITIONAL INFORMATION

Regarding the fee components for Maybank Custodian Bank services, please note the following important points:

1. The fee amount will be negotiated with the Customer in accordance to applicable regulation. If the monthly total invoice is less than IDR1,500,000, a minimum monthly fee of IDR1,500,000 will be imposed.
2. All service fees charged by Maybank Custodian Bank will be subject to Value Added Tax (VAT/PPn), stamp duty, and other state revenue obligations in accordance with applicable regulations.
3. Fees charged by the Bank, such as fund transfer fees through BI RTGS and BI FAST, current account maintenance fees, international fund transfer fees and others will be charged directly debited from the Customer's current account or investment product's current account at Maybank Custodian Bank by PT Bank Maybank Indonesia Tbk.



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4. The third party fees will be charged to the Customer or to the investment product as out-of-pocket expenses, including fees imposed by the Indonesian Central Securities Depository (KSEI), global custodian fees from Clearstream/Euroclear, securities conversion fees from the Securities Administration Bureau (BAE), and other fees charged by third parties.
5. This Custodian Bank service fee offer is valid for 3 (three) consecutive months from the date of the letter. After this period, this offer is no longer valid.
6. The Customer has 3 (three) banking days from the date the contract or agreement was signed to cancel the contract or agreement.
7. The activities extended by PT Bank Maybank Indonesia Tbk as a Custodian Bank are licensed and monitored by the Indonesia Financial Institutions Authority (OJK).
8. If a dispute/disagreement occurs that is unable to be resolved amicably hence the settlement shall be conducted through Alternative Dispute Resolution Institution in the Financial Services Sector – LAPS SJK or Court institution. The choice of the Dispute Resolution Institution to be used shall be set forth in the Terms and Conditions of each product/service or in the Agreement entered into by the Bank and the Customer. Therefore, the Customer is obliged to read the Dispute Settlement provision in the Terms and Conditions or the Agreement of the respective product/service prior to utilizing this product/service.



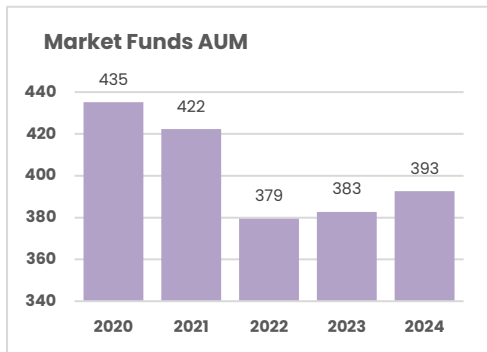
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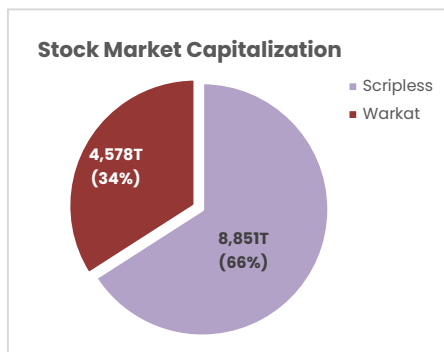


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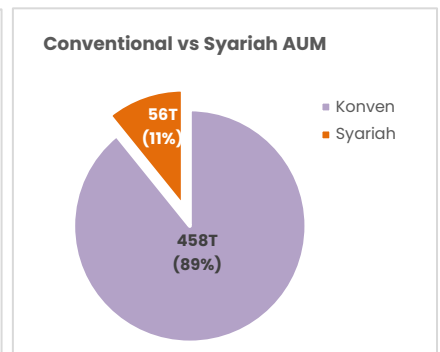
SIMULATION AND/OR HISTORICAL DATA



Asset Under Management (AUM) historical data at Indonesia Capital Market for the past 5 (five) years (2020-2024), demonstrating the concentration of Fund Admin assets.



Types of mutual funds currently managed by the Maybank Indonesia Custodian Bank as of the end of 2024.



A percentage comparison of conventional and Sharia mutual funds at Indonesia Capital Market.

PT Bank Maybank Indonesia Tbk acquired its Custodian Bank license from the Capital Market Supervisory Agency (Bapepam) on 20 July 1991 under license number KEP-67/PM/1991. PT Bank Maybank Indonesia Tbk's name at the time was PT Bank International Indonesia Tbk (BII).

On 30 September 2008, PT Bank Internasional Indonesia Tbk changed its name to PT Bank Maybank Indonesia Tbk and joined the Malayan Banking Berhad (Maybank) group with headquarter in Kuala Lumpur, Malaysia.

On 7 May 2009, Maybank Indonesia was granted a Custodian Bank Sharia Compliance Certificate enabling PT Bank Maybank Indonesia Tbk to administer Sharia-compliant mutual funds. Administration of Sharia-based Mutual Funds is carried out in active collaboration with the Maybank Bank Sharia Business Unit.

Several achievements of Bank Maybank Indonesia Custodian:

16 Apr 2019 | The first Custodian Bank in Indonesia to administer the Infrastructure Fund (Dinfra).



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5 Sep 2019	The first Custodian Bank to administer Asset Backed Securities backed by asset claims on pension loans.
2 Jul 2020	The first Custodian Bank in Indonesia to administer the Venture Fund.
10 Nov 2025	The first Custodian Bank to administer sharia asset backed securities in Indonesia.

DISCLAIMER

1. This Product and/or Services Information Summary ("Summary") provides information on the costs, benefits, and risks associated with a banking product offered by PT Bank Maybank Indonesia Tbk as a Custodian Bank. In the event of a disparity between this Summary and the Agreement and/or terms and conditions related to products and/or services (the "Agreement"), the Agreement shall prevail.
2. The Bank reserves the right to decline Customer requests for products and/or services if they do not comply with Bank requirements and applicable laws and regulations.
3. The Customer must read this Summary thoroughly and may contact the Bank should there be any further questions regarding the products and/or services described in this Summary.
4. This summary has been modified in accordance with the prevailing laws and regulations, which include the Financial Services Authority regulations.

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