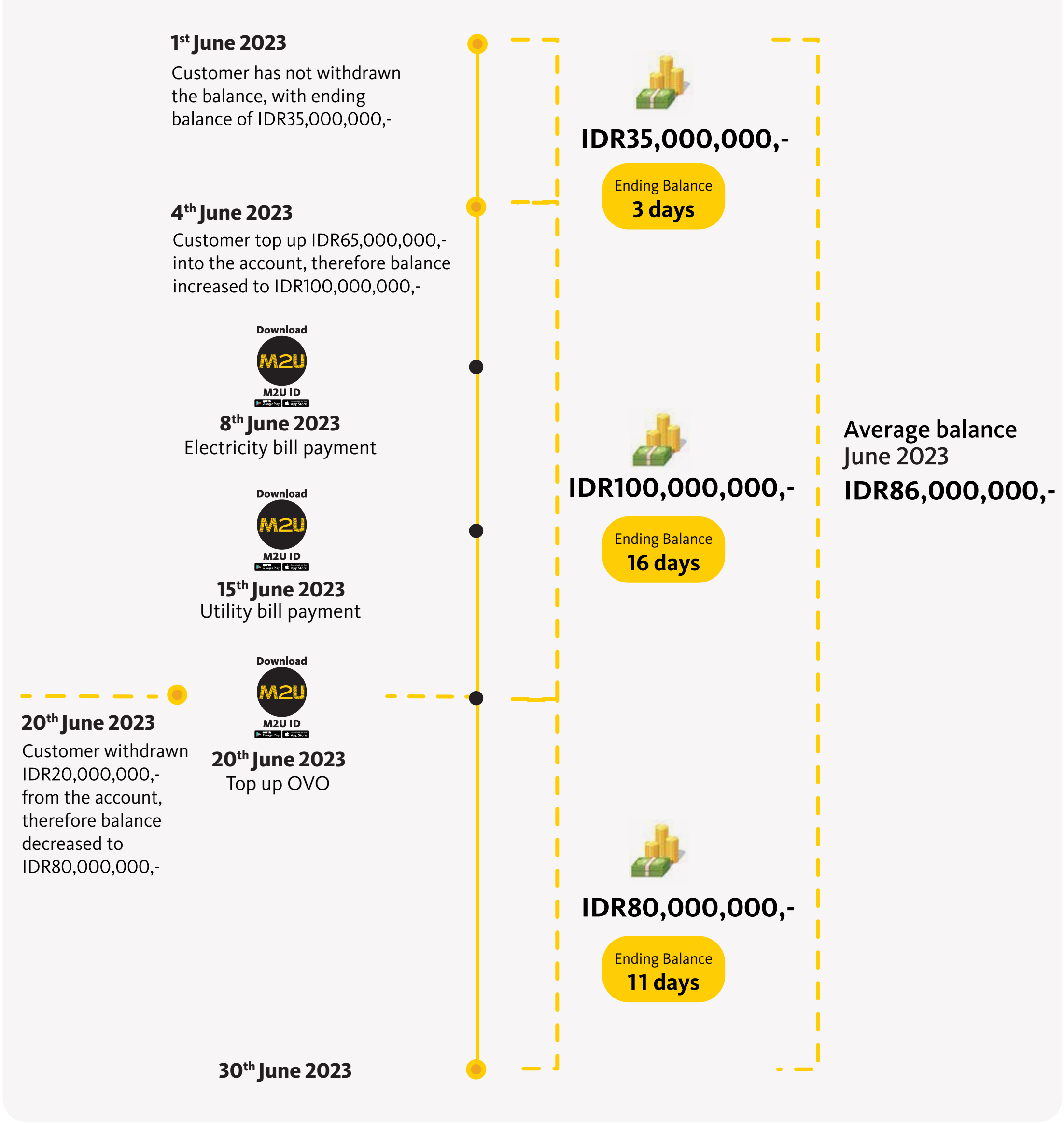


Eligible - Bonus Interest based on average balance growth & transact 3x on M2U ID App
Maybank MAKSI savings account average balance illustration.

Baseline used of average balance on Maybank MAKSI savings account (May 2023) IDR30,000,000,-

Average balance on Maybank MAKSI savings account (June 2023) IDR86,000,000,-



Detail on Average Balance Calculation in June 2023

Average balance calculation on Maybank MAKSI savings account

Average Balance =

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

$$\frac{(\text{IDR35,000,000,-} \times 3 \text{ days}) + (\text{IDR100,000,000,-} \times 16 \text{ days}) + (\text{IDR80,000,000} \times 11 \text{ days})}{30 \text{ days}}$$

= IDR86,000,000,-

Illustration of calculation average TRB (Portfolio)

Maybank MAKSI savings account	Average balance		Average balance growth
	May 2023	June 2023	
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 = ∑ 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 (May 2023) : IDR30,000,000,-
Following month average balance (June 2023) : IDR86,000,000,-
Block program starting June 2023 : 0

Average balance growth =

following month average balance — baseline month average balance — block program starting June 2023

IDR86,000,000,- — IDR30,000,000,- — 0 = IDR56,000,000,-

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 June 2023
Top up e-wallet : 20th June 2023

- There’s an average TRB (Portfolio) growth min. IDR10,000,000,-
Baseline month Average TRB (May 2023) : IDR38,000,000,-
Following month Average TRB (June 2023) : IDR96,000,000,-

Average balance growth =

following month average TRB — baseline month average TRB

IDR96,000,000,- — IDR38,000,000,- = IDR58,000,000,-

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,-