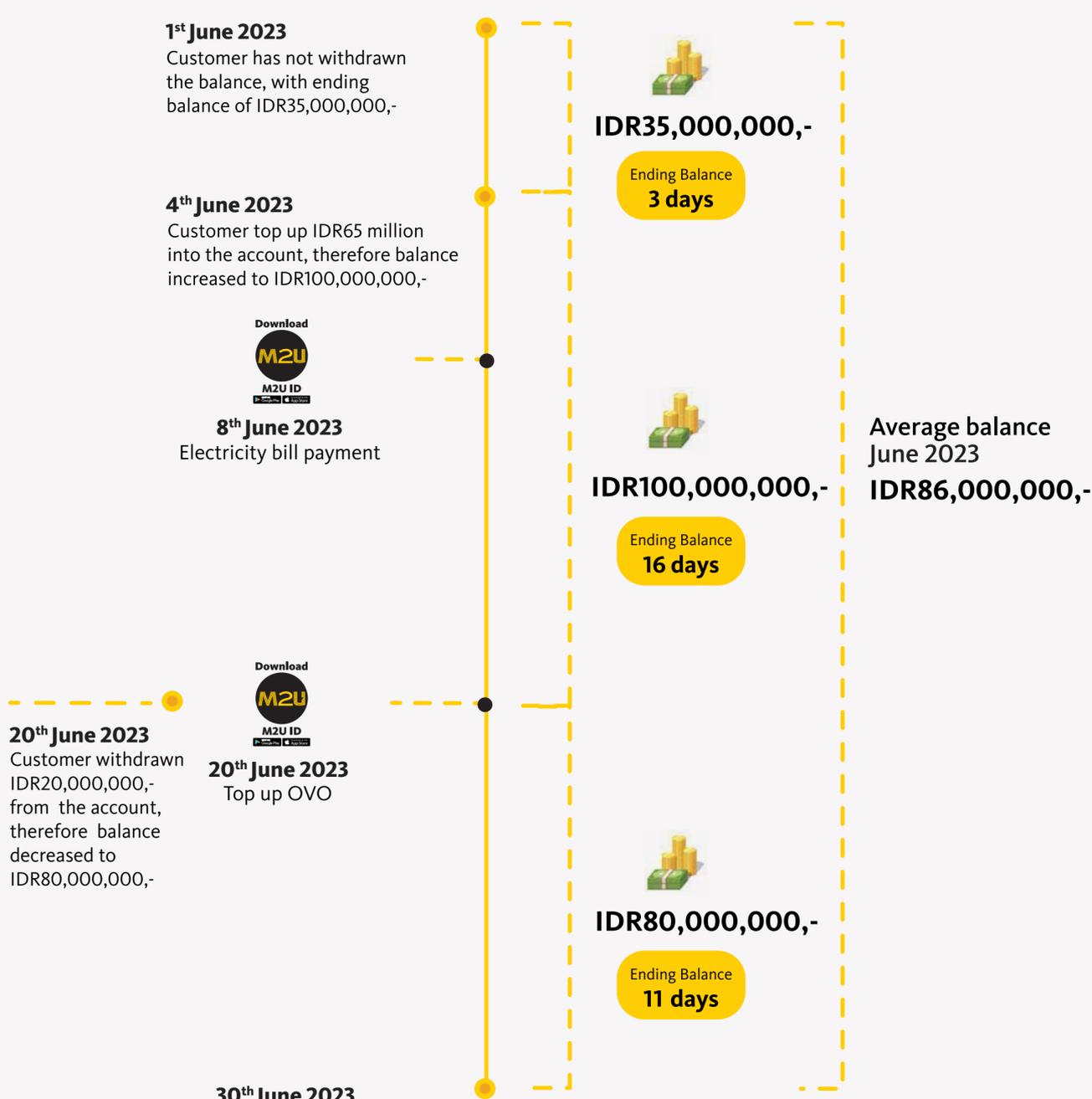


Not Eligible - doesn't meet the requirements for financial transactions 3x on the following month

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 =

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

$$\frac{(\text{IDR}35,000,000,- \times 3 \text{ days}) + (\text{IDR}100,000,000,- \times 16 \text{ days}) + (\text{IDR}80,000,000 \times 11 \text{ days})}{30 \text{ days}} = \text{IDR}86,000,000,-$$

Illustration of calculation average TRB (Portfolio)

Product 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 = \sum average balance of all accounts held by Customer

Eligibility review

- There's an average balance growth in 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 =

$$\text{following month average balance} - \text{baseline month average balance} - \text{block program starting June 2023}$$

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

Financial transactions 3x on following month via M2U ID App

Bill payment : 8th 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 =

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

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



Not eligible to get the bonus interest

Doesn't meet the requirements for financial transactions 3x on the following month.