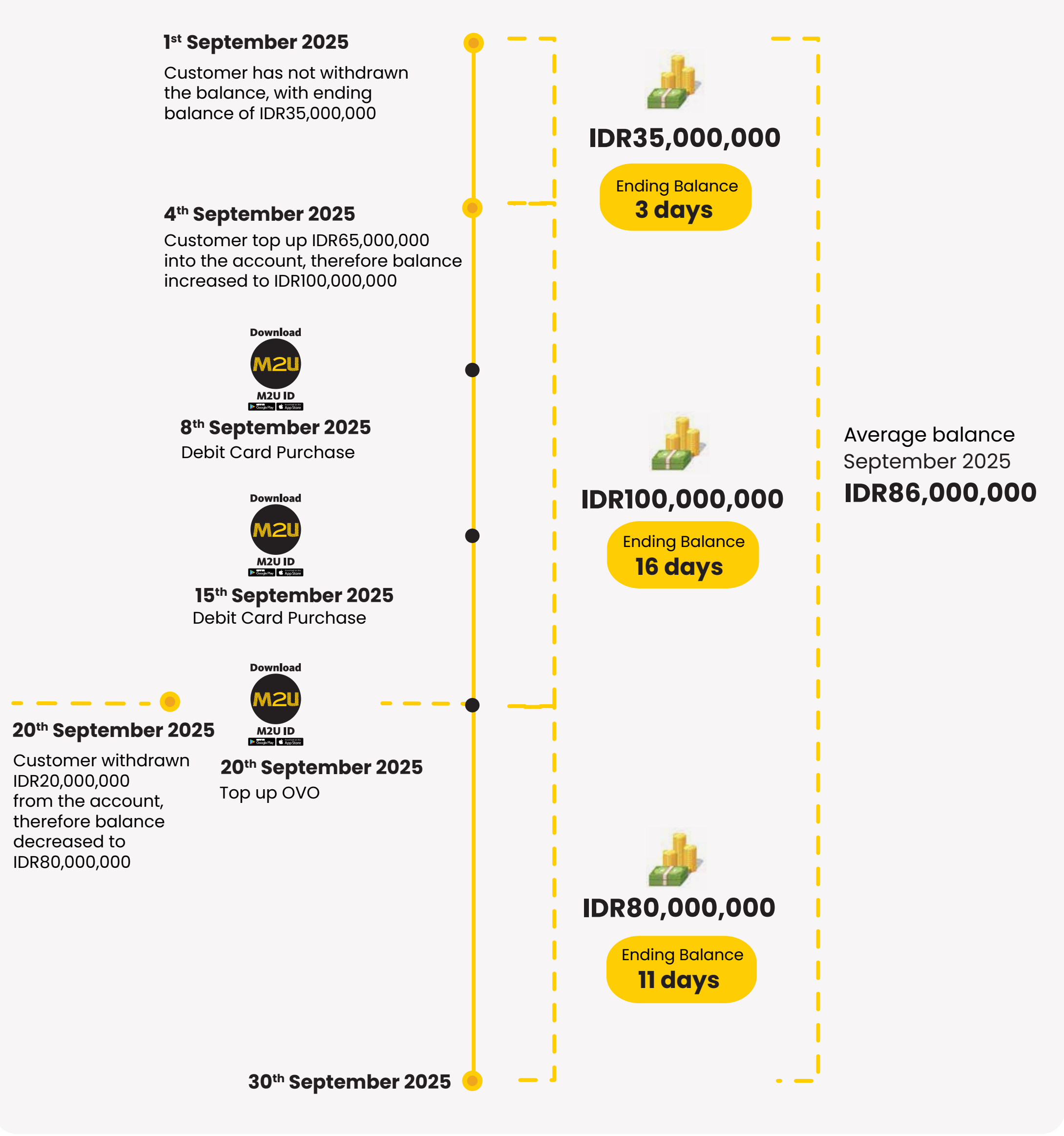


Customers who are entitled to receive bonus interest based on average balance growth & transact 3x using Maybank Debit Card and M2U ID App

Maybank MAKSI Savings Account average balance illustration.

Baseline used of average balance on Maybank MAKSI Savings Account (June 2025) IDR30,000,000

Average balance on Maybank MAKSI Savings Account (September 2025) IDR86,000,000



Detail on Average Balance Calculation in September 2025

Average balance calculation on Maybank MAKSI Savings Account

$$\text{Average Balance} = \frac{\sum (\text{ending balance} \times \text{number of days of deposit})}{\text{number of days on following month}}$$
$$\frac{(IDR35,000,000 \times 3 \text{ days}) + (IDR100,000,000 \times 16 \text{ days}) + (IDR80,000,000 \times 11 \text{ days})}{30 \text{ days}} = \text{IDR86,000,000}$$

Illustration of Average Total Relationship Balance (TRB)/Average Total Portfolio

| Maybank Savings Account | Average balance | | Average balance growth |
|-------------------------|-----------------|----------------|------------------------|
| | June 2025 | September 2025 | |
| 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 = Σ average balance of all accounts held by Customer

Customers who are entitled to receive bonus interest review.

- There’s an average balance growth in Maybank MAKSI Savings Account min. IDR10,000,000
Baseline month average balance (June 2025) : IDR30,000,000
Following month average balance (September 2025) : IDR86,000,000
Block program starting September 2025 : 0

Average balance growth =

following month average balance

—

baseline month average balance

—

block program starting September 2025

IDR86,000,000

—

IDR30,000,000

—

0

=

IDR56,000,000

Entitled to bonus interest, as growth on the account are higher than or equal to IDR10,000,000

Financial transactions 3x on following month via Maybank Debit Card and M2U ID App

Purchase using Maybank Debit Card : 8th & 15th September 2025
Top up e-wallet : 20th September 2025

There’s an average Total Relationship Balance (TRB)/portfolio growth min. Rp10,000,000

Baseline month Average TRB (June 2025) : IDR38,000,000
Following month Average TRB (September 2025) : IDR96,000,000

Average balance growth =

following month average TRB

—

baseline month average TRB

IDR96,000,000

—

IDR38,000,000

=

IDR58,000,000

Entitled to receive bonus interest as growth on the account are higher than IDR10,000,000



Customers who are entitled to receive bonus interest.

Rewards are calculated from the smallest increase between the increase in the average balance in savings or the average increase in TRB, namely from IDR56,000,000.