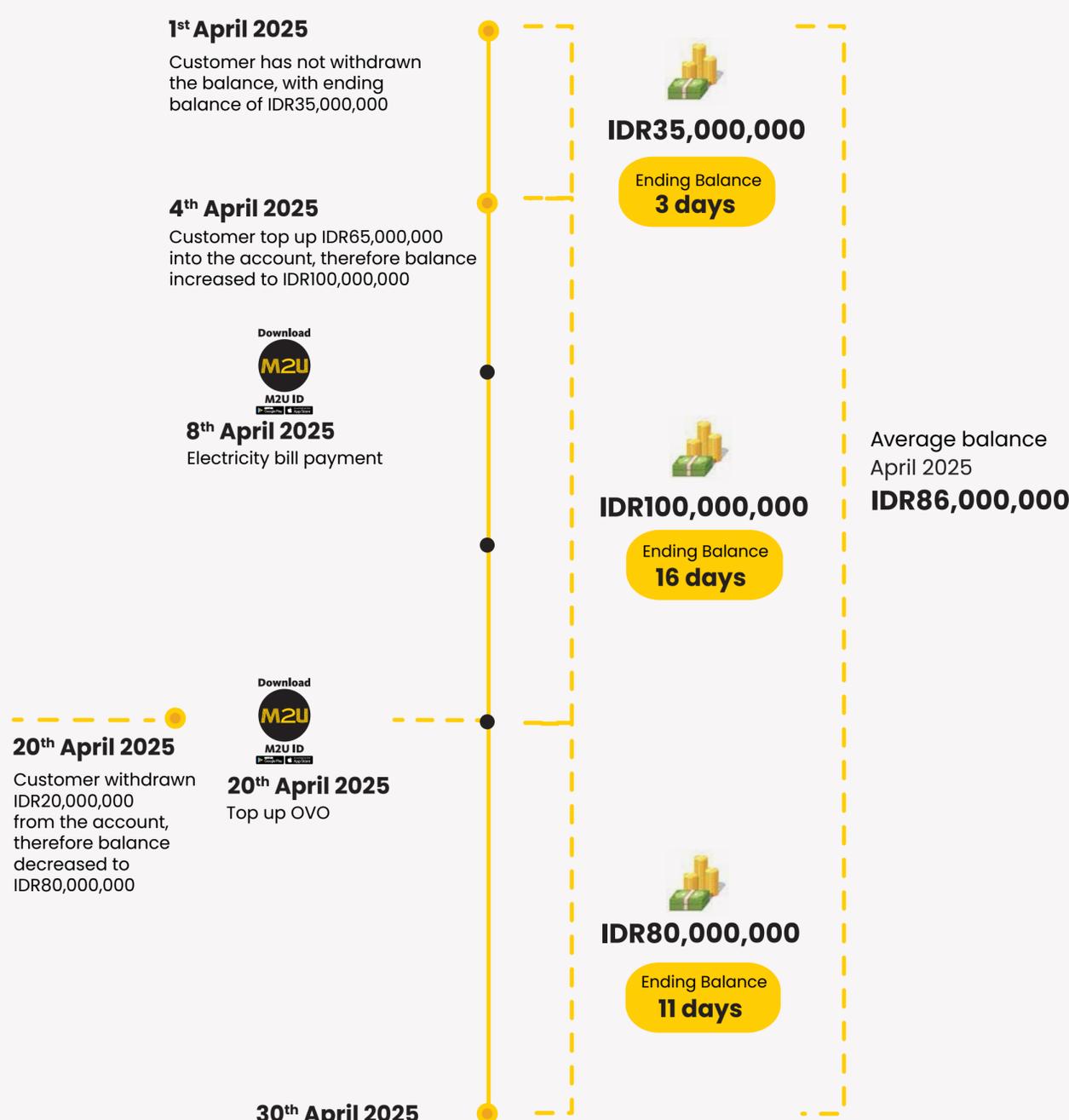


Not Eligible - doesn't meet the requirements for financial transactions 3x on the following month

Maybank MAKSI iB Savings Account average balance illustration.

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

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



Detail on Average Balance Calculation in April 2025

Average balance calculation on Maybank MAKSI iB 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 Total Relationship Balance (TRB)/portfolio

Maybank iB Savings Account	Average balance		Average balance growth
	March 2024	April 2025	
MAKSI iB	IDR30,000,000	IDR86,000,000	IDR56,000,000
Tabunganku iB	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 Maybank MAKSI iB Savings Account min IDR10,000,000**

Baseline month average balance (March 2025): IDR30,000,000
 Following month average balance (April 2025) : IDR86,000,000
 Block program starting April 2025 : 0

Average balance growth =

$$\text{following month average balance} - \text{baseline month average balance} - \text{block program starting April 2025} = \text{IDR}86,000,000 - \text{IDR}30,000,000 - 0 = \text{IDR}56,000,000$$

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 April 2025
 Top up e-wallet : 20th April 2025

- There's an average TRB (portfolio) growth min. IDR10,000,000**

Baseline month Average TRB (March 2025) : IDR38,000,000
 Following month Average TRB (April 2025) : IDR96,000,000

Average balance growth =

$$\text{following month average TRB} - \text{baseline month average TRB} = \text{IDR}96,000,000 - \text{IDR}38,000,000 = \text{IDR}58,000,000$$

Eligible, as growth on the account are higher than IDR10,000,000



Not eligible to get the Extra return

Doesn't meet the requirements for financial transactions 3x on the following month and at least 1x Maybank Debit Card purchase transaction