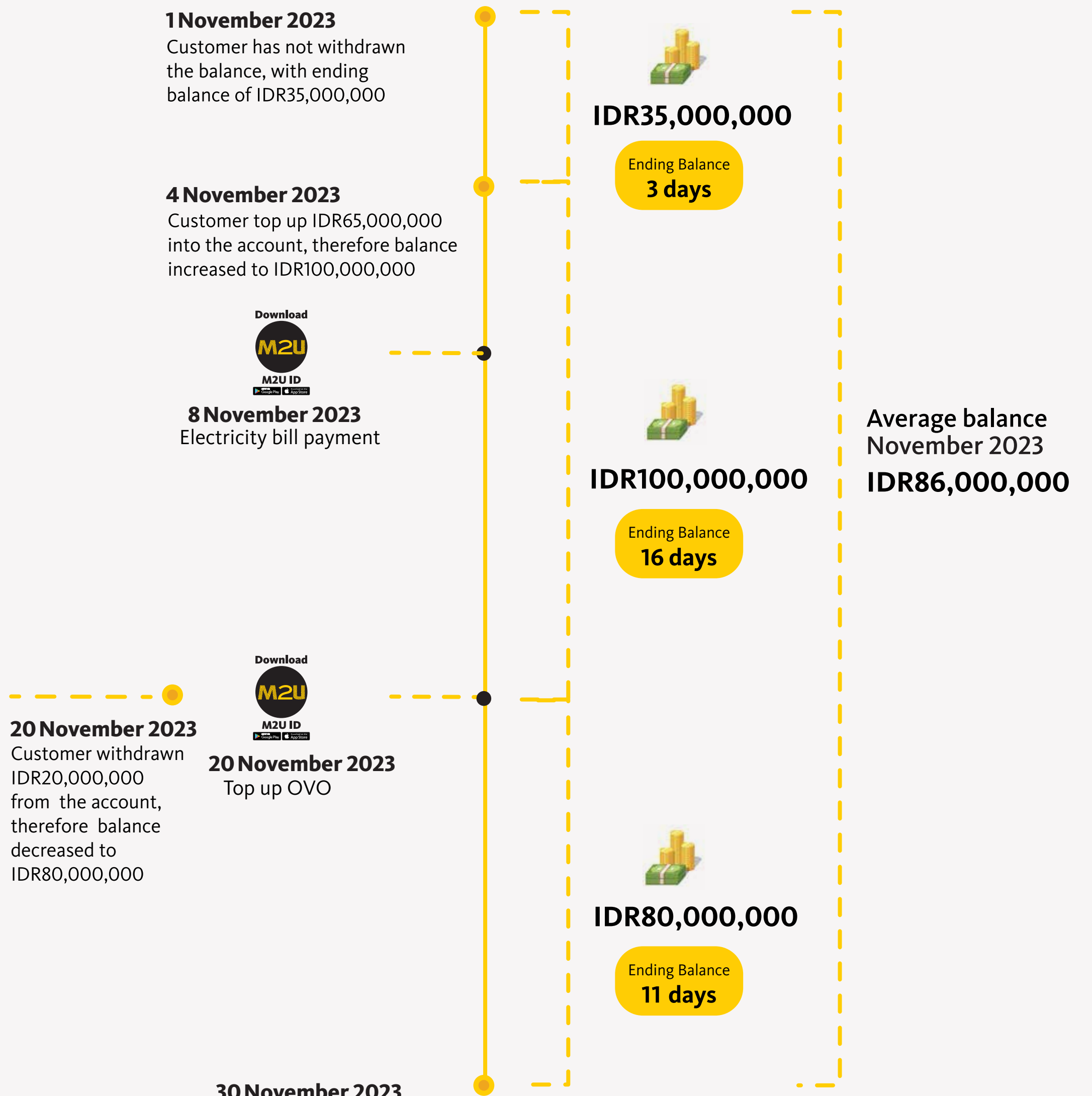


Not Eligible - doesn't meet the requirements for financial transactions 3x on the following month

Maybank MAKSI iB Savings Account average balance illustration.

Baseline used of average balance on Maybank MAKSI iB Savings Account (October 2023) IDR30,000,000

Average balance on Maybank MAKSI iB Savings Account (November 2023) IDR86,000,000



Detail on Average Balance Calculation in November 2023

Average balance calculation on Maybank MAKSI iB Savings Account

Average Balance =

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

= IDR86,000,000

Illustration of calculation average TRB (Portfolio)

Maybank iB Savings Account Product	Average balance		Average balance growth
	October 2023	November 2023	
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 (October 2023) : IDR30,000,000
Following month average balance (November 2023) : IDR86,000,000
Block program starting November 2023 : 0

Average balance growth =

following month average balance — **baseline month average balance** — **block program starting November 2023**

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

- Financial transactions 3x on following month via M2U ID App**
Bill payment : 8 November 2023
Top up e-wallet : 20 November 2023

- There's an average TRB (Portfolio) growth min. IDR10,000,000**
Baseline month Average TRB (October 2023) : IDR38,000,000
Following month Average TRB (November 2023) : IDR96,000,000

Average balance growth =

following month average TRB — **baseline month average TRB**

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



Not eligible to get the Extra Return

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