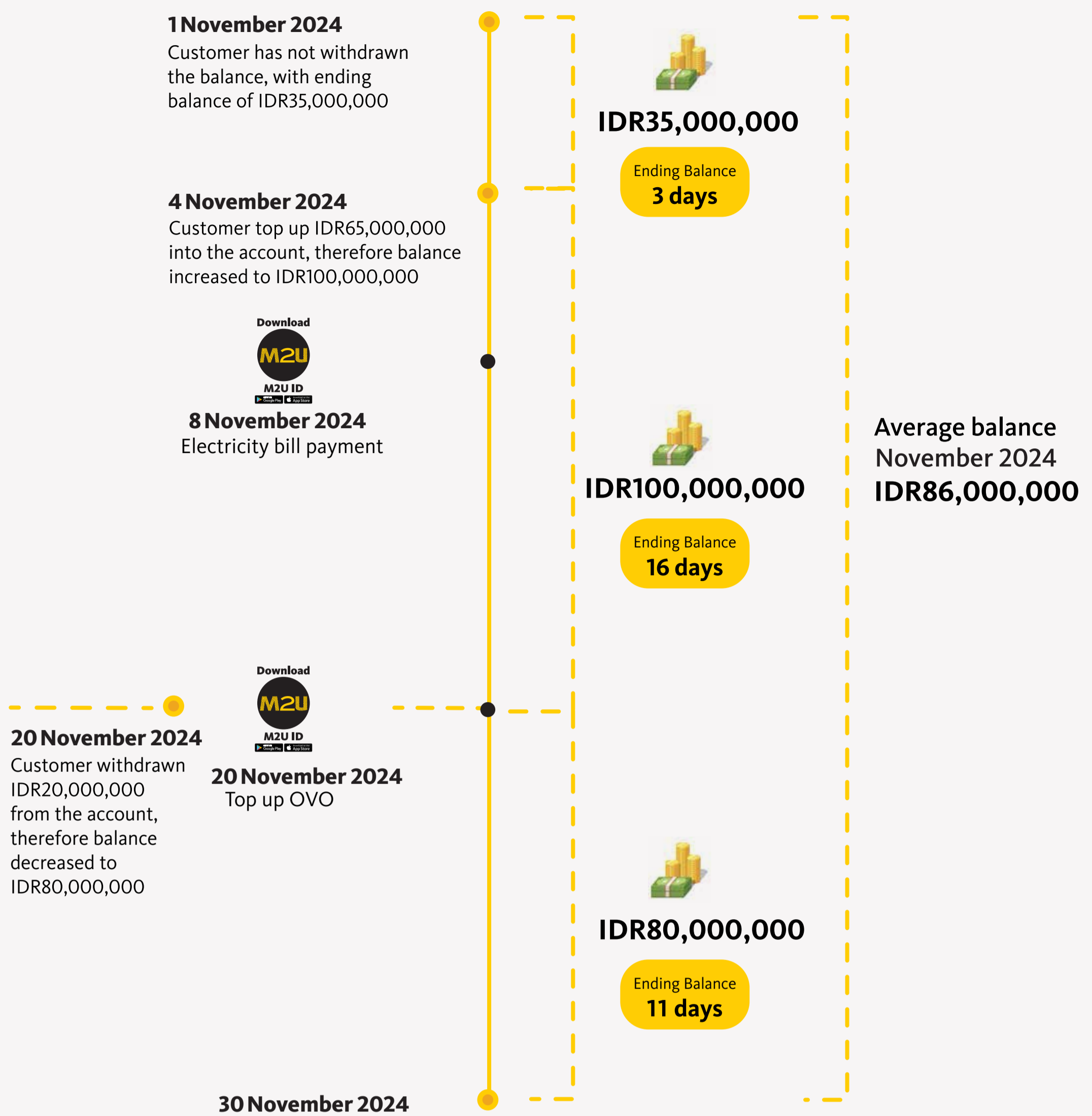


Eligible - Extra Return based on average balance growth & transact 3x on M2U ID App
 Maybank MAKSI iB Savings Account average balance illustration.

Baseline used of average balance on Maybank MAKSI iB Savings Account (August 2024) IDR30,000,000

Average balance on Maybank MAKSI iB Savings Account (November 2024) IDR86,000,000



Detail on Average Balance Calculation in November 2024

Average balance calculation on Maybank MAKSI iB Savings Account

$$\begin{aligned}
 \text{Average Balance} &= \frac{\sum (\text{ending balance} \times \text{number of days of deposit})}{\text{number of days on following month}} \\
 &= \frac{(\text{IDR}35,000,000 \times 3 \text{ days}) + (\text{IDR}100,000,000 \times 16 \text{ days}) + (\text{IDR}80,000,000 \times 11 \text{ days})}{30 \text{ days}} \\
 &= \text{IDR}86,000,000
 \end{aligned}$$

Illustration of calculation average TRB (Portfolio)

Maybank iB Savings Account Product	Average balance		Average balance growth
	August 2024	November 2024	
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 (August 2024) : IDR30,000,000
 Following month average balance (November 2024): IDR86,000,000
 Block program starting November 2024 : 0

Average balance growth =

$$\begin{aligned}
 &\text{following month average balance} - \text{baseline month average balance} - \text{block program starting November 2024} \\
 &\text{IDR}86,000,000 - \text{IDR}30,000,000 - 0 = \text{IDR}56,000,000
 \end{aligned}$$

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

- Financial transactions 3x on following month via M2U ID App

Bill payment : 8 November 2024
 Top up e-wallet : 20 November 2024

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

Baseline month Average TRB (August 2024) : IDR38,000,000
 Following month Average TRB (November 2024): IDR96,000,000

Average balance growth =

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

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



Eligible to get Extra Return*

*) 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