



Special Terms and Conditions Maybank RDN/RDN iB Savings Account (Rekening Dana Nasabah)

I. OPENING OF MAYBANK RDN/RDN iB SAVINGS ACCOUNT (CUSTOMER FUND ACCOUNT)

- The opening of Maybank RDN/ RDN iB Savings Account by a Customer through a Securities Company shall be carried out based on the power of attorney from the Customer to the Securities Company as set forth in these Special Terms and Conditions of Customer Fund Account.
- The Customer must fulfill all requirements set out by PT Bank Maybank Indonesia, Tbk or Bank RDN (hereinafter shall be referred to as the "Bank"), including those sourced from the requirements set out by PT Kustodian Sentral Efek Indonesia ("KSEI") and/or other related parties, such as but not limited to:
 - Have the minimum funds determined by the Bank.
 - Have Sub Securities Account in C-BEST.
 - Have Single Investor Identification (SID) in AKses KSEI.
 - Submit other documents as attached and other documents or information as determined later by the Bank.
- The Customer through the Securities Company must present and submit all and any data, descriptions, information, statements, documents or anything requested and required by the Bank regarding the opening of Maybank RDN/ RDN iB Savings Account, and the Customer hereby represents and warrants to the Bank that any data/document/information provided to the Bank through the Securities Company regarding the opening of Maybank RDN/ RDN iB Savings Account is complete, in accordance with the original, true and in accordance with the actual situation and is not changed/has not been changed or is the latest data/document/information. The Customer hereby agrees that the opening of Maybank RDN/ RDN iB Savings Account will only be effective after all requirements are met by the Customer and the opening of the Maybank RDN/ RDN iB Savings Account is approved by the Bank.
- The Customer agrees and hereby grants power of attorney the Bank to seek, request and receive any data, descriptions, information, statements, documents of any kind and from any party required by the Bank in relation to the Customer's identity and/or the Customer's business activities and/or transactions.
- All data, descriptions, information, statements, documents obtained by the Bank through the Securities Company with respect to the Customer as well as the Customer's business activities or transactions as previously approved by the Customer to be provided to the Bank, will become the property of the Bank and the Bank shall have the right to match, assess, maintain the confidentiality of or use it for the benefit of the Bank in accordance with the provisions of the prevailing laws.
- The Bank will not issue any savings books or confirmation of placement for Maybank RDN/ RDN iB Savings Account.
- In the event that the Customer wishes to make any changes to the data, including but not limited to the changes in address, telephone number, facsimile, Identity Card (KTP), Taxpayer Identification Number (NPWP), signature, and others, the Customer must make such changes by coming in person to the Bank. The changes shall be effective as from the receipt and the recording of the said changes in the Bank's records.

II. POWER OF ATTORNEY TO SECURITIES COMPANY

The Customer hereby instructs and grants power of attorney to the Securities Company for and on behalf of the Customer to take the following legal actions:

- Open, manage, and sign all documents, applications, and provide instructions to the Bank in relation to any changes, data updating, opening, activating of Maybank RDN/ RDN iB Savings Account if it is dormant, closing of account and receiving the remaining amount of money in Maybank RDN/ RDN iB Savings Account at the time of account closing, as well as blocking Maybank RDN/ RDN iB Savings Account on behalf of the Customer.
- Debit and credit Maybank RDN/ RDN iB Savings Account provided that the debiting of Maybank RDN/ RDN iB Savings Account can only be made for crediting to a holding account with an account number which will be notified later by the Securities Company to the Bank.
- Register Maybank RDN/ RDN iB Savings Account and other accounts with the Securities Company's Corporate ID or with the Securities Company's banking services (if so required).
- Then do anything that is good and necessary related to the exercise of the power given to the Maybank RDN/ RDN iB Savings Account mentioned above.

That upon the exercise of the power mentioned above, the Customer and the Securities Company shall release the Bank from any losses, lawsuits and/or demands from any party including from the Customer and the Securities Company themselves, including but not limited to issues of debiting or crediting of Maybank RDN/ RDN iB Savings Account, withdrawals and storage of balances and mutations of Maybank RDN/ RDN iB Savings Account, misuse of debiting and crediting of Maybank RDN/ RDN iB Savings Account and so on.

All disputes and the consequences thereof between the Customer and the Securities Company or with any other party, shall be the full responsibility of the Customer and/or the Securities Company. In connection with the use of banking services used in exercising this power, the Customer and the Securities Company are fully aware of and understand the said banking services and will comply with all prevailing provisions for the said banking services and the amendments thereof in the future.

III. EVIDENCE

The Bank shall have the right at any time to rectify any errors made by the Bank or its employees, either in crediting or debiting Maybank RDN/ RDN iB Savings Account or in carrying out as an order related to the said matter and the Customer hereby represents that the Customer shall:

- authorize the Bank to debit Maybank RDN/ RDN iB Savings Account in the event that the Bank has to make a debit to rectify the said error,
- release its right to claim or request for damages from the Bank or its employees for any errors that will be rectified by the Bank within a reasonable period after the Bank becomes aware of it,
- agree and acknowledge that the results or consequences arising from the Bank's actions in rectifying the errors of Maybank RDN/ RDN iB Savings Account will apply to and bind the Customer as valid and perfect evidence.

IV. ACCOUNT TRANSACTION

1. WITHDRAWAL AND DEPOSITS

Withdrawal of Maybank RDN/ RDN iB Savings Account shall be carried out by the Securities Company based on the Power of Attorney of the Customer to the Securities Company and the said withdrawal of funds can only be made for the purpose of settling securities transactions or book-entry of funds to the Customer Account. The Customer agrees to release the Bank from all lawsuits and/or demands and/or risks and/or losses that may arise as a result of abuse of power of attorney carried out by the Securities Company, in relation to funds in Maybank RDN/ RDN iB Savings Account, and is willing to bear all losses suffered by the Bank due to the said abuse of power. Withdrawal of funds from Maybank RDN/ RDN iB Savings Account shall only be carried out using withdrawal media that meets the provisions of the Bank without prejudice to the Bank's right to refuse withdrawals from Maybank RDN/ RDN iB Savings Account, including but not limited if the funds in the Maybank RDN/ RDN iB Savings Account are insufficient by taking into account the prevailing provisions/agreements.

2. INSTRUCTIONS

If there is no other agreement, instructions for depositing funds can be carried out by the Customer or the Securities Company or other third parties, while instructions for withdrawal of funds shall be carried out by the Securities Company or the Custodian Bank on the basis of the Power of the Customer to the Securities Company as contained in these Special Terms and Conditions of Customer Fund Account. If the Customer wishes to take any actions related to Maybank RDN/ RDN iB Savings Account including disbursing the return of investment in the capital market from Maybank RDN/ RDN iB Savings Account, then the Customer agrees to firstly contact the Securities Company in which the funds thereof are administered in Maybank RDN/ RDN iB Savings Account and if this is approved by the Securities Company, the Securities Company will do so for the Customer.

3. RESPONSIBILITY

- The Customer agrees to bear any risks, losses or consequences suffered by the Customer due to, among others; (i) negligence and/or fault of the Customer (ii) misunderstanding, damage, delay, loss or error in sending orders and communications, whether by email, post, telephone, or other communication systems; (iii) limited use or unavailability or non-payment of funds due to restrictions on foreign currency exchange, unavailability of foreign currency sought, or other causes beyond the control of the Bank; (iv) Maybank RDN/ RDN iB Savings Account reports or Bank notifications sent to the Customer are received or read or misused by unauthorized parties to Maybank RDN/ RDN iB Savings Account.
- The Customer agrees to bear all risks, losses or consequences suffered by the Customer him/herself in connection with the inauthenticity, invalidity, incomplete filling or other aspects of the data received by the Bank from the Customer through the Securities Company.
- In the event that the transaction on Maybank RDN/ RDN iB Savings Account is carried out by the Securities Company based on the Power of Attorney of the Customer to the Securities Company, through any banking services including electronic banking services, the Customer agrees to release the Bank from all risks that may arise as a result of using such banking services. In the event that the transaction on Maybank RDN/ RDN iB Savings Account is carried out through electronic banking services, the Customer agrees that the Bank shall not be responsible for any form of loss suffered by the Customer due to the use of electronic banking services, including but not limited to losses due to negligence/fault of the Customer or the power of the Customer (the Securities Company) as well as losses due to the use or intervention in the use of electronic banking services by other parties who are not entitled, delays or failures in access or execution of transactions due to system disturbances or repairs or any conditions beyond the control of the Bank, including Force Majeure, or the use of electronic banking services which deviates from the terms and conditions as well as the procedures set out by the Bank.
- The Customer hereby agrees that the Customer will use Maybank RDN/ RDN iB Savings Account for transactions that do not conflict with the provisions of the prevailing laws and regulations and/or the Bank's internal policies and/or other regulations that apply nationally and internationally related to the implementation of the transaction, either directly or indirectly, and the Customer is hereby responsible for all claims and/or lawsuits and/or demands and consequences arising from the use of Maybank RDN/ RDN iB Savings Account by the Customer for transactions categorized as suspicious transactions and/or transactions prohibited by the provisions of prevailing laws and regulations.

4. ACCOUNT CLOSING

- a. Closing of Maybank RDN/ RDN iB Savings Account does not release the Customer from the obligations that have not been fulfilled, the Bank shall remain to have the right to collect/receive payment from the Customer for the amount that has not been fulfilled by the Customer.
- b. If after the closing of Maybank RDN/ RDN iB Savings Account there are still remaining funds in the Maybank RDN/ RDN iB Savings Account, then the remaining funds in the closed account (if any) shall remain the property of the Customer and the Bank will credit the funds to another account owned by the Customer that is still with the Bank after being deducted by closing fees of Maybank RDN/ RDN iB Savings Account (if any) and other fees charged in relation to the said Maybank RDN/ RDN iB Savings Account as well as payment obligations that have not been fulfilled by the Customer. To the extent that it is not regulated otherwise by the Bank, the withdrawal of the remaining funds in the closed Maybank RDN/ RDN iB Savings Account which has been credited to another existing account owned by the Customer as referred to in this point can only be made with a special media determined by the Bank.
- c. The Customer and/or his/her heirs and/or successors shall release the Bank from all responsibilities regarding the said closing of Maybank RDN/ RDN iB Savings Account.

V. MISCELLANEOUS

1. DISCLOSURE OF INFORMATION

In relation to Maybank RDN/ RDN iB Savings Account and with due observance of the prevailing laws and regulations and the Bank's policies, the Customer hereby gives approval to the Bank to submit information on Customer data along with their deposit data to the Securities Company and/or PT Kustodian Sentral Efek Indonesia (KSEI) for the purposes related to this Maybank RDN/ RDN iB Savings Account. In connection with this, the Customer specifically grants power and authority to the Bank to: (i) provide any party with information regarding or in connection with the Customer, and/or the activities of the Customer and/or the accounts of the Customer as well as other financial data of the Customer available at the Bank to other parties including but not limited to PT Kustodian Sentral Efek Indonesia and/or the Financial Services Authority and/or the Indonesia Stock Exchange or other competent authorities for the purposes deemed reasonable and required by the Bank as well as for audit or inspection purposes, including providing reports/submitted data to PT Kustodian Sentral Efek Indonesia in relation to opening, refusal of application for opening, management, blocking, unblocking or closing and other actions related to RDN/ RDN iB Savings Account as well as information related to fund mutation and or balance in the said Maybank RDN/ RDN iB Savings Account, (ii) block Maybank RDN/ RDN iB Savings Account based on blocking instructions from the competent authority in accordance with the provisions of the prevailing laws and regulations, and (iii) debit the Maybank RDN/ RDN iB Savings Account in the amount of the outstanding obligations that have not been fulfilled by the Approver and the Principle (if any).

2. CHANGES

In the event that there are any changes, additions, and or reductions to the provisions in the Special Terms and Conditions of the Customer Fund Account, the Bank will notify the changes, additions and/or reductions to the Customer through the Securities Company with due observance of the prevailing laws and regulations.

3. VALIDITY

The validity and enforceability of the provisions in the Special Terms and Conditions of Customer Fund Account will not be affected even if one or more of the provisions in the Special Terms and Conditions of Customer Fund Account becomes void, unenforceable or invalid.

4. COMPLAINTS HANDLING (GRIEVANCE)

In the event that the Customer wishes to submit any complaint/grievance to the Bank in connection with Maybank RDN/ RDN iB Savings Account, the complaint/grievance can only be submitted in writing by attaching a photocopy of the Customer's identity and supporting documents to the Securities Company. The Bank shall not be responsible for the delay in handling any complaints due to the negligence and/or delay of the Securities Company in submitting the Customer's complaint to the Bank.

VI. REPRESENTATIONS & WARRANTIES OF FATCA & CRS

1. By signing this form, the Customer represents and warrants that the Customer is an Indonesian citizen and a taxpayer of Indonesia only and not of another country, including not a taxpayer of the United States of America.
2. With reference to the prevailing laws and regulations in Indonesia, the Customer hereby gives approval to the Bank to provide data and information of the Company/Entity to the regulator or tax authority in Indonesia to be submitted to the tax authorities of other Countries in accordance with the regulation of automatic exchange of information between countries.
3. If there are any changes to conditions that affect the tax residency of the Customer or cause the information in this form to be untrue and or incomplete, the Customer understands that the Customer must notify the Bank of the said changes no later than 30 days after the changes occur and to update the self-certification thereof.

VII. CLOSING PROVISIONS

1. If not specifically stated, these Special Terms & Conditions for Customer Fund Accounts generally govern (i) conventional-based Maybank RDN Savings Account products and (ii) Maybank RDN iB Savings Account products with Sharia principles. Terms and conditions specifically governing Maybank RDN iB Savings Account products are further regulated in the relevant contract. These Special Terms & Conditions for Customer Fund Accounts are an integral part of the Maybank RDN iB Savings Account contract. Specific Terms & Conditions for Customer Fund Accounts refer to and form an integral part of the Terms and Conditions for Deposit Accounts. In the event that there are the Terms and Conditions for a Deposit Account and these Special Terms & Conditions for a Customer Fund Account, then the provisions in the Special Terms & Conditions for a Customer Fund Account shall apply as long as these provisions do not conflict with the applicable laws and regulations. However, specifically for these Specific Terms & Conditions for Customer Fund Accounts, if there is a difference with the Maybank RDN iB Savings Account Fund Placement Agreement, then the Maybank RDN iB Savings Account Fund differences in the provisions in Placement Agreement applies.
2. The powers of attorney granted by the Customer in these Special Terms & Conditions of the Customer Fund Account constitute valid power of attorney and cannot be canceled or revoked for any causes, including the causes in articles 1813, 1814 and 1816 of the Civil Code as long as the Customer still has Maybank RDN/ RDN iB Savings Account and/or there are other obligations from the Customer to the Bank.
3. The Customer hereby represents that he/she has accepted the Terms and Conditions of the Savings Account and the Special Terms & Conditions of the Customer Fund Account, and has read, understood, signed and agreed to the contents thereof and the Bank has provided sufficient explanation regarding the characteristics of the Maybank RDN/ RDN iB* Savings Account that will be utilized by the Customer and the Customer has understood and acknowledged all the consequences of utilizing Maybank RDN/ RDN iB Savings Account, including the benefits, risks, and costs attached to the said Maybank RDN/ RDN iB Savings Account.
4. These Special Terms and Conditions of the Customer Fund Account have been adjusted to the provisions of the laws and regulations including the provisions of the Financial Services Authority Regulation.

Maybank RDN iB Savings Account Fund Placement Agreement Opened via Online - Mudharabah Mutlaqah Contract -

This Maybank RDN iB Savings Account Fund Placement Agreement Opened via Online (hereinafter referred to as the **Akad**) is made/created on the date the Customer completes the account opening process through **M2U ID App (mobile banking)/ M2U ID Web (internet banking)**. PT Bank Maybank Indonesia Tbk, domiciled in Jakarta (hereinafter referred to as the **Bank**) is the fund manager. The Bank and the Customer (hereinafter collectively referred to as **the Parties** and individually referred to as **the Party**). The Parties herein explain that the Customer (whose name and identity refer to the name and identity stated in the M2U ID App/M2U ID Web intends to place funds in the form of Maybank RDN iB Savings Account. Maybank RDN iB Savings Account is a savings account which applies the Shariah principle of Mudharabah Mutlaqah on behalf of the Customer at the Bank, which is utilized specifically for the settlement of securities transactions, both for sale and purchase transactions of securities made by the Customer through the Securities Company, as well as the settlement of other Customer's obligations at the Securities Company (hereinafter called **the Account**).

With regards to the Account opening, the Parties acknowledge and hereby bind themselves and undertake to make and give consent to this Agreement through M2U ID App/M2U ID Web, to comply with and to implement this Agreement with the following terms and conditions:

1. The Customer hereby places the initial funds in accordance with the fund which will be deposited by the Customer after completing the process of the Account opening (hereinafter referred to as the Initial Fund) to the Bank to be managed by the Bank. The Bank shall accept and be willing to manage the Initial Funds deposited by the Customer utilizing the Sharia principle of Mudharabah Mutlaqah. Through Mudharabah Muthlaqah, fund withdrawals can only be made subject to certain conditions in accordance with the provisions and procedures applicable at the Bank, with profit is shared based on the Profit Sharing principle according to the Profit Sharing Ratio (hereinafter referred to as Profit Sharing Ratio) which shall be agreed by the Parties in this agreement and its amendments. The customer shall give full freedom to the Bank to manage the funds. The Bank shall manage the funds in accordance with the Shariah principles until the Account is closed by one of the Parties.
2. The amount of the Profit Sharing referred to in number 1 above is calculated from the average Account balance in the Profit Sharing calculation period divided by the total average balance of third party funds under the Mudharabah contract, then multiplied by the income from the distribution of funds with net revenue sharing method and the Profit Sharing Ratio that has been agreed upon by the Parties in this Agreement and its amendments.
3. The Initial Fund placement from the Customer shall be registered by the Bank into the Account with the account number which will be obtained by the Customer after completing the Account opening process. With the placement of the Initial Fund, the Mudharabah Mutlaqah contract shall be in effect immediately.
4. As a confirmation that the Account has been opened, the Customer shall receive an E-statement which can be accessed on M2U ID App/M2U ID Web after the Account opening process is complete.
5. The Parties agree that the Customer shall waive his rights to the Profit Sharing Ratio generated from the Account until the Customer Due Diligence process required by the Bank is completed and the Customer receives notification from the Bank that his account is active. The Customer Due Diligence is an activity in the form of identification, verification and monitoring carried out by the Bank to ensure that transactions are executed in accordance with the profile of prospective Customers.
6. The Parties hereby agree that the composition of the Profit Sharing Ratio of the profits obtained from the business of managing funds in the Account is 10% (ten percent) for the Customer and 90% (ninety percent) for the Bank.
7. Should the Customer activates the automatic debit feature for payment of alm (zakat) on the profit received from the Account, then the Customer should submit to the Bank the 'amil zakat (manager) institution that will receive and distribute the Customer's zakat funds. The 'amil zakat (manager) institution is an officially licensed institution as well as a partner of the Bank in terms of managing The Customer's zakat fund.
8. In the event the Account is terminated prior to the calculation of the Profit Sharing, the Customer hereby agree to relinquish his rights (tanazul 'anil haq) to receive any profit generated from managing the Customer's funds.
9. By agreeing to this Agreement through M2U ID App/M2U ID Web, the Customer declares that he has accepted, read, understood, agreed and is subject to and bound by the Specific Terms and Conditions of Maybank RDN/RDN iB Savings Account and the Savings Account's Terms and Conditions.
10. The Bank has provided adequate information with regards to the characteristics (including benefits, risks and costs) of the Maybank RDN iB Savings Account. The Customer acknowledges that he understands the product information and is willing to comply with the provisions regarding the Maybank RDN iB Savings Account that apply at the Bank.
11. Everything that is not regulated in detail in this Agreement, is subject to and further regulated in the Maybank RDN/RDN iB Savings Account Specific Terms and Conditions and the Savings Account's Terms and Conditions (hereinafter collectively referred to as the Terms and Conditions). Should there be a conflict of provisions regarding the same clause/article between this Agreement and the Terms and Conditions, then this Agreement shall prevail.
12. The Customer may give instructions to the Bank to carry out transactions in which the implementation is in accordance with the procedures, the Terms and Conditions applicable at the Bank. In relation to the aforementioned instruction, the Customer understands that the Bank may impose a fee for each instruction and/or transaction performed by the Bank. The amount of fee shall be conveyed by the Bank from time to time through any means deemed acceptable by the Bank.
13. This Agreement shall become an integral and is an inseparable part of the data entry in M2U ID App/M2U ID Web as well as the Savings Account's Terms and Conditions as well as the Specific Terms and Conditions of Maybank RDN/RDN iB Savings Account.
14. In the event there is a dispute with regards to the implementation of this Agreement, the Parties shall agree to carry out necessary actions as stipulated in the provisions governing Dispute Settlement and Legal Domicile. Specifically for settlement through court institutions, dispute resolution related to the implementation of this Agreement shall be carried out through the Religious Courts.

Maybank employees are prohibited from requesting/receiving/giving rewards. Should you are requested to give something to Maybank's Employess aside from what has been agreed in the official agreement, please contact Whatsapp/SMS 0811 1930 1000 or whistleblowing toll free at 0800 1503034 or whistleblowing@maybank.co.id.



Maybank RDN/RDN iB Savings Account Feature and Charges

Make all your plans come true by starting to invest in stocks. Opening of Rekening Dana Nasabah (RDN) in Maybank to transact via Maybank Sekuritas.

Seamless Account Opening

Easy online account opening for Maybank RDN/ RDN iB Savings Account via Maybank Sekuritas website.

Free of Charges

No admin fee, fall below fee and top up fee.

Charges

| No. | Feature | Charges |
|-----|------------------------------------|---------|
| 1. | Minimum initial deposit | - |
| 2. | Minimum deposit | - |
| 3. | Minimum balance | - |
| 4. | Minimum balance cannot be withdraw | - |
| 5. | Monthly administration fee | - |
| 6. | Fall below fee | - |
| 7. | Closing account fee | - |
| 8. | Dormant fee | - |