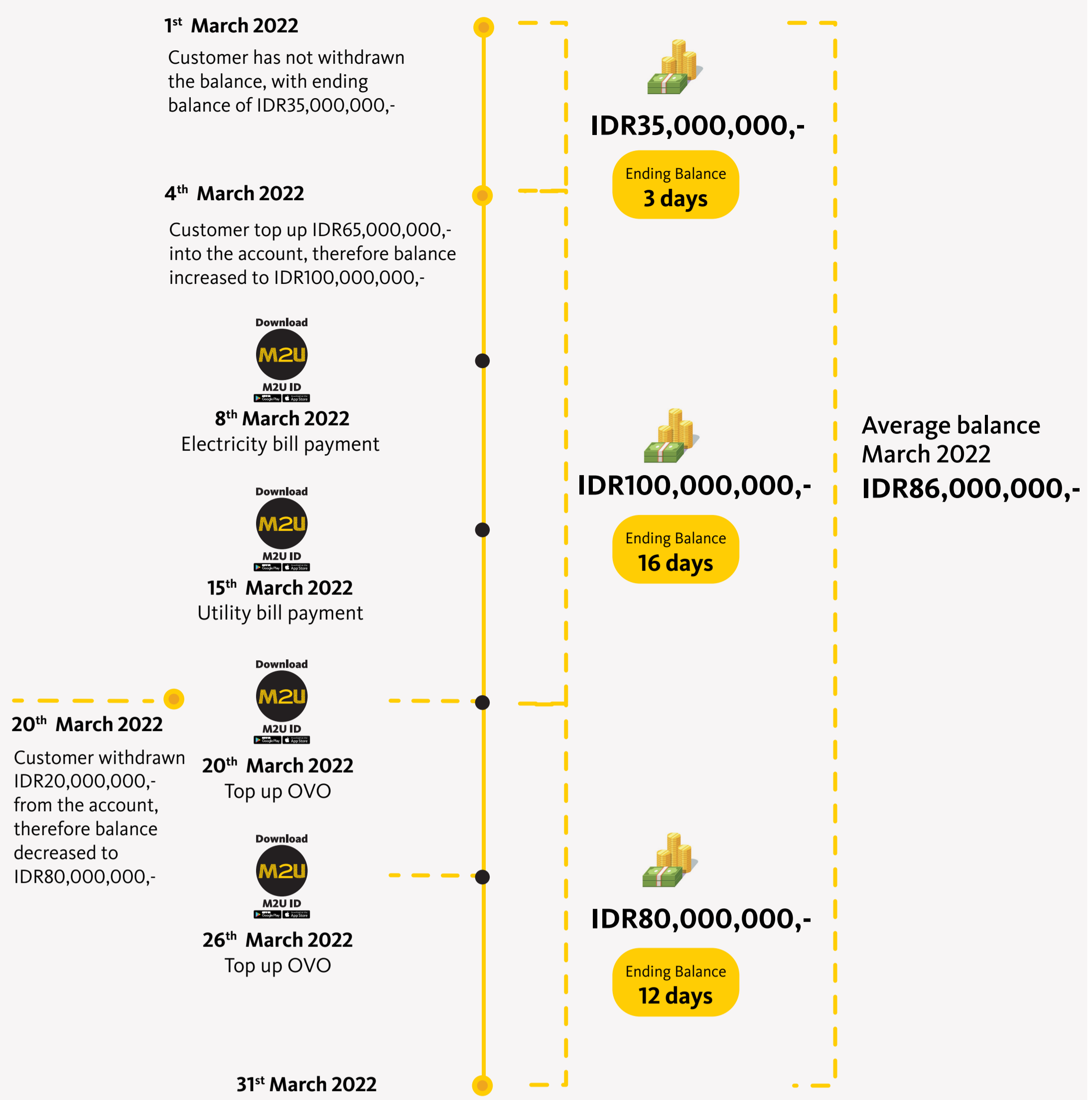


## Eligible – Extra return based on average balance growth & transact 4x on M2U ID App

Maybank MAKSI iB Savings Account average balance illustration.

Baseline used for average balance on Maybank MAKSI iB Savings Account (February 2022) IDR30,000,000,-

### Average balance on Maybank MAKSI iB Savings Account (March 2022) IDR86,000,000,-



### Detail on Average Balance Calculation in March 2022

#### Average balance calculation on Maybank MAKSI iB Savings Account

Average Balance =

$$\frac{\sum (\text{ending balance} \times \text{number of days of deposit})}{\text{number of days on following month}}$$

$$\frac{(\text{IDR}35,000,000,- \times 3 \text{ days}) + (\text{IDR}100,000,000,- \times 16 \text{ days}) + (\text{IDR}80,000,000 \times 12 \text{ days})}{31 \text{ days}} = \text{IDR}86,000,000,-$$

#### Illustration of calculation average TRB (Portfolio)

Maybank iB Savings Account	Average balance (in IDR million)		Average balance growth (in IDR million)
	February 2022	March 2022	
MAKSI iB	IDR30,000,000,-	IDR86,000,000,-	IDR56,000,000,-
TabunganKu iB	IDR8,000,000,-	IDR10,000,000,-	IDR2,000,000,-
<b>Average balance</b>	<b>IDR38,000,000,-</b>	<b>IDR96,000,000,-</b>	<b>IDR58,000,000,-</b>

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 (February 2022) : IDR30,000,000,-  
 Following month average balance (March 2022) : IDR86,000,000,-  
 Block program starting March 2022 : none

Average balance growth =

following month average balance

baseline month average balance

block program starting March 2022

$$\text{IDR}86,000,000,- - \text{IDR}30,000,000,- - 0 = \text{IDR}56,000,000,-$$

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

##### Financial transactions 4x on following month via M2U ID App

Bill payment : 8<sup>th</sup> & 15<sup>th</sup> March 2022  
 Top up e-wallet : 20<sup>th</sup> & 26<sup>th</sup> March 2022

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

Baseline month Average TRB (February 2022) : IDR38,000,000,-  
 Following month Average TRB (March 2022) : IDR96,000,000,-

Average balance growth =

following month average TRB

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,-

### 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,-

#### Additional Extra Return Simulation

Eligible – additional Extra Return based on average from average balance growth min. 8x from Period I & II

Period I	March 2022	April 2022	May 2022	June 2022	July 2022
Average balance growth*	IDR56,000,000,-	IDR200,000,000,-	IDR300,000,000,-	-	IDR200,000,000,-

\*compared to baseline month which is February 2022

Period II	August 2022	September 2022	October 2022	November 2022	December 2022
Average balance growth**	IDR400,000,000,-	IDR200,000,000,-	IDR300,000,000,-	IDR500,000,000,-	-

\*\*compared to baseline month which is July 2022

Average from Customers' average balance growth for 8 months is IDR269,500,000,-, therefore Customer will get additional extra return 0.25% from DR269,500,000,- or worth IDR539,000,-(net)