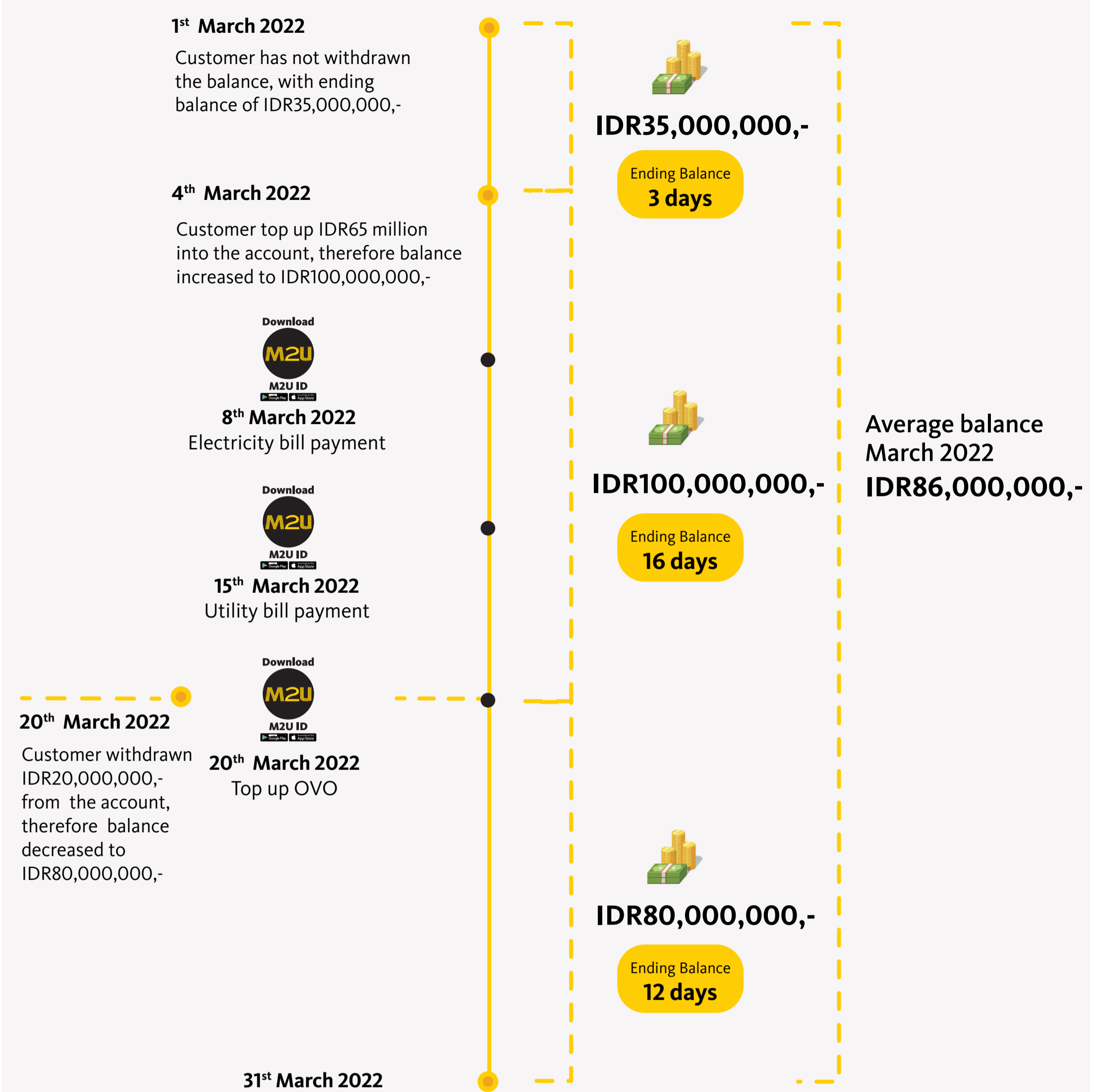


Not Eligible – doesn't meet the requirements for financial transactions 4x on the following month

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,-
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 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

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

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

Bill payment : 8th & 15th March 2022
 Top up e-wallet : 20th 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

$$\text{IDR}96,000,000,- - \text{IDR}38,000,000,- = \text{IDR}58,000,000,-$$



Not eligible to get the Extra Return

Doesn't meet the requirements for financial transactions 4x on the following month.