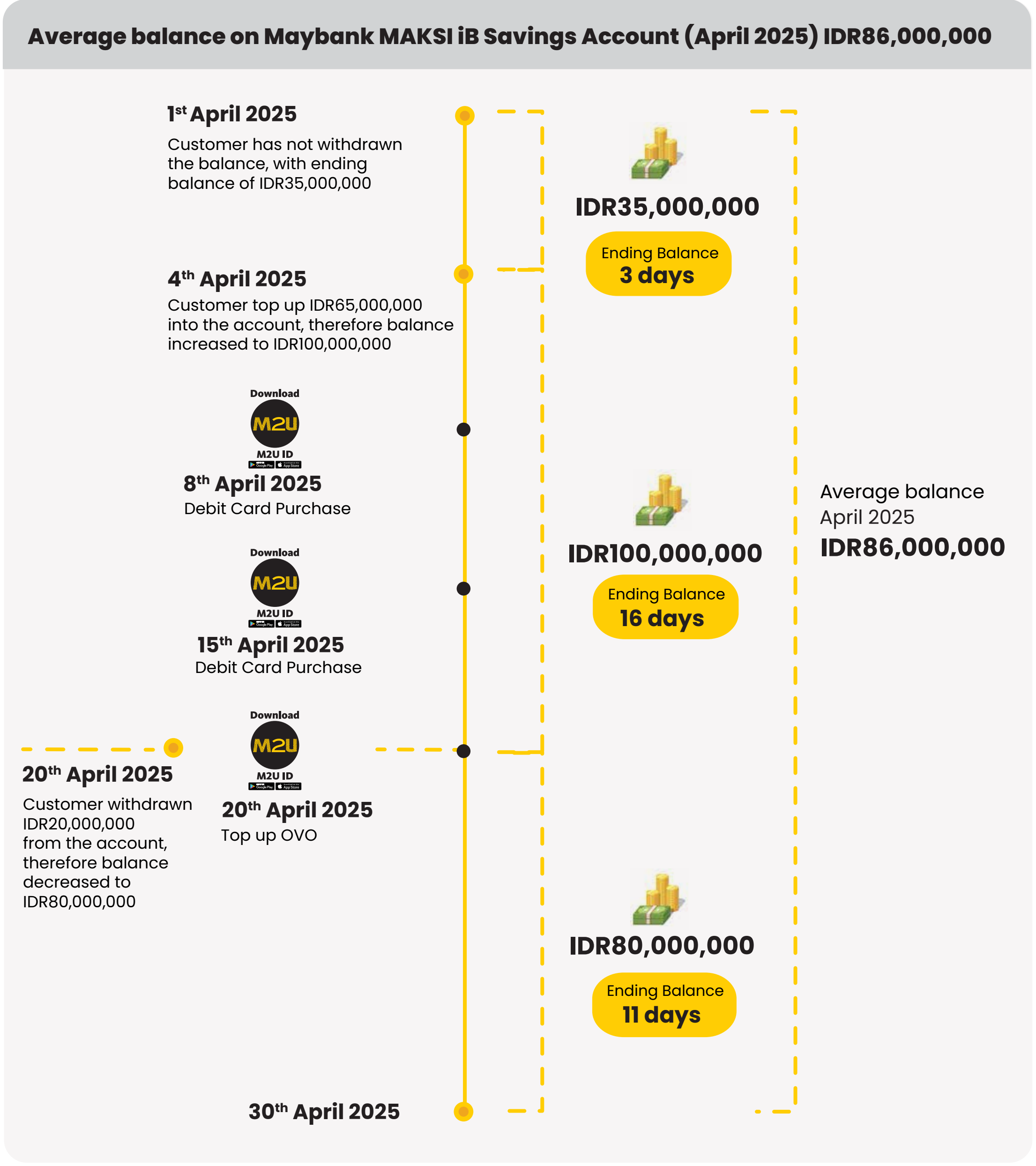


Eligible – Extra return based on average balance growth & transact 3x
Maybank MAKSI iB Savings Account average balance illustration.

Baseline used of average balance on Maybank MAKSI iB Savings Account (March 2025) IDR30,000,000



Detail on Average Balance Calculation in April 2025

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 Total Relationship Balance (TRB)/portfolio

Maybank iB Savings Account	Average balance		Average balance growth
	March 2025	April 2025	
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 (March 2025) : IDR30,000,000
Following month average balance (April 2025) : IDR86,000,000
Block program starting April 2025 : 0

Average balance growth =

following month average balance — **baseline month average balance** — **block program starting April 2025**

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

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

- Financial transactions 3x on following month via Maybank Debit Card and M2U ID App**

Purchase using Maybank Debit Card : 8th & 15th April 2025
Top up e-wallet : 20th April 2025

- There’s an average Total Relationship Balance (TRB)/portfolio growth min. IDR10,000,000**

Baseline month Average TRB (March 2025) : IDR38,000,000
Following month Average TRB (April 2025) : IDR96,000,000

Average balance growth =

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

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

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