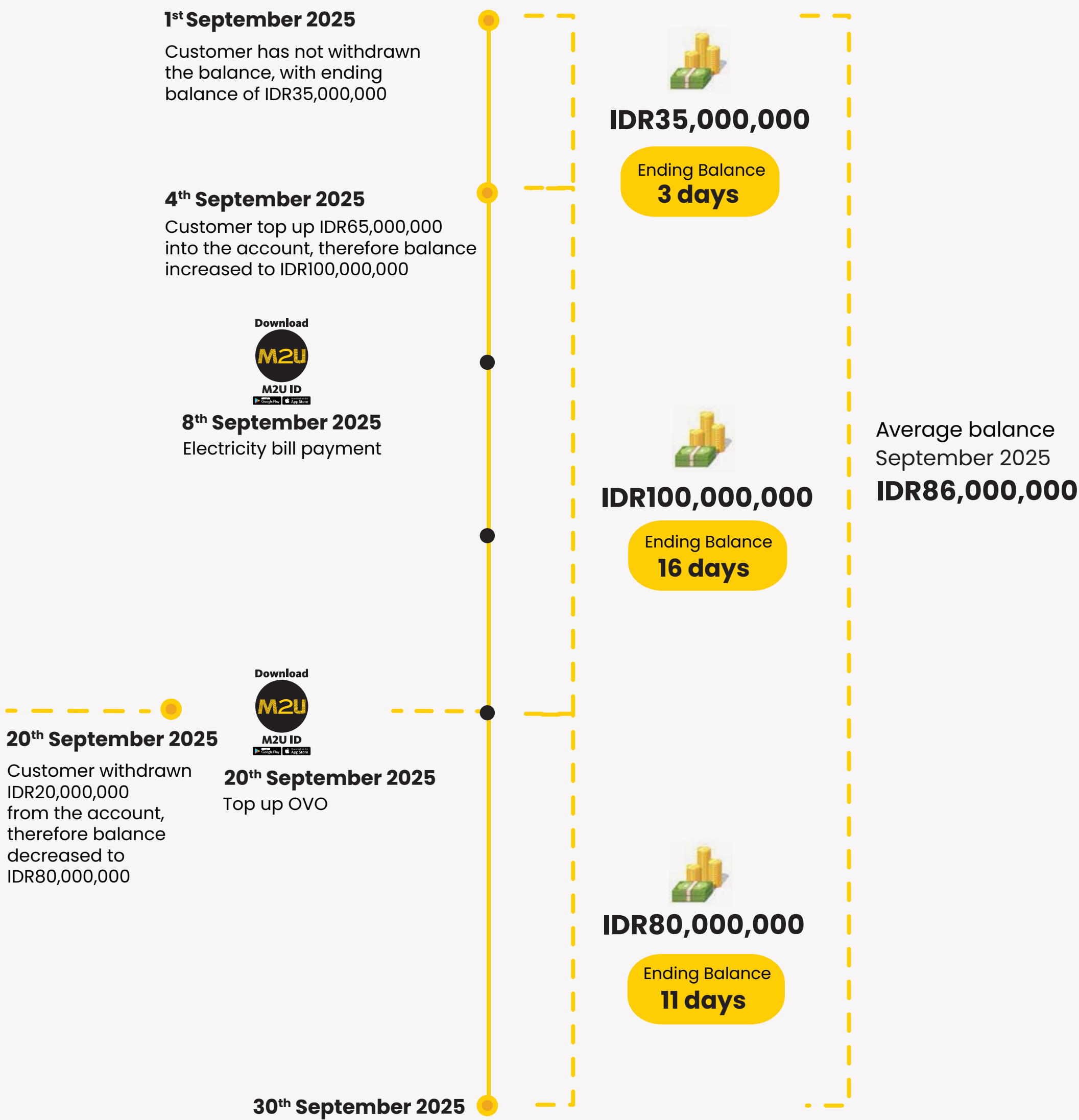


**Not entitled to receive bonus interest doesn't meet the requirements for financial transactions 3x on the following month**  
Maybank MAKSI Savings Account average balance illustration.

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

**Average balance on Maybank MAKSI Savings Account (September 2025) IDR86,000,000**



**Detail on Average Balance Calculation in September 2025**

**Average balance calculation on Maybank MAKSI Savings Account**

**Average Balance =**

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

$$\frac{(\text{IDR35,000,000} \times 3 \text{ days}) + (\text{IDR100,000,000} \times 16 \text{ days}) + (\text{IDR80,000,000} \times 11 \text{ days})}{30 \text{ days}} = \text{IDR86,000,000}$$

**Illustration of Average Total Relationship Balance (TRB)/Average Total Portfolio**

Maybank Savings Account	Average balance		Average balance growth
	June 2025	September 2025	
MAKSI	IDR30,000,000	IDR86,000,000	IDR56,000,000
Tabunganku	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

**Entitled to receive bonus interest review**

- There's an average balance growth in Maybank MAKSI Savings Account min IDR10,000,000**  
Baseline month average balance (June 2025) : IDR30,000,000  
Following month average balance (September 2025) : IDR86,000,000  
Block program starting September 2025 : 0

**Average balance growth =**

following month average balance

—

baseline month average balance

—

block program starting September 2025

IDR86,000,000

—

IDR30,000,000

—

0

=

IDR56,000,000

Entitled to receive bonus interest with min. increase, as growth on the account are higher than IDR10,000,000

- Financial transactions 3x on following month via Maybank Debit Card and M2U ID App**  
Bill payment : 8<sup>th</sup> September 2025  
Top up e-wallet : 20<sup>th</sup> September 2025

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

Baseline month Average TRB (June 2025) : IDR38,000,000  
Following month Average TRB (September 2025) : IDR96,000,000

**Average balance growth =**

following month average TRB

—

baseline month average TRB

IDR96,000,000

—

IDR38,000,000

=

IDR58,000,000

Entitled to receive bonus interest with min. increase, as growth on the account are higher than IDR10,000,000



**Not entitled to receive bonus interest.**

Doesn't meet the requirements for financial transactions 3x on the following month and at least 1x Maybank Debit Card purchase transaction