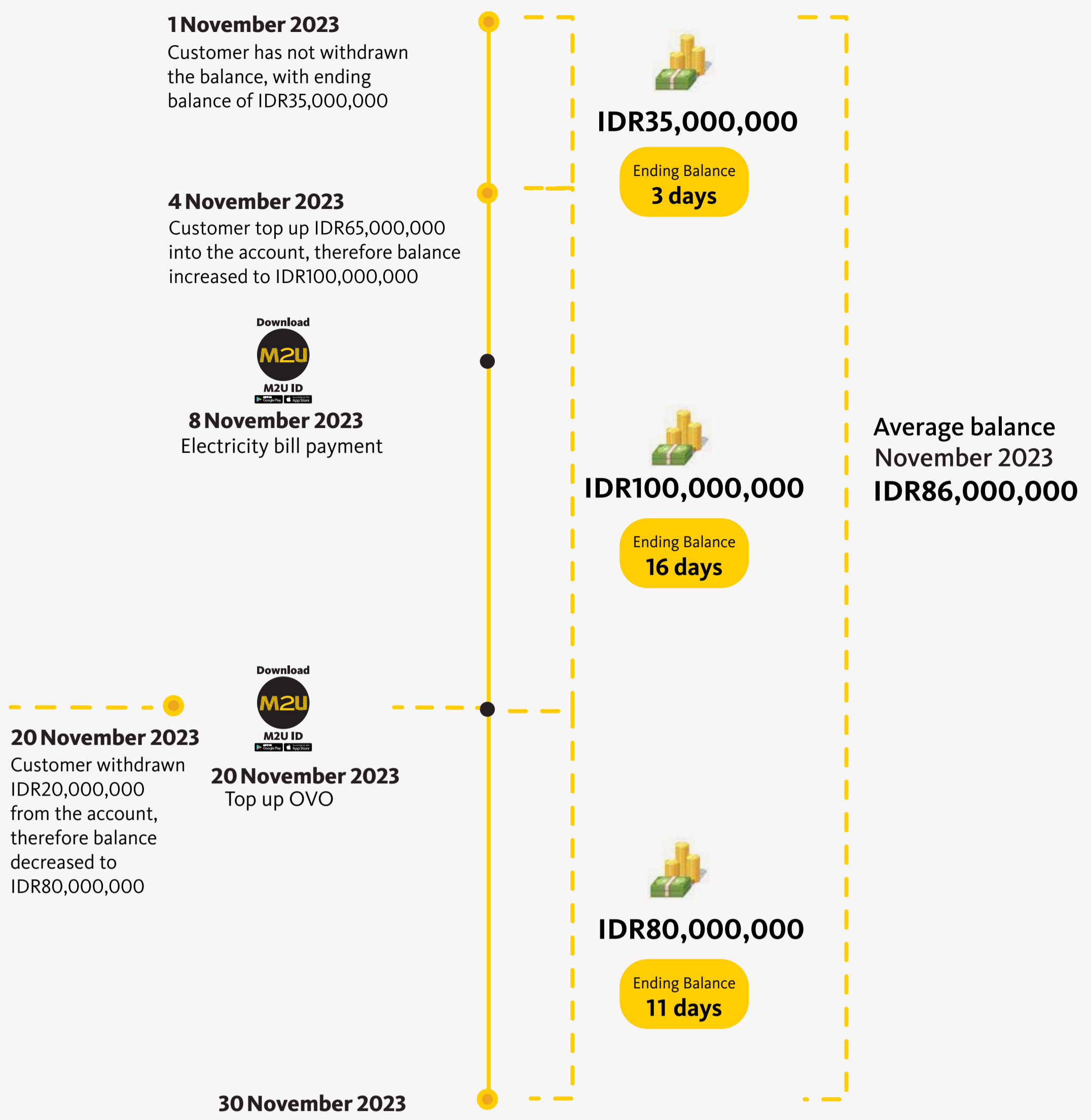


**Eligible - Extra Return based on average balance growth & transact 3x on M2U ID App**  
 Maybank MAKSI iB Savings Account average balance illustration.

**Baseline used of average balance on Maybank MAKSI iB Savings Account (October 2023) IDR30,000,000**

**Average balance on Maybank MAKSI iB Savings Account (November 2023) IDR86,000,000**



**Detail on Average Balance Calculation in November 2023**

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

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

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

$$= \text{IDR86,000,000}$$

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

Maybank iB Savings Account Product	Average balance		Average balance growth
	October 2023	November 2023	
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 (October 2023) : IDR30,000,000  
 Following month average balance (November 2023) : IDR86,000,000  
 Block program starting November 2023 : 0

**Average balance growth =**

$$\text{following month average balance} - \text{baseline month average balance} - \text{block program starting November 2023}$$

$$IDR86,000,000 - IDR30,000,000 - 0 = IDR56,000,000$$

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

- Financial transactions 3x on following month via M2U ID App**

Bill payment : 8 November 2023  
 Top up e-wallet : 20 November 2023

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

Baseline month Average TRB (October 2023) : IDR38,000,000  
 Following month Average TRB (November 2023): IDR96,000,000

**Average balance growth =**

$$\text{following month average TRB} - \text{baseline month average TRB}$$

$$IDR96,000,000 - IDR38,000,000 = IDR58,000,000$$

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