

IMPLEMENTATION OF NEW INTEREST/INDICATIVE PROFIT/DIVIDEND RATE CALCULATION 'SPLIT TIER' FOR CURRENT ACCOUNT, SAVINGS ACCOUNT (CASA) AND INVESTMENT ACCOUNT (IA) PRODUCTS

FREQUENTLY ASKED QUESTIONS (FAQ)																																											
No	Question	Answer																																									
1	When is the effective date for the New 'Split Tier' for Current Account, Savings (CASA) and Investment Account (IA)?	<p>Conventional Products:</p> <table> <tr> <th>PRODUCT TYPE</th><th>APPLICABLE PRODUCTS</th><th>IMPLEMENTATION DATE</th></tr> <tr> <td rowspan="5">Savings Account</td><td>Basic Savings Account</td><td rowspan="5">1 August 2022</td></tr> <tr> <td>Maybank2u Savers</td></tr> <tr> <td>Golden Savers Savings Account</td></tr> <tr> <td>Personal Saver</td></tr> <tr> <td>Flexi Saver Plan</td></tr> <tr> <td>Current Account</td><td>Maybank2u.Premier Account</td><td></td></tr> </table> <table> <tr> <th>PRODUCT TYPE</th><th>APPLICABLE PRODUCTS</th><th>IMPLEMENTATION DATE</th></tr> <tr> <td rowspan="2">Current Account</td><td>Premier 1 & Premier Savings Account</td><td rowspan="2">1 October 2022</td></tr> <tr> <td>Private Banking Account</td></tr> </table> <p>Islamic Products:</p> <table> <tr> <th>PRODUCT TYPE</th><th>APPLICABLE PRODUCTS</th><th>IMPLEMENTATION DATE</th></tr> <tr> <td rowspan="6">Savings Account</td><td>Savings Account-i</td><td rowspan="6">1 August 2022</td></tr> <tr> <td>Basic Savings Account-i</td></tr> <tr> <td>Maybank2u Savers-i</td></tr> <tr> <td>Personal Savers-i</td></tr> <tr> <td>Flexi Savers-i</td></tr> <tr> <td>Yippie-i & imteen-i*</td></tr> </table> <p><i>*Only for Yippie-i & imteen-i account holder above 18 years old</i></p> <table> <tr> <th>PRODUCT TYPE</th><th>APPLICABLE PRODUCTS</th><th>IMPLEMENTATION DATE</th></tr> <tr> <td rowspan="4">Investment Account</td><td>Golden Savvy Account-i</td><td rowspan="2">16 August 2022</td></tr> <tr> <td>Zest-i</td></tr> <tr> <td>Private Banking Account-i</td><td rowspan="2">16 October 2022</td></tr> <tr> <td>Premier Mudharabah Account-i (Retail, SME/BB and GB)</td></tr> </table> <p><i>Note: Profit Sharing Ratio for Investment Account products will be revised accordingly to the respective rate tier</i></p>	PRODUCT TYPE	APPLICABLE PRODUCTS	IMPLEMENTATION DATE	Savings Account	Basic Savings Account	1 August 2022	Maybank2u Savers	Golden Savers Savings Account	Personal Saver	Flexi Saver Plan	Current Account	Maybank2u.Premier Account		PRODUCT TYPE	APPLICABLE PRODUCTS	IMPLEMENTATION DATE	Current Account	Premier 1 & Premier Savings Account	1 October 2022	Private Banking Account	PRODUCT TYPE	APPLICABLE PRODUCTS	IMPLEMENTATION DATE	Savings Account	Savings Account-i	1 August 2022	Basic Savings Account-i	Maybank2u Savers-i	Personal Savers-i	Flexi Savers-i	Yippie-i & imteen-i*	PRODUCT TYPE	APPLICABLE PRODUCTS	IMPLEMENTATION DATE	Investment Account	Golden Savvy Account-i	16 August 2022	Zest-i	Private Banking Account-i	16 October 2022	Premier Mudharabah Account-i (Retail, SME/BB and GB)
PRODUCT TYPE	APPLICABLE PRODUCTS	IMPLEMENTATION DATE																																									
Savings Account	Basic Savings Account	1 August 2022																																									
	Maybank2u Savers																																										
	Golden Savers Savings Account																																										
	Personal Saver																																										
	Flexi Saver Plan																																										
Current Account	Maybank2u.Premier Account																																										
PRODUCT TYPE	APPLICABLE PRODUCTS	IMPLEMENTATION DATE																																									
Current Account	Premier 1 & Premier Savings Account	1 October 2022																																									
	Private Banking Account																																										
PRODUCT TYPE	APPLICABLE PRODUCTS	IMPLEMENTATION DATE																																									
Savings Account	Savings Account-i	1 August 2022																																									
	Basic Savings Account-i																																										
	Maybank2u Savers-i																																										
	Personal Savers-i																																										
	Flexi Savers-i																																										
	Yippie-i & imteen-i*																																										
PRODUCT TYPE	APPLICABLE PRODUCTS	IMPLEMENTATION DATE																																									
Investment Account	Golden Savvy Account-i	16 August 2022																																									
	Zest-i																																										
	Private Banking Account-i	16 October 2022																																									
	Premier Mudharabah Account-i (Retail, SME/BB and GB)																																										
2	What is 'Split Tier'?	'Split Tier' is an interest/indicative profit/dividend calculation method that separates the account balance according to the respective rate tier.																																									
3	How is the 'Split Tier' calculated?	Account balance for each band x each interest/indicative profit/dividend rate band x total number of days / total days of the year																																									
4	What is difference between the previous 'Multi Tier' and the new 'Split Tier' calculation?	Kindly refer to Appendix 1 for a sample illustration.																																									

Appendix 1: Sample Illustration

ITEM	MULTI TIER DETAILS	SPLIT TIER DETAILS																										
Product	Golden Savvy Account-i	Golden Savvy Account-i																										
Sample Indicative Profit Rate	<table><tr><th colspan="2">MULTI TIER</th></tr><tr><th>Balance Band (RM)</th><th>Sample Indicative Profit Rate (% p.a.)</th></tr><tr><td>Up to RM200,000</td><td>0.20%</td></tr><tr><td>Above RM200,000</td><td>0.45%</td></tr></table> <p>Multi Tier before 16 August 2022</p> <p><u>Note:</u></p> <p>1) The indicative profit rates and Profit Sharing Ratio will be revised accordingly to the respective rate tier on every 16th of the month.</p> <p>2) All indicative profit rates quoted may change without prior notice.</p> <p>3) Please contact the nearest Maybank/Maybank Islamic branch or our website for the latest information.</p>	MULTI TIER		Balance Band (RM)	Sample Indicative Profit Rate (% p.a.)	Up to RM200,000	0.20%	Above RM200,000	0.45%	<table><tr><th colspan="2">SPLIT TIER</th></tr><tr><th>Balance Band (RM)</th><th>Sample Indicative Profit Rate (% p.a.)</th></tr><tr><td>Below RM1,000</td><td>0.05%</td></tr><tr><td>RM1,000 to RM10,000</td><td>0.20%</td></tr><tr><td>Above RM10,000 to RM25,000</td><td>0.20%</td></tr><tr><td>Above RM25,000 to RM50,000</td><td>0.20%</td></tr><tr><td>Above RM50,000 to RM100,000</td><td>0.20%</td></tr><tr><td>Above RM100,000 to RM250,000</td><td>0.20%</td></tr><tr><td>Subsequent balances above RM250,000</td><td>0.45%</td></tr></table> <p>Split Tier with effect from 16 August 2022</p> <p><u>Note:</u></p> <p>1) The indicative profit rates and Profit Sharing Ratio will be revised accordingly to the respective rate tier on every 16th of the month.</p> <p>2) All indicative profit rates quoted may change without prior notice.</p> <p>3) Please contact the nearest Maybank/Maybank Islamic branch or our website for the latest information.</p>	SPLIT TIER		Balance Band (RM)	Sample Indicative Profit Rate (% p.a.)	Below RM1,000	0.05%	RM1,000 to RM10,000	0.20%	Above RM10,000 to RM25,000	0.20%	Above RM25,000 to RM50,000	0.20%	Above RM50,000 to RM100,000	0.20%	Above RM100,000 to RM250,000	0.20%	Subsequent balances above RM250,000	0.45%
MULTI TIER																												
Balance Band (RM)	Sample Indicative Profit Rate (% p.a.)																											
Up to RM200,000	0.20%																											
Above RM200,000	0.45%																											
SPLIT TIER																												
Balance Band (RM)	Sample Indicative Profit Rate (% p.a.)																											
Below RM1,000	0.05%																											
RM1,000 to RM10,000	0.20%																											
Above RM10,000 to RM25,000	0.20%																											
Above RM25,000 to RM50,000	0.20%																											
Above RM50,000 to RM100,000	0.20%																											
Above RM100,000 to RM250,000	0.20%																											
Subsequent balances above RM250,000	0.45%																											
Sample Account Balance (September 2022)	RM255,000	RM255,000																										
Calculation Formula	Account balance x indicative profit rate x total number of days / total days of the year	Account balance for each band x each indicative profit rate band x total number of days / total days of the year																										
Sample Profit Rate Calculation (September 2022)	<p><u>Balance Band Above RM200,000</u></p> <p>RM255,000 x 0.45% x 30/365</p> <p>= RM94.315068</p> <p><u>Total Profit</u></p> <p>= <u>RM94.32</u></p> <p>Note: Profit payment date will still follow the respective product.</p>	<p><u>Balance Band Below RM1,000</u></p> <p>RM999.99 x 0.05% x 30/365</p> <p>= RM0.041095</p> <p><u>Balance Band RM1,000 to RM10,000</u></p> <p>RM9,000.01 x 0.20% x 30/365</p> <p>= RM1.479453</p> <p><u>Balance Band Above RM10,000 to RM25,000</u></p> <p>RM15,000 x 0.20% x 30/365</p> <p>= RM2.465753</p> <p><u>Balance Band Above RM25,000 to RM50,000</u></p> <p>RM25,000 x 0.20% x 30/365</p> <p>= RM4.109589</p>																										

		<p><u>Balance Band Above RM50,000 to RM100,000</u> $RM50,000 \times 0.20\% \times 30/365$ $= RM8.219178$</p> <p><u>Balance Band Above RM100,000 to RM250,000</u> $RM150,000 \times 0.20\% \times 30/365$ $= RM24.657534$</p> <p><u>Balance Band Subsequent balances above RM250,000</u> $RM5,000 \times 0.45\% \times 30/365$ $= RM1.849315$</p> <p><u>Total Profit</u> $= RM0.041095 + RM1.479453 + RM2.465753 +$ $RM4.109589 + RM8.219178 + RM24.657534 +$ $RM1.849315$ $= \underline{RM42.82}$</p> <p>Note: Profit payment date will still follow the respective product.</p>
--	--	--