

## 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)

- When is the effective date for the New 'Split Tier' for Current Account, Savings (CASA) and Investment Account (IA)?

#### Conventional Products:

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	

#### Islamic Products:

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**	

\*\* Only for Yippie-i & imteen-i above 18 years old.

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)	

Note: Profit Sharing Ratio for Investment Account products will be revised accordingly to the respective rate tier

- 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.

- 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?

**Sample illustration:**

ITEM	MULTI TIER DETAILS	SPLIT TIER DETAILS																																				
Product	Golden Savers Savings Account																																					
Sample Interest Rates	<table border="1" data-bbox="319 398 823 743"> <thead> <tr> <th colspan="2" data-bbox="319 398 823 432">MULTI TIER</th> </tr> <tr> <th data-bbox="319 439 609 510">Balance Band (RM)</th> <th data-bbox="614 439 823 510">Sample Rate (%p.a.)</th> </tr> </thead> <tbody> <tr> <td data-bbox="319 517 609 544">Below RM1,000</td> <td data-bbox="614 517 823 544">0.00%</td> </tr> <tr> <td data-bbox="319 551 609 577">Up to RM10,000</td> <td data-bbox="614 551 823 577">0.20%</td> </tr> <tr> <td data-bbox="319 584 609 611">Up to RM25,000</td> <td data-bbox="614 584 823 611">0.20%</td> </tr> <tr> <td data-bbox="319 618 609 645">Up to RM50,000</td> <td data-bbox="614 618 823 645">0.20%</td> </tr> <tr> <td data-bbox="319 651 609 678">Up to RM100,000</td> <td data-bbox="614 651 823 678">0.20%</td> </tr> <tr> <td data-bbox="319 685 609 712">Up to RM250,000</td> <td data-bbox="614 685 823 712">0.20%</td> </tr> <tr> <td data-bbox="319 719 609 745">Above RM250,000</td> <td data-bbox="614 719 823 745">0.45%</td> </tr> </tbody> </table> <p data-bbox="319 763 823 891">Multi Tier before 1 August 2022 Note: All interest rates quoted may change without prior notice. Please contact the nearest Maybank branch for the latest rate.</p>	MULTI TIER		Balance Band (RM)	Sample Rate (%p.a.)	Below RM1,000	0.00%	Up to RM10,000	0.20%	Up to RM25,000	0.20%	Up to RM50,000	0.20%	Up to RM100,000	0.20%	Up to RM250,000	0.20%	Above RM250,000	0.45%	<table border="1" data-bbox="874 398 1538 743"> <thead> <tr> <th colspan="2" data-bbox="874 398 1538 432">SPLIT TIER</th> </tr> <tr> <th data-bbox="874 439 1350 510">Balance Band (RM)</th> <th data-bbox="1355 439 1538 510">Sample Rate (%p.a.)</th> </tr> </thead> <tbody> <tr> <td data-bbox="874 517 1350 544">Below RM1,000</td> <td data-bbox="1355 517 1538 544">0.00%</td> </tr> <tr> <td data-bbox="874 551 1350 577">RM1,000 to RM10,000</td> <td data-bbox="1355 551 1538 577">0.20%</td> </tr> <tr> <td data-bbox="874 584 1350 611">Above RM10,000 to RM25,000</td> <td data-bbox="1355 584 1538 611">0.20%</td> </tr> <tr> <td data-bbox="874 618 1350 645">Above RM25,000 to RM50,000</td> <td data-bbox="1355 618 1538 645">0.20%</td> </tr> <tr> <td data-bbox="874 651 1350 678">Above RM50,000 to RM100,000</td> <td data-bbox="1355 651 1538 678">0.20%</td> </tr> <tr> <td data-bbox="874 685 1350 712">Above RM100,000 to RM250,000</td> <td data-bbox="1355 685 1538 712">0.20%</td> </tr> <tr> <td data-bbox="874 719 1350 745">Subsequent balances above RM250,000</td> <td data-bbox="1355 719 1538 745">0.45%</td> </tr> </tbody> </table> <p data-bbox="874 763 1538 891">Split Tier with effect from 1 August 2022 Note: All interest rates quoted may change without prior notice. Please contact the nearest Maybank branch for the latest rate.</p>	SPLIT TIER		Balance Band (RM)	Sample Rate (%p.a.)	Below RM1,000	0.00%	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%
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Sample Account Balance (August 2022)	RM255,000																																					
Calculation Formula	Account balance x interest rate x total number of days / total days of the year.	Account balance for each band x each interest rate band x total number of days / total days of the year																																				
Sample Calculation (August 2022)	<p data-bbox="319 1167 823 1193"><u>Balance Band Above RM250,000</u></p> <p data-bbox="319 1211 823 1272">RM255,000 x 0.45% x 31/365 = RM97.458904</p> <p data-bbox="319 1290 823 1317"><u>Total Interest</u></p> <p data-bbox="319 1335 823 1361">= <b>RM97.46</b></p> <p data-bbox="319 1379 823 1440">Note: Interest payment date will still follow the respective products.</p>	<p data-bbox="874 1167 1538 1193"><u>Balance Band Below RM1,000</u></p> <p data-bbox="874 1211 1538 1272">RM999.99 x 0.00% x 31/365 = RM0.000000</p> <p data-bbox="874 1290 1538 1317"><u>Balance Band RM1,000 to RM10,000</u></p> <p data-bbox="874 1335 1538 1395">RM9,000.01 x 0.20% x 31/365 = RM1.528769</p> <p data-bbox="874 1413 1538 1440"><u>Balance Band Above RM10,000 to RM25,000</u></p> <p data-bbox="874 1458 1538 1518">RM15,000 x 0.20% x 31/365 = RM2.547945</p> <p data-bbox="874 1536 1538 1563"><u>Balance Band Above RM25,000 to RM50,000</u></p> <p data-bbox="874 1581 1538 1641">RM25,000 x 0.20% x 31/365 = RM4.246575</p> <p data-bbox="874 1659 1538 1686"><u>Balance Band Above RM50,000 to RM100,000</u></p> <p data-bbox="874 1704 1538 1765">RM50,000 x 0.20% x 31/365 = RM8.493151</p> <p data-bbox="874 1783 1538 1809"><u>Balance Band Above RM100,000 to RM250,000</u></p> <p data-bbox="874 1827 1538 1888">RM150,000 x 0.20% x 31/365 = RM25.479452</p>																																				

		<p><u>Balance Band Subsequent balances above RM250,000</u></p> <p>RM5,000 x 0.45% x 31/365 =RM1.910959</p> <p><u>Total Interest</u></p> <p>= RM0.000000 + RM1.528769 + RM2.547945 + RM4.246575 + RM8.493151 + RM25.479452 + RM1.910959 = <b><u>RM44.21</u></b></p> <p>Note: Interest payment date will still follow the respective products.</p>
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