

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 border="1"> <thead> <tr> <th>PRODUCT TYPE</th> <th>APPLICABLE PRODUCTS</th> <th>IMPLEMENTATION DATE</th> </tr> </thead> <tbody> <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> </tbody> </table> <table border="1"> <thead> <tr> <th>PRODUCT TYPE</th> <th>APPLICABLE PRODUCTS</th> <th>IMPLEMENTATION DATE</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>Islamic Products:</p> <table border="1"> <thead> <tr> <th>PRODUCT TYPE</th> <th>APPLICABLE PRODUCTS</th> <th>IMPLEMENTATION DATE</th> </tr> </thead> <tbody> <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> </tbody> </table> <p><i>*Only for Yippie-i & imteen-i account holder above 18 years old</i></p> <table border="1"> <thead> <tr> <th>PRODUCT TYPE</th> <th>APPLICABLE PRODUCTS</th> <th>IMPLEMENTATION DATE</th> </tr> </thead> <tbody> <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> </tbody> </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)
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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	Zest-i	Zest-i												
Sample Indicative Profit Rate	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">MULTI TIER</th> </tr> <tr> <th style="text-align: center;">Balance Band (RM)</th> <th style="text-align: center;">Sample Indicative Profit Rate (% p.a.)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Any balance</td> <td style="text-align: center;">0.05%</td> </tr> </tbody> </table> <p>Multi Tier before 16 August 2022</p> <p><u>Note:</u></p> <ol style="list-style-type: none"> 1) The indicative profit rates and Profit Sharing Ratio will be revised accordingly to the respective rate tier on every 16th of the month. 2) All indicative profit rates quoted may change without prior notice. 3) Please contact the nearest Maybank/Maybank Islamic branch or our website for the latest information. 	MULTI TIER		Balance Band (RM)	Sample Indicative Profit Rate (% p.a.)	Any balance	0.05%	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">SPLIT TIER</th> </tr> <tr> <th style="text-align: center;">Balance Band (RM)</th> <th style="text-align: center;">Sample Indicative Profit Rate (% p.a.)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Any balance</td> <td style="text-align: center;">0.05%</td> </tr> </tbody> </table> <p>Split Tier with effect from 16 August 2022</p> <p><u>Note:</u></p> <ol style="list-style-type: none"> 1) The indicative profit rates and Profit Sharing Ratio will be revised accordingly to the respective rate tier on every 16th of the month. 2) All indicative profit rates quoted may change without prior notice. 3) Please contact the nearest Maybank/Maybank Islamic branch or our website for the latest information. 	SPLIT TIER		Balance Band (RM)	Sample Indicative Profit Rate (% p.a.)	Any balance	0.05%
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Sample Account Balance (September 2022)	RM200,000	RM200,000												
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 Any Balance</u> $RM200,000 \times 0.05\% \times 30/365$ = RM8.21917</p> <p><u>Total Profit</u> = <u>RM8.22</u></p> <p>Note: Profit payment date will still follow the respective product.</p>	<p><u>Balance Band Any Balance</u> $RM200,000 \times 0.05\% \times 30/365$ = RM8.21917</p> <p><u>Total Profit</u> = <u>RM8.22</u></p> <p>Note: Profit payment date will still follow the respective product.</p>												