

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																																																
No	Questions	Answers																																														
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="4">Savings Account</td> <td>Basic Savings Account</td> <td rowspan="4">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> <td></td> <td></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>Current Account</td> <td>Premier 1 & Premier Savings Account</td> <td rowspan="2">1 October 2022</td> </tr> <tr> <td></td> <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="5">Savings Account</td> <td>Savings Account-i</td> <td rowspan="5">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> <td></td> </tr> </tbody> </table> <p><i>**Only for Yippie-i & imteen-i 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="3">Investment Account</td> <td>Golden Savvy Account-i</td> <td>16 August 2022</td> </tr> <tr> <td>Zest-i</td> <td></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 <u>Appendix 1</u> for sample illustration between ‘Multi Tier’ and ‘Split Tier’																																														

Sample Illustration

ITEM	MULTI TIER DETAILS	SPLIT TIER DETAILS												
Product	Personal Savers-i	Personal Savers-i												
Sample Profit Rate	<table border="1"> <thead> <tr> <th colspan="2">MULTI TIER</th> </tr> <tr> <th>Balance Band (RM)</th> <th>Sample Effective Profit Rate (%p.a.)</th> </tr> </thead> <tbody> <tr> <td>All Balances</td> <td>0.20</td> </tr> </tbody> </table> <p>Multi Tier before 1 August 2022 Note: All profit rates quoted may change without prior notice. Please contact the nearest Maybank/Maybank Islamic branch for the latest rate.</p>	MULTI TIER		Balance Band (RM)	Sample Effective Profit Rate (%p.a.)	All Balances	0.20	<table border="1"> <thead> <tr> <th colspan="2">SPLIT TIER</th> </tr> <tr> <th>Balance Band (RM)</th> <th>Sample Effective Split Tier Profit Rate (%p.a.)</th> </tr> </thead> <tbody> <tr> <td>All Balances</td> <td>0.20</td> </tr> </tbody> </table> <p>Split Tier with effect from 1 August 2022 Note: All effective profit rates quoted may change without prior notice. Please contact the nearest Maybank/Maybank Islamic branch for the latest rate.</p>	SPLIT TIER		Balance Band (RM)	Sample Effective Split Tier Profit Rate (%p.a.)	All Balances	0.20
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Sample Account Balance (August 2022)	RM10,000	RM10,000												
Calculation Formula	Account balance x profit rate x total number of days / total days of the year.	Account balance for each band x each profit rate rate band x total number of days / total days of the year												
Sample Calculation (August 2022)	<p><u>Balance Band All Balances</u></p> $RM10,000 \times 0.20\% \times 31/365 = RM1.698630$ <p><u>Total Profit</u> = RM48.41</p> <p>Note: Profit payment date will still follow the respective products.</p>	<p><u>Balance Band All Balances</u></p> $RM10,000 \times 0.20\% \times 31/365 = RM1.698630$ <p><u>Total Profit</u> = RM48.41</p> <p>Note: Profit payment date will still follow the respective products.</p>												