

Summary of Product/ Service Information

Kredit Usaha Rakyat (KUR) - Ritel

Product/ Service Name	Kredit Usaha Rakyat (KUR) – Ritel
Product/ Service Type	Loans with fixed installments (principal and interest) per month
Name of Publisher	PT. Bank Tabungan Pensiunan Nasional, Tbk. (“BTPN”)
Summary	KUR products are BTPN products with collateral given to traders or entrepreneurs engaged in SMEs business sector. The loan ceiling of KUR product can be given > Rp. 25 million up to Rp. 200 million with a maximum period of up to 48 months for working capital needs and 60 months for investment needs.
Benefit	Credit facility of KUR product can be used for working capital credit purpose to fulfill requirement of working capital of UMKM entrepreneur, or can also be used for investment as business development. In addition, Bank BTPN also provides an opportunity to all its borrowers to receive training aimed at assisting the debtor in managing and / or upgrading his business capability, provided in the Power program.
Risk	Risks for debtors that may arise by taking credit facilities of KUR products include if the debtor is late in paying the obligations on his credit, then: <ul style="list-style-type: none"> • A fine of 5% per month from the installment obligation to be paid, • Will be recorded in Bank Indonesia Debtor Information System / OJK for 2 years as the debtor in trouble.
Terms and Procedures	<ol style="list-style-type: none"> 1. Not having a KUR loan 2. Not having a working capital loan (working capital / investment) in a bank or other financial institution. If the loan is in the form of Credit Card, Housing Loan (KPR), and Motor Vehicle Loan (KKB), it is still permitted to apply for KUR 3. Filling out the credit application form and opening the account 4. Prospective debtor must meet the main requirements to be granted financing, including but not limited to: <ul style="list-style-type: none"> ✓ Debtor business is still running and has been running for at least 6 months ✓ Not an illegal type of business or a banned type of business. ✓ Minimum age 21 years or 18 years old when married ✓ Indonesian citizen ✓ Have a good credit history (for those who have / have loans to other

creditors).

5. The documents that must be fulfilled are:

Document Type	Individual
Requirement Documents	
- Application form for credit & account opening	√
- Document Identity <ul style="list-style-type: none">▪ ID Card (including ID Card of Spouse)▪ Family Card / marriage certificate (if married)▪ Deed of Divorce or Deed of Death (if widow / widower)	√
- NPWP	√
- License / business statement (from Kelurahan / Ministry)	√
Document of Credit	
- Credit agreement	√
- Collateral Binding Letter	√

6. Any application that meets the above requirements will be processed according to the provisions in BTPN MUR.

7. The Borrower shall provide the required and necessary data and / or information and guarantee the correctness of the data and / or documents and / or information provided in accordance with the notified and submitted, and exempt BTPN MUR from any possible losses, claims or claims arise in the future on the data and / or information provided by the debtor.

8. If more detailed information on credit information is required please contact the nearest BTPN MUR branch office.

9. Related to the debtor's complaint procedure related to this credit can be done through the nearest BTPN MUR branch or contact BTPN call service 1500300

Fee

1. Interest Rate

Interest Rate **KUR** is 9.00% / year (effective) or equivalent to 0.41% / month (flat).

The **KUR** product interest rate is calculated based on the flat rate per month equalized with the effective interest rate per year. The flat rate charged for **KUR** products is in accordance with the interest rate applicable to the **KUR** product.

	<p>2. Admin Fee</p> <p>For each facility provided, it will incur a management fee of Rp 499.000,- up to Rp 999.000,-.</p> <p>3. Fines of Late</p> <p>Maximum 5.00% (five percent) per month of monthly liabilities past due</p> <p>4. Accelerated repayment costs</p> <p>For each repayment of credit made before the loan period is completed, an accelerated repayment fee of 3x of monthly obligation is required</p> <p>5. Installment of Credit Loan</p> <p>Loan installments in the form of principal and interest are paid regularly per month during the crediting period as stated in the installment schedule</p>																																																																																																															
Simulation	<table border="1"> <thead> <tr> <th rowspan="2">Besar Pinjaman</th> <th colspan="6">Angsuran Bulanan</th> </tr> <tr> <th>6</th> <th>12</th> <th>18</th> <th>24</th> <th>30</th> <th>36</th> </tr> </thead> <tbody> <tr><td>26,000,000</td><td>4,447,792</td><td>2,273,738</td><td>1,549,539</td><td>1,187,803</td><td>971,052</td><td>826,793</td></tr> <tr><td>30,000,000</td><td>5,132,067</td><td>2,623,544</td><td>1,787,930</td><td>1,370,542</td><td>1,120,445</td><td>953,992</td></tr> <tr><td>35,000,000</td><td>5,987,412</td><td>3,060,802</td><td>2,085,918</td><td>1,598,966</td><td>1,307,186</td><td>1,112,991</td></tr> <tr><td>40,000,000</td><td>6,842,756</td><td>3,498,059</td><td>2,383,907</td><td>1,827,390</td><td>1,493,926</td><td>1,271,989</td></tr> <tr><td>50,000,000</td><td>8,553,445</td><td>4,372,574</td><td>2,979,883</td><td>2,284,237</td><td>1,867,408</td><td>1,589,987</td></tr> <tr><td>60,000,000</td><td>10,264,134</td><td>5,247,089</td><td>3,575,860</td><td>2,741,085</td><td>2,240,890</td><td>1,907,984</td></tr> <tr><td>70,000,000</td><td>11,974,824</td><td>6,121,603</td><td>4,171,836</td><td>3,197,932</td><td>2,614,371</td><td>2,225,981</td></tr> <tr><td>80,000,000</td><td>13,685,513</td><td>6,996,118</td><td>4,767,813</td><td>3,654,779</td><td>2,987,853</td><td>2,543,979</td></tr> <tr><td>90,000,000</td><td>15,396,202</td><td>7,870,633</td><td>5,363,790</td><td>4,111,627</td><td>3,361,334</td><td>2,861,976</td></tr> <tr><td>100,000,000</td><td>17,106,891</td><td>8,745,148</td><td>5,959,766</td><td>4,568,474</td><td>3,734,816</td><td>3,179,973</td></tr> <tr><td>125,000,000</td><td>21,383,613</td><td>10,931,435</td><td>7,449,708</td><td>5,710,593</td><td>4,668,520</td><td>3,974,967</td></tr> <tr><td>150,000,000</td><td>25,660,336</td><td>13,117,722</td><td>8,939,650</td><td>6,852,711</td><td>5,602,224</td><td>4,769,960</td></tr> <tr><td>175,000,000</td><td>29,937,059</td><td>15,304,008</td><td>10,429,591</td><td>7,994,830</td><td>6,535,928</td><td>5,564,953</td></tr> <tr><td>200,000,000</td><td>34,213,781</td><td>17,490,295</td><td>11,919,533</td><td>9,136,948</td><td>7,469,632</td><td>6,359,947</td></tr> </tbody> </table>	Besar Pinjaman	Angsuran Bulanan						6	12	18	24	30	36	26,000,000	4,447,792	2,273,738	1,549,539	1,187,803	971,052	826,793	30,000,000	5,132,067	2,623,544	1,787,930	1,370,542	1,120,445	953,992	35,000,000	5,987,412	3,060,802	2,085,918	1,598,966	1,307,186	1,112,991	40,000,000	6,842,756	3,498,059	2,383,907	1,827,390	1,493,926	1,271,989	50,000,000	8,553,445	4,372,574	2,979,883	2,284,237	1,867,408	1,589,987	60,000,000	10,264,134	5,247,089	3,575,860	2,741,085	2,240,890	1,907,984	70,000,000	11,974,824	6,121,603	4,171,836	3,197,932	2,614,371	2,225,981	80,000,000	13,685,513	6,996,118	4,767,813	3,654,779	2,987,853	2,543,979	90,000,000	15,396,202	7,870,633	5,363,790	4,111,627	3,361,334	2,861,976	100,000,000	17,106,891	8,745,148	5,959,766	4,568,474	3,734,816	3,179,973	125,000,000	21,383,613	10,931,435	7,449,708	5,710,593	4,668,520	3,974,967	150,000,000	25,660,336	13,117,722	8,939,650	6,852,711	5,602,224	4,769,960	175,000,000	29,937,059	15,304,008	10,429,591	7,994,830	6,535,928	5,564,953	200,000,000	34,213,781	17,490,295	11,919,533	9,136,948	7,469,632	6,359,947
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Summary of Product/ Service Information

Product/ Service Name	TABUNGAN MITRA USAHA						
Product/ Service Type	Saving product that make it easy for the Customer to their loan credit disbursement and installment payment transactions						
Name of Publisher	PT. Bank Tabungan Pensiunan Nasional, Tbk. ("BTPN")						
Summary	MITRA USAHA is saving product that 1 (one) loan package as a loan credit disbursement and installment payment transaction issued by Mitra Usaha Rakyat unit business						
Benefit	<p>The product facilities of MITRA USAHA provide benefits for the Customer in conducting disbursement also installment payment transaction and as savings accounts with ease of registration.</p> <p>Interest Rate of MITRA USAHA</p> <p>Interest rates to be given to Customers follow the funds deposited in the MITRA USAHA</p> <table border="1" data-bbox="522 982 859 1131"> <thead> <tr> <th>Tier</th> <th>Interest</th> </tr> </thead> <tbody> <tr> <td>≤ 1 Mio</td> <td>0%</td> </tr> <tr> <td>>1 Mio</td> <td>1%</td> </tr> </tbody> </table> <p>In addition, Bank BTPN also provides an opportunity to all its borrowers to receive training aimed at assisting the debtor in managing and / or upgrading his business capability, provided in the Daya program.</p>	Tier	Interest	≤ 1 Mio	0%	>1 Mio	1%
Tier	Interest						
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Risk	<p>Risks for debtors that can arise by taking the facilities of MITRA USAHA products are</p> <ol style="list-style-type: none"> Currently, savings are not equipped yet with an ATM card Fund withdrawal outside the branch can only be done for 1 transaction within 1 day and maximum of Rp 1 million Interest changes at any time in accordance with LPS provisions 						
Terms and Procedures	<ol style="list-style-type: none"> Fill out the application form for opening an account Individual Customer: Copy of ID /Driving License and application form; or Non-Individual Customer: <ul style="list-style-type: none"> – Power of attorney representing company with stamp duty – Application form 						

	<ul style="list-style-type: none"> - Copy ID card/ driving license of managers and shareholders - Deed of incorporation/ Articles of Association - Certificate / official statement of the last organizational structure / management - SIUP and NPWP - Approval Letter from relevant department and Certificate of Domicile (if applicable) Application of loan is submitted through the nearest branch of BTPN UMK. <ol style="list-style-type: none"> 3. Can be opened for joint account with AND or OR status 4. Any application that meets the above requirements will be processed according to the applicable provisions in BTPN MUR. 5. The Borrower shall provide the required and required data and / or information and guarantee the correctness of the data and / or documents and / or information provided in accordance with the notified and submitted, and exempt BTPN MUR from any possible losses, claims or claims arise in the future on the data and / or information provided by the debtor. 6. If more detailed information on product information is required, please contact the nearest BTPN MUR branch officer. 7. Related to the debtor's complaint procedure related to this product can be done through the nearest BTPN MUR branch or contact BTPN call service 1500300
Fee	<ol style="list-style-type: none"> 1. Initial Deposit The amount of initial deposit is Rp 0 (zero rupiah) 2. Interest Tax Subject to 20% tax on interest rate given to the customer 3. The balance is withheld by the System No balance is withheld by the system 4. Administration Fee The administrative fee of Rp 3,500 will be deducted directly from the monthly savings balance 5. Saving Book Override Fees In the event of a change of passbook, it will cost Rp 5,000 6. Replacement of Smart Card (KartuMU) In case of card replacement due to damage or loss, it will cost Rp 10,000 7. Account Closing Fees

	Charge of Rp 10,000 for closing of account																																				
Simulation	<p>Simulation made with maximum interest to be earned by the customer if the funds deposited in the MITRA USAHA account are as follows:</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Balance</th> <th>Rate</th> <th>Interest Rate of the day</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>10,000,000</td> <td>1.00%</td> <td>274</td> </tr> <tr> <td>2</td> <td>10,000,000</td> <td>1.00%</td> <td>274</td> </tr> <tr> <td>3</td> <td>10,000,000</td> <td>1.00%</td> <td>274</td> </tr> <tr> <td>.....</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>31</td> <td>10,000,000</td> <td>1.00%</td> <td>274</td> </tr> <tr> <td colspan="3">Total</td> <td>8,493</td> </tr> <tr> <td colspan="3">Tax</td> <td>1,699</td> </tr> <tr> <td colspan="3">Net Interest</td> <td>6,795</td> </tr> </tbody> </table>	Date	Balance	Rate	Interest Rate of the day	1	10,000,000	1.00%	274	2	10,000,000	1.00%	274	3	10,000,000	1.00%	274	31	10,000,000	1.00%	274	Total			8,493	Tax			1,699	Net Interest			6,795
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Summary of Product/ Service Information

Btpn Wow!

Product/ Service Name	BTPN Wow!
Product/ Service Type	Saving account
Name of Publisher	PT. Bank Tabungan Pensiunan Nasional, Tbk. ("BTPN")
Summary	<ul style="list-style-type: none"> • Savings that provide competitive interest rates • It is a savings account that uses an HP number as an account number. Mobile numbers that may be registered are GSM numbers issued by Telkomsel, XL and Indosat providers. • Customer can access account via HP with access code * 247 # or use internet. • On interest earned, taxable in accordance with Governmental provisions • Initial deposit 0 • Minimum balance 0 • Media reporting transactions using notifications in the form of short messages (SMS) in every financial and non financial transactions
Benefit	<ul style="list-style-type: none"> • Provide competitive returns • Easy to access anytime anywhere • Easy transaction of bill payment, purchase, fund transfer through internal network or ATM network together / prime.
Risk	<ul style="list-style-type: none"> • The risk of transaction failure through non-BTPN ATM network • Customer has failed transfer • The existence of transaction failure due to the limited time of customer transaction (\pm 120 seconds) • The mobile number is lost so the customer can not access the account • The HP expired number can not access the account • No network signal provider so can not access * 247# so customers can not access the account • Forgot your PIN so your account is blocked
Terms and Procedures	<ul style="list-style-type: none"> • Available to individual customers and business entities • Completing the account opening form and other supporting documents required <ul style="list-style-type: none"> ➢ Individual <ul style="list-style-type: none"> • Photocopy of ID card • Photocopy of NPWP if applicable ➢ Business Entity <ul style="list-style-type: none"> • Photocopy of AD / ART • Ministerial Decree / TBN RI • Photocopy of the board and the appointed party to manage the account • Statement of appointment of account management • Photocopy of NPWP of a business entity • Photocopy of SIUP • Specimen signature board • If more detailed information on product information is required, please contact the nearest BTPN branch officer. • Related to the debtor's complaint procedure related to this product can be done through the nearest branch of BTPN or contact BTPN call service 1500300

Fee	<ul style="list-style-type: none"> • There is no monthly administration fee • The general costs associated with the product are as follows: <table border="1" data-bbox="496 258 1352 380"> <thead> <tr> <th data-bbox="496 258 927 296">Jenis Biaya</th> <th data-bbox="927 258 1352 296">Dalam Rupiah</th> </tr> </thead> <tbody> <tr> <td data-bbox="496 296 927 336">Biaya administrasi rekening / bulan</td> <td data-bbox="927 296 1352 336">0</td> </tr> <tr> <td data-bbox="496 336 927 380">Biaya penutupan rekening</td> <td data-bbox="927 336 1352 380">0</td> </tr> </tbody> </table> • Access fees follow the fees specified by each provider For complete information on fees please refer to Tariff Information & Fees. 	Jenis Biaya	Dalam Rupiah	Biaya administrasi rekening / bulan	0	Biaya penutupan rekening	0
Jenis Biaya	Dalam Rupiah						
Biaya administrasi rekening / bulan	0						
Biaya penutupan rekening	0						
Simulation	<p>Mr. Budi opened an account on the 1st and made a deposit of Rp 1 million and did not transact until the interest payment period was dated 25th of that month.</p> <p>Assumption of interest rate 3% p.a *</p> <p>*May change at any time. Please contact btpncall for information current.</p> <p>On 25 Bapak Budi will earn interest of Rp 2,104 formed from the following components:</p> <ul style="list-style-type: none"> • Gross interest: $Rp\ 1\ \text{million} \times 3.00\% \times 24\ \text{days} / 365\ \text{days} = Rp\ 1.972$ • Tax: 20% of the value of the gross interest = Rp 394 						
Additional Information	<ul style="list-style-type: none"> • The Bank has the right to refuse to open an account. • Information regarding account-related PINs shall be the responsibility of the Customer 						