

GENERAL VERSION OF CONVENTIONAL BANKING

Summary of Product and Service Information

Issuing bank	: PT Bank BTPN Tbk	Types of products	: Time Deposit
Product name	: BTPN Flexi Time Deposit	Product Description	: Time Deposits with flexibility of disbursement without being penalized
Currency	: IDR		

Main feature

Placement of deposits	: Minimum Rp 10,000,000,-	Income Tax Fee	: 20%
Interest rate *	: Contact the nearest BTPN Sinaya branch	Penalty***	: N/A
Term / tenor	: 1, 3, 6 and 12 months	Monthly interest transfer fee	: N/A
Guaranteed interest rate**	: 4.25%		
Interest payment account	: - Savings - Giro		

* Valid on the date this document is issued.

** Interest rate of the Deposit Insurance Corporation (LPS) applicable on the date this document is issued.

*** Disbursement before maturity.

Benefit	Risk
<ol style="list-style-type: none"> Giving returns competitive ones. Affordable placement value. There are various tenors that can be chosen according to your needs. 	<ol style="list-style-type: none"> There is a risk related to interest rates where if there is an increase in interest rates the Customer cannot get the increase as long as the placement has not yet matured. On the other hand, the decline in market interest rates will not affect customer deposits. There is an ongoing risk and interest is not paid for the disbursement of funds before maturity and the impact of the penalty on the principal of the Deposit. Deposits are not guaranteed by LPS if the nominal balance of customer deposits at one bank exceeds Rp 2 billion and/or the customer deposit interest rate exceeds the LPS guarantee rate.

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Terms & Procedures

You must complete the requirements:

1. Have a savings or current account at BTPN in the same currency as the source account for funds and deposit disbursement.
2. Fill out and sign the deposit account opening form.

Required documents:

- Individual – Indonesian Citizen
 - Original ID card
 - TIN card
- Individual – Foreign Citizen
 - Passport
 - KIMS/KITAS/Reference Letter

You can submit questions and complaints via:

BTPN Call 1500-300 or +6221 2450 5500 (from overseas)

Deposit Product Simulation

Mr. Budi placed a time deposit in Rupiah amounting to Rp 100.000.000,- with a term of 6 months and an interest rate of 6.00% per year, the interest calculation for Mr. Budi is as follows:

Deposit Amount	Tenor	Interest Rate	Total Interest Received According to Tenor (Net)*	Tax	Total Accumulation**
Rp 100.000.000,-	6 months	6.00%	Rp 2.393.424,-	Rp 598.356,-	Rp 102.393.424,-

*Simulation of interest calculation for 30 days in 1 month.

**Deposit funds plus interest after deducting taxes.

Additional information

1. The procedure for disbursement/closing of deposits follows the provisions in force at BTPN.
2. Deposit Extension:
 - Automatic extension/ARO (Automatic Roll Over).
 - Manual extension: time deposit extension is carried out after obtaining written confirmation from the customer, which in calculating interest does not take into account interest on deposits that are past due and are not extended.
3. The extension can be in the form of principal only or principal and interest.
4. Interest is paid monthly or at maturity.
5. Payment of deposit disbursement or interest payments cannot be made in cash.
6. Disbursement of Deposits maturing on holidays is regulated as follows:
 - If confirmation and disbursement instructions are received in full by the branch before the maturity date, the deposit can be withdrawn according to the deposit maturity date.
 - If confirmation and disbursement instructions are received by the branch 1 next working day, the deposit can be withdrawn on the same day as confirmation and complete instructions are received by the branch. Interest on

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deposits during holidays is given to customers in accordance with the interest rate and principal value of the deposit during the term of the deposit.

- If the customer has provided confirmation and instructions before the due date, but wants the disbursement on the next 1 working day, the disbursement and interest payment will refer to the points above.

7. Disbursement before maturity is subject to a current interest adjustment as follows:

Disbursement Period	Interest Reduction Terms
3 days	Current interest is not paid
> 3 – 14 days	TD rate – 0.75%
14 days - < 3 months	TD rate – 0.50%
3 months - < 6 months	TD rate – 0.25%
6 months	TD rate

8. Proof of deposit placement is provided in the form of a Bilyet, Deposit Advice or E-Advis.
9. Transaction information service is available via BTPN Notification (SMS or Email) related to automatic deposit closing (Automatic Roll Over). The current providers that can be used by customers to obtain BTPN Notification services are all GSM providers (including XL, Telkomsel, Indosat Ooredoo, Axis and Tri).
10. The product is also equipped with an Account Consolidation Report (LKR) service which is sent at the beginning of every month for the past 1 month transactions.
11. To obtain an Account Consolidation Report (LKR) service via Email (E-Statement), the Customer is required to apply for registration with BTPN.
12. Individual customers are automatically registered to the BTPN Notification service.
13. Registration for the BTPN Notification and Account Consolidation Report (LKR) service is free of charge.
14. Other information regarding costs, benefits, and risks can be accessed through the official website at www.btpn.com.

Disclaimer (important to read):

1. You have read, accepted the explanation and understood the savings product according to the Summary of Product and Service Information.
2. This Summary of Product and Service Information is not part of the account opening application.
3. You are required to read, understand and sign the account opening application.
4. The information contained in this Summary of Product and Service Information is valid from the date the document is issued until notification of changes from BTPN.
5. The bank can reject your product application if it does not meet the applicable requirements and regulations.
6. Confidentiality of information related to Bilyet, Deposit Advis, E-Advis, E-Statement services is the responsibility of the Customer.
7. You must carefully read this Summary of Product and Service Information before agreeing to open an account and have the right to ask Bank employees about all matters related to this Summary of Product and Service Information.