

GENERAL VERSION OF CONVENTIONAL BANKING

C. GIRO

Summary of Product and Service Information

Issuing bank	: PT Bank BTPN Tbk	Types of products	: Current Account
Product name	: BTPN Current Account	Product Description	: Current account that provides ease of transaction for customers
Currency	: IDR		

Main feature

Minimum balance	: N/A	Daily purchase transaction limit***	: Rp 25.000.000,-	
Interest rate *	Daily average balance		Interest rate	
	< Rp 25.000.000	0.00%		Daily withdrawal limit at ATM (ATM Bersama/Prima network in domestic and ATM Plus network in overseas)
	≥ Rp 25.000.000 - < Rp 100.000.000	0.50%		
	> Rp 100.000.000	1.00%		
Guaranteed interest rate**	: 4.25%	Daily transfer limit at ATM (only on the ATM Bersama/Prima network in domestic)	: Rp 50.000.000,-	
		Daily transfer limit e-channel**** (AksesBisnis@BTPN)	: Maximum Rp 30.000.000.000,- /customer ID	

* Valid on the date this document is issued

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

*** Transaction limit is the combined limit for purchase transactions via ATM Bersama/Prima and Merchant with the Visa/payWave logo. For online purchase and shopping transactions, the maximum limit per transaction is Rp 10.000.000,-

**** transaction limits via e-channel (AksesBisnis@BTPN) as follows:

- Transfer limit via SKN : Maximum Rp 1.000.000.000,- per day
- Transfer limit via RTGS : Maximum Rp 10.000.000.000,- per day
- Transfer limit via Online : Maximum Rp 50.000.000,- per transaction
Maximum Rp 100.000.000,- per day

Transfer limit between BTPN accounts : Maximum Rp 10.000.000.000,- per day

GENERAL VERSION OF CONVENTIONAL BANKING

Cost			
Administration fee per month	: Rp 20.000,-	Passbook replacement cost	: Not applicable
Withdrawal fees at ATMs of other banks	: Rp 7.500,- (ATM Bersama/Prima network) Rp 25.000,- (ATM Plus)	Account closing fee	: Rp 50.000,-
Transfer fees between banks at ATMs	: Rp 6.500,- (ATM Bersama/Prima network)	Additional administration fee under minimum balance	: N/A
Stamp duty	: N/A	Charges for checking balances at ATMs of other banks	: Rp 4.000,- (ATM Bersama/Prima) Equivalent of Rp 5.000,- (ATM Plus)
Checkbook fee	: Rp 300.000,-		
Dormant Fee*	: Rp 20.000,-		

*) The dormant account conditions are as follows:

- a. If there are no transactions in the customer's account for 6 (six) consecutive months, then automatically in the 7th (seventh) month the customer will not be able to make debit transactions (account status is not active).
- b. If in the 7th (seventh) month to the 12th (twelfth) month there is still no transaction or account activation process, then automatically in the 13th (thirteenth) month the customer cannot make debit and credit transactions (account status becomes passive /dormant).

Benefit	Risk
<ol style="list-style-type: none"> 1. Provide competitive returns. 2. Affordable initial deposit. 3. Easy account access. 4. Ease of transacting on the ATM Bersama and Prima Networks: <ul style="list-style-type: none"> • Balance information • Cash withdrawal • Transfer between network participant banks • Debit transactions on the Prima/BCA Network 	<ol style="list-style-type: none"> 1. There is market risk related to interest rates where the increase in market interest rates is not directly reflected in changes in deposit interest rates. 2. There are transaction risks related to the use of checkbook and/or bilyet giro facilities, such as insufficient funds in the account or instrument rejection by the issuing bank. 3. There are operational risks related to transactions using ATM/Debit card facilities, including those related to ATM network connections and/or EDC machines. 4. LPS does not guarantee your savings if: <ul style="list-style-type: none"> • The nominal balance of your deposit at one bank exceeds IDR 2 billion. • Your Interest Rate exceeds the LPS Guarantee Interest Rate. The Interest Rate takes into account the gifts in the form of money from the Bank that you receive.

GENERAL VERSION OF CONVENTIONAL BANKING

Terms & Procedures

You must complete the requirements:

1. Complete the account opening form
2. Complete the required documents:
 - Indonesian Citizen: Original identity card and TIN card
 - Foreign Citizens: Passport and KIMS/KITAS/Reference Letter
3. Minimum initial deposit of IDR 500.000,-
4. Savings withdrawal/closing procedures refer to the applicable regulations at BTPN.

You can submit questions and complaints via:

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

Simulation of Daily Interest Calculation Method

Mr. Budi opened an account on the 1st and deposited Rp 30 million, and do not transact until the interest payment period on the 25th of the month.

On the 25th, Mr. Budi will earn interest of:

Balance	Interest rate	Nominal Interest Rate
24.999.999	0.00%	-
5.000.001	0.50%	1.644
Gross Interest Rate		1.644
Net Interest Rate (After withholding tax 20%)		1.315

Additional information

1. The average minimum balance to earn interest is Rp 25.000.000,-.
2. Interest is calculated on the daily balance using the tiering method.
3. The interest earned is subject to tax in accordance with government regulations.
4. Savings interest is earned on the 25th of each month.
5. Accounts can be accessed through branches.
6. Comes with an ATM/Debit card. If the Customer closes his IDR Giro account and the account is the only account owned by the Customer that is connected to the ATM card, the ATM card will also be automatically closed.
7. This account is equipped with checkbook and bilyet giro facilities.
8. Transaction information services are available through BTPN Notifications (SMS and Email) related to account transactions. Currently, the providers that can be used by customers to obtain BTPN Notification services automatically are all GSM providers (including XL, Telkomsel, Indosat Ooredoo, Axis and Tri).
9. 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.
10. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), customers are required to apply for registration with BTPN.
11. Individual and joint account holders are automatically registered to the BTPN Notification service.
12. Registration for the BTPN Notification and Account Consolidation Report (LKR) service is free of charge.
13. The giving of instructions to the Bank or withdrawals from the "OR/OR" joint account can be made by one of the Customers holding the Joint Account. In joint accounts, "AND/AND" must be done jointly by all joint account holders.
14. Banks are required to inform all changes to the benefits, costs, risks, terms and conditions of products, and services by mail or through other means in accordance with the applicable terms and conditions. The notification will be notified 30 days before the change becomes effective.
15. Other information regarding costs, benefits and risks can be accessed through the 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. Checkbook, bilyet, ATM/Debit card and confidentiality of passcode information related to ATM/Debit, E-Channel and 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.

GENERAL VERSION OF CONVENTIONAL BANKING

Summary of Product and Service Information

Issuing bank	: PT Bank BTPN Tbk	Types of products	: Current Account
Product name	: BTPN Current Account Foreign Currency	Product Description	: Current account in foreign currency that provides ease of transaction for customers
Currency	: USD, SGD and JPY		

Main feature

Minimum balance	: N/A	Daily purchase transaction limit	: Not applicable
Interest rate *	Daily average balance	Tiering rate	Daily withdrawal limit at ATM
	< USD 100	0.00%	
	≥ USD 100 – < USD 100,000	0.03%	
	≥ USD 100,000	0.04%	
	SGD Currency		
	All nominal	0.05%	
Currency JPY		Daily transfer limit at ATM	: Not applicable
All nominal	0.00%	Daily transfer limit e-channel (<i>AksesBisnis@BTPN</i>)	: Not applicable
Guaranteed interest rate**	: 2.25%		

* Valid on the date this document is issued

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

Cost

Administration fee per month	: N/A	Passbook replacement cost	: Not applicable
Withdrawal fees at ATMs of other banks	: Not applicable	Account closing fee	: N/A
Transfer fees between banks at ATMs	: Not applicable	Additional administration fee under minimum balance	: N/A
Stamp duty	: N/A	Charges for checking balances at ATMs of other banks	: Not applicable
Checkbook fee	: Not applicable		
Dormant Fee*	: N/A		

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*) The dormant account conditions are as follows:

- a. If there are no transactions in the customer's account for 6 (six) consecutive months, then automatically in the 7th (seventh) month the customer will not be able to make debit transactions (account status is not active).
- b. If in the 7th (seventh) month to the 12th (twelfth) month there is still no transaction or account activation process, then automatically in the 13th (thirteenth) month the customer cannot make debit and credit transactions (account status becomes passive /dormant).

Benefit	Risk
<ol style="list-style-type: none">1. Provide competitive returns.2. Affordable initial deposit.3. Options for deposits in foreign currencies.	<ol style="list-style-type: none">1. There is market risk related to interest rates where the increase in market interest rates is not directly reflected in changes in deposit interest rates.2. There is exchange rate risk if the customer makes an exchange transaction between currencies.3. LPS does not guarantee your savings if:<ul style="list-style-type: none">• The nominal balance of your deposit at one bank exceeds IDR 2 billion• Your Interest Rate exceeds the LPS Guarantee Interest Rate. The Interest Rate takes into account the gifts in the form of money from the Bank that you receive.

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You must complete the requirements:

1. Complete the account opening form
2. Complete the required documents:
 - Indonesian Citizen: Original identity card and TIN card
 - Foreign Citizens: Passport and KIMS/KITAS/Reference Letter
3. The minimum initial deposit is as follows:
 - USD 100
 - SGD 100
 - JPY 10,000
4. Savings withdrawal/closing procedures refer to the applicable regulations at BTPN.

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GENERAL VERSION OF CONVENTIONAL BANKING

Simulation of Daily Interest Calculation Method

Mr. Budi opened an account on the 1st and deposited USD 25,000 in the account, and did not make any transactions until the interest payment period was on the 25th of the month.

On the 25th, Mr. Budi will earn interest of:

Balance	Interest rate	Nominal Interest Rate
99	0.00%	-
24,091	0.03%	0.49
Gross Interest Rate		0.49
Net Interest Rate (After withholding tax 20%)		0.39

Additional information

1. The average minimum balance to earn interest is USD 100 or all nominal in SGD currency.
2. Interest is calculated on the daily balance using the tiering method.
3. The interest earned is subject to tax in accordance with government regulations.
4. Savings interest is earned on the 25th of each month.
5. Accounts can be accessed through branches.
6. The account is not equipped with checkbook and bilyet giro facilities.
7. Debit/ATM card service is not available for customers.
8. Transaction information services are available through BTPN Notifications (SMS and Email) related to account transactions. Currently, the providers that can be used by customers to obtain BTPN Notification services automatically are all GSM providers (including XL, Telkomsel, Indosat Ooredoo, Axis and Tri).
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