

# GENERAL VERSION OF CONVENTIONAL BANKING

## A. SAVINGS

### Summary of Product and Service Information

Issuing bank	: PT Bank BTPN Tbk	Types of products	: Savings
Product name	: Tabungan Sinaya	Product Description	: Savings account that provides competitive interest rates
Currency	: IDR		

### Main Feature

Minimum balance	: N/A	Daily purchase transaction limit***	: Rp 25.000.000,-										
Interest rate *	<table border="1"> <thead> <tr> <th>Daily average balance</th> <th>Interest rate</th> </tr> </thead> <tbody> <tr> <td>&lt; Rp 5.000.000</td> <td>0.00%</td> </tr> <tr> <td>≥ Rp 5.000.000 - &lt; Rp 500.000.000</td> <td>0.50%</td> </tr> <tr> <td>≥ Rp 500.000.000 - &lt; Rp 5.000.000.000</td> <td>1.00%</td> </tr> <tr> <td>≥ Rp 5.000.000.000</td> <td>2.00%</td> </tr> </tbody> </table>	Daily average balance	Interest rate	< Rp 5.000.000	0.00%	≥ Rp 5.000.000 - < Rp 500.000.000	0.50%	≥ Rp 500.000.000 - < Rp 5.000.000.000	1.00%	≥ Rp 5.000.000.000	2.00%	Daily withdrawal limit at ATM (ATM Bersama/Prima network in domestic and ATM Plus network in overseas)	Rp 15.000.000,-
		Daily average balance	Interest rate										
		< Rp 5.000.000	0.00%										
		≥ Rp 5.000.000 - < Rp 500.000.000	0.50%										
		≥ Rp 500.000.000 - < Rp 5.000.000.000	1.00%										
≥ Rp 5.000.000.000	2.00%												
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

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Cost			
Administration fee per month	: Rp 10.000,-	Passbook replacement fee	: Not applicable
Withdrawal fees at ATMs of other banks	: Rp 7.500,- (ATM Bersama/Prima network) Rp 25.000,- (ATM Plus network)	Account closing fee	: Rp 100.000,-
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 network) - Equivalent of Rp 5.000,- (ATM Plus)
Dormant Fee*	: Rp 5.000,-		

\*) 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"> <li>1. Provide competitive returns.</li> <li>2. Affordable initial deposit.</li> <li>3. Easy account access.</li> <li>4. Ease of transacting on the ATM Bersama and Prima Networks: <ul style="list-style-type: none"> <li>• Balance information</li> <li>• Cash withdrawal</li> <li>• Transfer between network participant banks</li> <li>• Debit transactions on the Prima/BCA Network</li> <li>• Free cash withdrawal and transfer fees on the ATM Bersama/ATM Prima network up to 15x (combined limit), if the minimum balance is Rp 5.000.000,- (five million Rupiah).</li> </ul> </li> </ol>	<ol style="list-style-type: none"> <li>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.</li> <li>2. There are operational risks related to transactions using ATM/Debit card facilities, including those related to ATM network connections and/or EDC machines.</li> <li>3. LPS does not guarantee your savings if: <ul style="list-style-type: none"> <li>• The nominal balance of your deposit at one bank exceeds Rp 2 billion.</li> <li>• Your Savings Interest Rate exceeds the LPS Guarantee Interest Rate. The Savings Interest Rate takes into account the gifts in the form of money from the Bank that you receive.</li> </ul> </li> </ol>

# 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 NPWP
  - Foreign Citizens: Passport and KIMS/KITAS/Reference Letter
3. Minimum initial deposit of Rp 1.000.000,-
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 50 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
4,999,999	0.00%	-
45,000,001	0.50%	14,795
<b>Gross Interest Rate</b>		<b>14,795</b>
<b>Net Interest Rate (After withholding tax 20%)</b>		<b>11.836</b>

## Additional information

1. The minimum balance to earn interest is Rp 5.000.000,-
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 the Tabungan Sinaya account and the account is the only account belonging to the Customer connected to the ATM/Debit card, the ATM/Debit card will also be automatically closed.
7. 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).
8. 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.
9. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), customers are required to apply for registration with BTPN.
10. Individual and joint account holders are automatically registered to the BTPN Notification service.
11. Registration for the BTPN Notification and Account Consolidation Report (LKR) service is free of charge.
12. The giving of instructions to the Bank or withdrawals from the "ATAU/OR" joint account can be made by one of the Customers holding the Joint Account. In joint accounts "DAN/AND" must be done jointly by all joint account holders.
13. 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.
14. Other information regarding costs, benefits and risks can be accessed through the website at [www.btpn.com](http://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. 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.