

# 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 Bisnis	Product Description	: Savings account that provides competitive interest rates
Currency	: IDR		

### Main Feature

Minimum balance	: Rp 10.000.000,-	Daily purchase transaction limit	: Not applicable	
Interest rate *		Daily withdrawal limit at ATM	: Not applicable	
	Daily average balance			Interest rate
	< Rp 10.000.000			0.00%
	≥ Rp 10.000.000 - < 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 e-channel*** (AksesBisnis@BTPN)	: • Maximum Rp10.000.000.000,- /user ID • 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 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 20.000,-	Passbook replacement fee	: Not applicable
Withdrawal fees at ATMs of other banks	: Not applicable	Account closing fee	: Rp 100.000,-
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
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> </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. 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>

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## Terms & Procedures

### You must complete the requirements:

1. Complete the account opening form
2. Complete the required documents:
  - Original identity card and TIN card.
  - Company documents such as SIUP, TDP and others.
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

PT. ABC 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, PT. ABC will earn interest of:

Balance	Interest rate	Nominal Interest Rate
9.999.999	0.00%	-
40.000.001	0.50%	13.151
<b>Gross Interest Rate</b>		<b>13.151</b>
<b>Net Interest Rate (After withholding tax 20%)</b>		<b>10.521</b>

## Additional information

1. The minimum balance to earn interest is Rp 10.000.000,-
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. 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).
7. 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.
8. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), customers are required to apply for registration with BTPN.
9. Sinaya Bisnis savings account cannot be opened as a joint account
10. Registration for the BTPN Notification and Account Consolidation Report (LKR) service is free of charge.
11. 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.
12. 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. Confidentiality of passcode information related 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.