

Summary of Product/Service Information



Sinaya Prioritas Service

Name of Service	Sinaya Prioritas																																												
Type of Service	Bank services to Individual Customers with managed funds in BTPN with certain minimum balance criteria.																																												
Name of Issuer	PT BANK BTPN Tbk																																												
Key Features	A service provided to Individual Customers who meet certain criteria or requirements set by the Bank, to be able to obtain services or use the Bank's facilities with certain privileges compared to other customers in general.																																												
Benefits	<ul style="list-style-type: none"> ▪ Comprehensive financial solutions to support Customer needs in the management and development of Customer funds, both third party funds (Savings, Current Accounts, Deposits) and investment products (mutual funds, securities and or bancassurance). ▪ Sinaya Prioritas Service features include: <ol style="list-style-type: none"> a. Customer Financial Services, including: <p>Customers receive personalized service from dedicated and knowledgeable Relationship Managers, who will assist customers with their financial planning through the Bank's diverse products.</p> <ol style="list-style-type: none"> 1) RM Services 2) Outside Branch Service (LLC) Facilities <p>Services for Customers to be able to conduct banking transactions without having to come to the branch, with the following conditions:</p> <ul style="list-style-type: none"> ○ Customers can conduct banking transactions by being visited by RM Staff, document delivery/retrieval by the Bank's courier, and transactions via facsimile, with each transaction scope determined by the Bank, namely: <table border="1" data-bbox="568 1102 1502 1690"> <thead> <tr> <th>Type of Transaction</th> <th>Sales Clerk</th> <th>Courier</th> <th>Via Fax</th> </tr> </thead> <tbody> <tr> <td>Account Opening</td> <td>√</td> <td>X</td> <td>X</td> </tr> <tr> <td>Data updating</td> <td>√</td> <td>X</td> <td>X</td> </tr> <tr> <td>Activation of dormant accounts</td> <td>√</td> <td>√</td> <td>X</td> </tr> <tr> <td>Overbooking/transfer</td> <td>√</td> <td>√</td> <td>√</td> </tr> <tr> <td>Deposit Placement</td> <td>√</td> <td>√</td> <td>√</td> </tr> <tr> <td>Deposit Withdrawal</td> <td>√</td> <td>√</td> <td>√</td> </tr> <tr> <td>Change of Deposit interest payment instruction</td> <td>√</td> <td>√</td> <td>X</td> </tr> <tr> <td>LLC Closing</td> <td>√</td> <td>X</td> <td>X</td> </tr> <tr> <td>- E-service registration/cancellation</td> <td>√</td> <td>X</td> <td>X</td> </tr> <tr> <td>Document delivery/retrieval: <ul style="list-style-type: none"> - Printing/delivery of current account statement - Deposit Related (placement advice, renewal confirmation, interest payment, tax withholding slip) </td> <td>√</td> <td>√</td> <td></td> </tr> </tbody> </table> <ul style="list-style-type: none"> ○ Prior to the transaction being executed, the Bank will confirm the transaction by phone. The Bank reserves the right not to execute the transaction if confirmation is not successful. 	Type of Transaction	Sales Clerk	Courier	Via Fax	Account Opening	√	X	X	Data updating	√	X	X	Activation of dormant accounts	√	√	X	Overbooking/transfer	√	√	√	Deposit Placement	√	√	√	Deposit Withdrawal	√	√	√	Change of Deposit interest payment instruction	√	√	X	LLC Closing	√	X	X	- E-service registration/cancellation	√	X	X	Document delivery/retrieval: <ul style="list-style-type: none"> - Printing/delivery of current account statement - Deposit Related (placement advice, renewal confirmation, interest payment, tax withholding slip) 	√	√	
Type of Transaction	Sales Clerk	Courier	Via Fax																																										
Account Opening	√	X	X																																										
Data updating	√	X	X																																										
Activation of dormant accounts	√	√	X																																										
Overbooking/transfer	√	√	√																																										
Deposit Placement	√	√	√																																										
Deposit Withdrawal	√	√	√																																										
Change of Deposit interest payment instruction	√	√	X																																										
LLC Closing	√	X	X																																										
- E-service registration/cancellation	√	X	X																																										
Document delivery/retrieval: <ul style="list-style-type: none"> - Printing/delivery of current account statement - Deposit Related (placement advice, renewal confirmation, interest payment, tax withholding slip) 	√	√																																											

Individual Product Information Summary version 200224

PT Bank BTPN Tbk is licensed and supervised by the Financial Services Authority (OJK), Bank Indonesia (BI) and is a guaranteed member of the Deposit Insurance Corporation (LPS).



Summary of Product/Service Information



Sinaya Prioritas Service

	<ul style="list-style-type: none"> ○ Transaction fees apply as normal. For further information, please refer to the Tariff & Fee Information available at the nearest Bank Sinaya branch and the Bank's website (www.btpn.com - for transactions at branch offices, https://www.jenius.com/ for transactions in the jenius application). <p>3) Special Services at the branch:</p> <ul style="list-style-type: none"> - Queue priority at the branch - Use of meeting rooms (dealing rooms) in branch offices <p>4) Product specialty features:</p> <ul style="list-style-type: none"> - Free transaction fee (online transfer) 50x/month Jenius app - Free cash withdrawal fees 50x/month with Jenius ATMs (at domestic and overseas PRIMA/ALTO/Visa ATM networks) - Free Feesible Jenius fee - Free annual fee for Jenius credit card as long as you are a Sinaya Prioritas Customer - Free SKN transaction fees at Bank- Sinaya branch - Free Safe Deposit Box fee in accordance with the provisions in the SDB Product/Summary of Service Information (as long as the box inventory at the branches that have SDB services is still available) - Higher transfer limit up to IDR 750,000,000 per day, consisting of a max limit of IDR 500,000,000 via National Clearing System (SKN)/Real Time Gross Settlement (RTGS) and a max limit of IDR 250,000,000 via BI-FAST (Excluding Real Time Online (RTOL) for transactions to non BI-FAST Banks with a limit of IDR 100,000,000). - Special deposit interest rates for deposits opened at branch offices - Special foreign exchange rates for those transacting at branch offices - Free bank reference letters. <p>b. Customer Non-Financial Services: appreciation to customers on birthdays and or religious holidays.</p>
Risks	<p>a. Risks associated with Sinaya Prioritas Services include:</p> <ol style="list-style-type: none"> 1. Market risks related to interest rates increases in market interest rates are not immediately reflected in changes in deposit interest rates. 2. Operational risks associated with transactions using ATM/Debit card facilities, including those related to ATM network connections and/or EDC machines. 3. Your savings are not guaranteed by LPS if: <ul style="list-style-type: none"> - The nominal balance of your deposits with one bank exceeds IDR 2 billion. - Your Savings Interest Rate exceeds the LPS Guaranteed Interest Rate. The Savings Interest Rate takes into account the monetary gift from the Bank that you receive. 4. Risks are inherent in each product owned by the Customer. <p>b. Risks associated with Outside Branch Services include:</p> <ol style="list-style-type: none"> 1. Instructions received after the branch service deadline. 2. Writing errors on the form / incomplete form filling cause the transaction cannot be processed by the Bank.

Individual Product Information Summary version 200224

PT Bank BTPN Tbk is licensed and supervised by the Financial Services Authority (OJK), Bank Indonesia (BI) and is a guaranteed member of the Deposit Insurance Corporation (LPS).



Summary of Product/Service Information



Sinaya Prioritas Service

	<p>3. The customer cannot be confirmed by phone which causes the instruction cannot be processed.</p> <p>4. Fax instructions that have been sent by the Customer are not received by the Bank.</p>
Requirements and Procedures	<ul style="list-style-type: none"> ▪ Requirements for obtaining Sinaya Bank Priority Services: <ul style="list-style-type: none"> • Individual customers • New or existing customers who have total managed funds / AUM of at least IDR 500,000,000, - (five hundred million Rupiah) or comparable value in other exchange rates that can be calculated in a combination of all total third party funds (Savings, Current Accounts, Deposits) and investment products (mutual funds, securities and/or bancassurance). • Customer fills out and approves the service submission on the Sinaya Prioritas Service Form & Letter of Indemnity (LOI) LLC ▪ The Bank will periodically monitor the total managed funds of Sinaya Prioritas Customers. ▪ If for 12 (twelve) consecutive months the total average combined balance is not met, the Bank has the right to change the segmentation type of Sinaya Prioritas Customers to Regular Customers.
Fee	<ul style="list-style-type: none"> ▪ Customers are not charged, exclusively for Sinaya Prioritas Bank Services ▪ The fees charged to the Customer are only related to the products owned by the Customer.
Additional Information	<ul style="list-style-type: none"> ▪ Bank at its discretion may cancel the service, including if the Customer no longer meets the terms and conditions to get this service. ▪ Customers who wish to obtain information, provide suggestions or file complaints regarding the Bank's products and/or services can directly contact the Customer Complaint Handling Unit at the nearest branch or BTPN Call at 1500300 and +62 21 2450 5500 (from overseas), email: btncare@btpn.com, Jenius Call 1500-365 or via email jenius-help@btpn.com ▪ Bank is licensed and supervised by the Indonesia Financial Services Authority (FSA) and is a participant in LPS guarantee.
Disclaimer:	<ul style="list-style-type: none"> ▪ You have read, acknowledged, and understood Sinaya Prioritas products as per the Summary of Product and Service Information ▪ This Summary of Product and Service Information is not part of the account opening application either in person or electronically. ▪ You are required to read, understand, and electronically sign or agree to the account opening application. ▪ The information contained in this Summary of Product and Service Information is valid from the date of the document until it is updated by the Bank. ▪ The Bank may reject your product application if it does not meet the applicable requirements and regulations. ▪ You shall carefully read this Summary of Product and Service Information before agreeing to open an account and have the right to ask the Bank's employees for all matters related to this Summary of Product and Service Information.

Individual Product Information Summary version 200224

PT Bank BTPN Tbk is licensed and supervised by the Financial Services Authority (OJK), Bank Indonesia (BI) and is a guaranteed member of the Deposit Insurance Corporation (LPS).

