

# GENERAL VERSION OF CONVENTIONAL BANKING

## B. DEPOSIT

Summary of Product and Service Information			
Issuing bank	: PT Bank BTPN Tbk	Types of products	: Deposit
Product name	: BTPN Time Deposit	Product Description	: Time deposit
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***	: 30% of the outstanding interest paid
Term / tenor	: 1-12 months, 18 and 24 months	Monthly interest transfer fee	:
Guaranteed interest rate**	: 3.50%		
Interest Rate	: OSavings ODeposit OGiro		
* 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 will be penalized			
Benefit		Risk	
<ol style="list-style-type: none"> <li>Giving returns competitive ones.</li> <li>Affordable placement value.</li> <li>There are various tenors that can be chosen according to your needs.</li> </ol>		<ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>	

# GENERAL VERSION OF CONVENTIONAL BANKING

## Terms & Procedures

### You must complete the requirements:

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

### Required documents:

- Non-Individual
  - Original ID card
  - NPWP card
  - Company documents such as SIUP, TDP and others

### You can submit questions and complaints via:

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

## Deposit Product Simulation

PT. ABC places a time deposit of Rp. 100,000,000, - with a tenor of 1 month and an interest rate of 6.00%, then the calculation of interest for PT. ABC is as follows:

Deposit Amount	Tenor	Interest Rate According to Tenor	Total Interest Received According to Tenor (Net)	Tax	Total Accumulation *
Rp.100,000,000,-	1 month	6.00%	Rp. 394,520	Rp. 98,630	Rp. 100,394,520

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

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- 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. Proof of deposit placement is provided in the form of a Bilyet, Deposit Advice or E-Advis.
- 8. 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 GSM providers (Telkomsel, XL, Indosat Ooredoo, Axis and Three).
- 9. The product is also equipped with an Account Consolidation Report (LKR) service which is sent at the beginning of every month for transactions for the past 1 month.
- 10. To obtain an Account Consolidation Report (LKR) service via Email (E-Statement), the Customer is required to apply for registration with BTPN.
- 11. Registration for the BTPN Notification and Account Consolidation Report (LKR) service is free of charge.
- 12. Other information regarding costs, benefits, and risks can be accessed through the official website at [www.btpn.com](http://www.btpn.com).

## **Disclaimer (important to read):**

1. Banks can reject your product application if it does not meet the applicable requirements and regulations
2. You must carefully read this Summary of Product and Service Information and have the right to ask Bank employees for all matters related to this Summary of Product and Service Information.
3. Confidentiality of information related to Bilyet, Deposit Advice, E-Advis, E-Statement services is the responsibility of the Customer.

# GENERAL VERSION OF CONVENTIONAL BANKING

## Summary of Product and Service Information

Issuing bank	: PT Bank BTPN Tbk	Types of products	: Deposit
Product name	: BTPN Time Deposit Foreign Currency	Product Description	: Time deposit
Currency	: USD, JPY and SGD		

## Main feature

Placement of deposits	: USD 1,000 JPY 100,000 SGD 1,000	Income Tax Fee	: 20%
Interest rate *	: Contact the nearest BTPN Sinaya branch	Penalty***	: 30% of the outstanding interest paid
Term / tenor	: 1-12 months, 18 and 24 months	Monthly interest transfer fee	
Guaranteed interest rate**	: 0.25%		
Interest Rate	: OSavings ODeposit OGiro		

\* 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 will be penalized

### Benefit

1. Provide returns in accordance with the agreed interest rate at the beginning of the placement if the placement is fulfilled to maturity.
2. Affordable placement value.
3. There are various tenors that can be chosen according to your needs.

### Risk

1. 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 interest rates in the market does not affect customer deposits.
2. 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.
3. There is an exchange rate risk if the Customer makes a currency exchange transaction.
4. 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.

# GENERAL VERSION OF CONVENTIONAL BANKING

## Terms & Procedures

### You must complete the requirements:

1. Have a savings or checking account at BTPN as a source of funds and deposit accounts.
2. Fill out and sign the deposit account opening form.

### Required documents:

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  - Original ID card
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## Deposit Product Simulation

PT. ABC places a USD time deposit of USD 100,000 with a tenor of 1 month and an interest rate of 0.25%, then the calculation of interest for PT. ABC is as follows:

Deposit Amount	Tenor	Interest Rate According to Tenor	Total Interest Received According to Tenor (Net)	Tax	Total Accumulation *
USD 100,000	1 month	0.25%	USD 16.44	USD 4.10	USD 101,644

\* 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: 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. The interest earned is subject to tax according to government regulations.
7. Withdrawals in foreign currencies are subject to fees or exchange rates determined by the bank.
8. 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 deposits during holidays is given to customers in accordance with the interest rate and principal value of the deposit during the tenor 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.

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9. Proof of deposit placement is provided in the form of a Bilyet, Deposit Advice or E-Advis.
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