

# GENERAL VERSION OF CONVENTIONAL BANKING

## C. CURRENT ACCOUNT

### Summary of Product and Service Information

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

### Main feature

Minimum balance	: N/A	Daily shopping transaction limit***	: Didn't get an ATM card
Savings interest rate *	Daily average balance	Interest rate	Didn't get an ATM card
	< Rp. 25,000,000	0.00%	
	Rp. 25,000,000 - < Rp.100,000,000	0.50%	
Guaranteed interest rate**	> Rp. 100,000,000	1.00%	Daily transfer limit at ATM : Rp. 100,000,000,- up to Rp.10,000,000,000,- (internet banking, sms banking and ATM)
	3.50%		

\* 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 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. 100,000,000 per day
- Transfer limit between BTPN accounts : Maximum Rp. 10,000,000,000 per day

### Cost

Administration fee per month	: Rp. 25,000	Checkbook fee	: Rp. 300,000
Withdrawal fees at ATMs of other banks	: N/A	Account closing fee	: N/A
Transfer fees between banks	: N/A	Additional administration fee under minimum balance	: N/A
Stamp duty	: N/A	Charges for checking balances at ATMs of other banks	: N/A
Dormant Fee*	: Rp.20,000		

# GENERAL VERSION OF CONVENTIONAL BANKING

\* 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. 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.</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 IDR 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>

## Terms & Procedures

### You must complete the requirements:

1. Complete the account opening form.
2. Complete the required documents:
  - Original identity card and NPWP.
  - Company documents such as SIUP, TDP and others.
3. Minimum initial deposit of IDR 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).

# GENERAL VERSION OF CONVENTIONAL BANKING

## 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, Mr. Budi will earn interest of:

Balance	Interest rate	Nominal Interest Rate
24,999,999	0.00%	-
25,000,000	0.50%	8,219
<b>Gross Interest Rate</b>		<b>8,219</b>
<b>Net Interest Rate (After withholding tax 20%)</b>		<b>6.575</b>

## 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. This account is equipped with checkbook and bilyet giro facilities.
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 GSM providers (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 transactions for the past 1 month.
9. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), customers are required to apply for registration with BTPN.
10. Registration for the BTPN Notification and Account Consolidation Report (LKR) service is free of charge.
11. 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.
12. 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.
13. 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. Banks can reject your product application if it does not meet the applicable requirements and regulations
2. Checkbooks and bilyet giro, and the confidentiality of passcode information related to ATM/Debit services, E-Statements are the responsibility of the Customer.
3. 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.

# 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
Currency	: USD, SGD and JPY		

## Main feature

Minimum balance	: There isn't any	Daily shopping transaction limit***	: N/A	
Savings interest rate *	Daily average balance	Daily withdrawal limit at ATM	N/A	
	Interest rate			
	USD			
	< USD 100			0.00%
	USD 100 - < USD 100,000			0.03%
	USD 100,000			0.04%
	SGD Currency			
	All nominal			0.05%
Guaranteed interest rate**	Currency JPY	Daily transfer limit e-channel**** (internet banking, sms banking and ATM)	N/A	
	All nominal			0.00%
	0.25%		N/A	
			N/A	

\* 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	: There isn't any	Book replacement cost	: N/A
Withdrawal fees at ATMs of other banks	: N/A	Account closing fee	: N/A
Transfer fees between banks	: N/A	Additional administration fee under minimum balance	: N/A
Stamp duty	: N/A	Charges for checking balances at ATMs of other banks	: N/A
Dormant Fee*	: N/A		

# GENERAL VERSION OF CONVENTIONAL BANKING

\* 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. Options for deposits in foreign currencies.</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 is exchange rate risk if the customer makes an exchange transaction between currencies.</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 IDR 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>

## Terms & Procedures

### You must complete the requirements:

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

PT. ABC opens an account on the 1st and makes a deposit in the account of USD 25,000, and does not transact until the interest payment period is on the 25th of the month.

On the 25th PT. ABC will earn interest of:

Balance	Interest rate	Nominal Interest Rate
99	0.00%	-
24,091	0.03%	0.48
<b>Gross Interest Rate</b>		<b>0.48</b>
<b>Net Interest Rate (After withholding tax 20%)</b>		<b>0.38</b>

## Additional information

1. The average minimum balance to earn interest is USD 100 or all nominal (SGD).
2. Interest is calculated on the daily balance using the tierring 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. Accounts are not equipped with checkbook and bilyet giro facilities or ATM cards.
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 GSM providers (Telkomsel, Indosat Ooredoo, Axis and Tri).
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10. Registration for the BTPN Notification and Account Consolidation Report (LKR) service is free of charge.
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