

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	: BTPN Taseto Bisnis	Product Description	: Savings that pay high interest
Currency	: IDR		

Main feature

Minimum balance	: Rp. 10,000,000	Daily shopping transaction limit***	: Not given an ATM card
Savings interest rate *	Daily average balance	Interest rate	Daily withdrawal limit at ATM : Not given an ATM card
	< Rp. 10,000,000	0.00%	
	Rp. 10,000,000 - < Rp. 500,000,000	0.50%	
	Rp. 500,000,000 - < Rp. 1,000,000,000	1.00%	
	Rp. 1,000,000,000 - < Rp. 5,000,000,000	1.00%	
	Rp. 5,000,000,000	2.00%	
Guaranteed interest rate**	: 3.50%	Daily transfer limit e-channel**** (internet banking, sms banking and ATM)	: Rp. 100,000,000,- up to Rp.10,000,000,000,-

* 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

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Cost			
Administration fee per month	: Rp. 20,000	Book replacement cost	: There isn't any
Withdrawal fees at ATMs of other banks	: Not given an ATM card	Account closing fee	: Rp. 100,000,-
Transfer fees between banks	: Not given an ATM card	Additional administration fee under minimum balance	: There isn't any
Stamp duty	: There isn't any	Charges for checking balances at ATMs of other banks	: Not given an ATM card
Dormant Fee*	: IDR 10,000		

* 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"> 1. Provide competitive returns. 2. Affordable initial deposit. 3. Easy account access. 	<ol style="list-style-type: none"> 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. 2. LPS does not guarantee your savings if: <ul style="list-style-type: none"> • The nominal balance of your deposit at one bank exceeds IDR 2 billion • 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.

Terms & Procedures

You must complete the requirements:

1. Available to Individual Customers.
2. Complete the account opening form.
3. Complete the required documents:
 - Original identity card and NPWP.
 - Company documents such as SIUP, TDP and others.
4. Minimum initial deposit of IDR 10,000,000
5. 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).

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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
Gross Interest Rate		13,151
Net Interest Rate (After withholding tax 20%)		10,521

Additional information

1. The average minimum balance to earn interest is Rp. 10,000,000
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. 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).
7. 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.
8. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), customers are required to apply for registration with BTPN.
9. Individual and joint account holders are automatically registered to the BTPN Notification service.
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.

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.