

GENERAL VERSION OF CONVENTIONAL BANKING

Summary of Product and Service Information

Issuing bank	: PT Bank BTPN Tbk	Types of products	: Savings
Product name	: BTPN Tabungan Pasti Foreign Currency	Product Description	: Account in foreign currency that can be withdrawn at any time
Currency	: USD, JPY, SGD, AUD, HKD, GBP and EUR		

Main feature

Minimum balance	: N/A	Daily shopping transaction limit (Only on the Visa overseas network)	: Equivalent Rp. 25,000,000,-	
Savings interest rate *	Daily average balance	Daily withdrawal limit at ATM (Only on the Visa Plus overseas network)	Equivalent Rp. 15,000,000,-	
				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%			
Currencies JPY, AUD, HKD, GBP and EUR				
All nominal	0.00%			
Guaranteed interest rate**	: 0.25%	Daily transfer limit at ATM	: -	
		Daily transfer limit e-channel (internet banking, sms banking and ATM)	: -	

* Valid on the date this document is issued

** Interest rate of the Deposit Insurance Corporation (LPS) applicable on the date this document is issued

GENERAL VERSION OF CONVENTIONAL BANKING

Cost					
Administration fee per month	:	N/A	Book replacement cost	:	N/A
Withdrawal fees at ATMs of other banks	:	<ul style="list-style-type: none"> • USD 1.50 • SGD 2.50 • JPY 200 • AUD 2.50 • HKD 15 • GBP 1.50 • EUR 2.50 (Transactions at ATM Plus)	Account closing fee	:	N/A
Transfer fees between banks	:	Rp. 6,500	Additional administration fee under minimum balance	:	N/A
Stamp duty	:	N/A	Charges for checking balances at ATMs of other banks (Only on the Visa Plus overseas network)	:	Equivalent of Rp. 5.000,-
Dormant Fee*	:	N/A			

* 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. Provides deposit options in foreign currency 2. Affordable initial deposit. 3. Ease of cash withdrawal and sales transaction on the Visa Plus/Visa overseas network. 	<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. There is exchange rate risk if the Customer makes an exchange transaction between currencies 3. 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.

GENERAL VERSION OF CONVENTIONAL BANKING

Terms & Procedures

You must complete the requirements:

1. Available for Individual Customers (not valid for joint accounts and QQ).
2. Complete the account opening form.
3. Complete the required documents:
 - Indonesian Citizen: Original identity card and NPWP.
 - Foreign Citizens: Passport and KIMS/KITAS/Reference Letter.
4. The minimum initial deposit is as follows:
 - USD 100
 - JPY 25,000
 - SGD 200
 - AUD A\$ 100
 - HKD HK\$ 100
 - GBP £100
 - EUR €100
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).

Simulation of Daily Interest Calculation Method

Mr. Budi opened an account on the 1st and deposited USD 25,000 in the account, and did not make any transactions until the interest payment period was on the 25th of the month.

On the 25th, Mr. Budi will earn interest of:

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

GENERAL VERSION OF CONVENTIONAL BANKING

Additional information

1. Interest is calculated on the daily balance using the tiering method.
2. The interest earned is subject to tax in accordance with government regulations.
3. Savings interest is earned on the 25th of each month.
4. Accounts can be accessed through branches.
5. Have the ATM/Debit card facility that can be used for cash withdrawal and sales transaction on the Visa Plus/Visa overseas network.
6. If the Customer closes the Pasti Valas Savings account and the account is the only account belonging to the Customer connected to the ATM card, the ATM card will also be automatically closed.
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 Three).
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. Individual and joint account holders are automatically registered to the BTPN Notification service.
11. Registration for the BTPN Notification and Account Consolidation Report (LKR) service is free of charge.
12. 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.
13. 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.
14. 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. Savings Books, ATM cards and the confidentiality of passcode information related to ATM/Debit services, E-

GENERAL VERSION OF CONVENTIONAL BANKING

Summary of Product and Service Information

Issuing bank	: PT Bank BTPN Tbk	Types of products	: Time Deposit
Product name	: BTPN Time Deposit	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***	: 0.25% of the disbursed amount and the ongoing interest will be not 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

GENERAL VERSION OF CONVENTIONAL BANKING

Benefit	Risk
<ol style="list-style-type: none">1. Giving returns competitive ones.2. Affordable placement value.3. There are various tenors that can be chosen according to your needs.	<ol style="list-style-type: none">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 market interest rates will 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.

Terms & Procedures

You must complete the requirements:

1. Available for individual and non-individual customers.
2. Have a savings or checking account at BTPN as a source of funds and deposit accounts.
3. Fill out and sign the deposit account opening form.

Required documents:

- Individual – Indonesian Citizen
 - Original ID card
 - TIN card
- Individual – Foreign Citizen
 - Passport
 - KIMS/KITAS/Reference Letter
- Non Individual
 - Original ID card
 - TIN 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).

GENERAL VERSION OF CONVENTIONAL BANKING

Deposit Product Simulation

Mr. Budi placed a USD time deposit of USD 100,000 with a tenor of 1 month and an interest rate of 0.25% per annum, then the interest calculation for Mr. Budi 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. 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.
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. Individual customers are automatically registered to the BTPN Notification service.
12. Registration for the BTPN Notification and Account Consolidation Report (LKR) service is free of charge.
13. Other information regarding costs, benefits, and risks can be accessed through the official website at www.btpn.com.

GENERAL VERSION OF CONVENTIONAL BANKING

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 Advis, 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	: Current Account
Product name	: BTPN Current Account	Product Description	: Current account in foreign currency
Currency	: USD, SGD and JPY		

Main feature

Minimum balance	: N/A	Daily shopping transaction limit***	: Not applicable
Savings interest rate *	Daily average balance	Tiering rate	Daily withdrawal limit at ATM
	< USD 100	0.00%	
	USD 100 - < USD 100,000	0.03%	
	USD 100,000	0.04%	
	SGD Currency		
	All nominal	0.05%	
	Currency JPY		
All nominal	0.00%	Daily transfer limit e-channel**** (internet banking, sms banking and ATM)	: Not applicable

* 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	: N/A	Book replacement cost	: N/A
Withdrawal fees at ATMs of other banks	: Not applicable	Account closing fee	: N/A
Transfer fees between banks	: Not applicable	Additional administration fee under minimum balance	: N/A
Stamp duty	: N/A	Charges for checking balances at ATMs of other banks	:
Checkbook fee	: Rp. 300,000		
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"> 1. Provide competitive returns. 2. Affordable initial deposit. 3. Options for deposits in foreign currencies. 	<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. There is exchange rate risk if the customer makes an exchange transaction between currencies. 3. 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 for Individual Customers
2. Complete the account opening form
3. Complete the required documents:
 - Indonesian Citizen: Original identity card and NPWP
 - Foreign Citizens: Passport and KIMS/KITAS/Reference Letter
4. The minimum initial deposit is as follows:
 - USD 100
 - SGD 100
 - JPY 10,000
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).

GENERAL VERSION OF CONVENTIONAL BANKING

Simulation of Daily Interest Calculation Method

Mr. Budi opened an account on the 1st and deposited USD 25,000 in the account, and did not make any transactions until the interest payment period was on the 25th of the month.

On the 25th, Mr. Budi will earn interest of:

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

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 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. The account is not equipped with checkbook and bilyet giro facilities.
7. ATM card service is not available for customers.
8. 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).
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 the Account Consolidation Report (LKR) service via Email (E-Statement), customers are required to apply for registration with BTPN.
11. Individual and joint account holders are automatically registered to the BTPN Notification service.
12. Registration for the BTPN Notification and Account Consolidation Report (LKR) service is free of charge.
13. 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.
14. 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.
15. 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.