

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	Product Description	: Savings account that provides easy account opening and transactions
Currency	: IDR		

Main feature

Minimum balance	: N/A	Daily shopping transaction limit***	: Rp. 25,000,000,-	
Savings interest rate *	Daily average balance		Daily withdrawal limit at ATM	
	< Rp. 250,000	Interest rate		Rp. 15,000,000,-
	Rp. 250.000 - < Rp. 50,000,000	0.00%		
	Rp. 50,000,000	0.25%		
Guaranteed interest rate**	: 3.50%	Daily transfer limit at ATM	: Rp. 50,000,000,-	
		Daily transfer limit e-channel****	: Rp. 100,000,000,- up to Rp.10,000,000,000,-	
		<i>(internet banking, sms banking and ATM)</i>		

* 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 limit is the combined limit for purchase transactions via Debit Prima/BCA and Merchant with the Visa/payWave logo

**** 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

GENERAL VERSION OF CONVENTIONAL BANKING

Cost			
Administration fee per month	: Rp. 10,000	Book replacement cost	: Rp. 10,000,-
Withdrawal fees at ATMs of other banks	: Rp. 7,500 (ATM Bersama/Prima) Rp. 25,000 (ATM Plus)	Account closing fee	: Rp. 50.000,-
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	: Rp. 4,000,- (ATM Bersama/Prima) Equivalent of Rp. 5.000,- (ATM Plus)
Dormant Fee*	: Rp. 5,000		

* 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. 4. Ease of transacting on the ATM Bersama and Prima Networks: <ul style="list-style-type: none"> • Balance information • Cash withdrawal • Transfer between network participant banks • Debit transactions on the Prima/BCA 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 are operational risks related to transactions using ATM/Debit card facilities, including those related to ATM network connections and/or EDC machines. 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
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. 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 Rp. 1 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
249999	0.00%	-
750.0001	0.25%	123
Gross Interest Rate		123
Net Interest Rate (After withholding tax 20%)		99

GENERAL VERSION OF CONVENTIONAL BANKING

Additional information

1. Minimum initial deposit of Rp. 250.000,-.
2. The average minimum balance to earn interest is Rp. 250.000,-.
3. Interest is calculated on the daily balance using the tiering method.
4. The interest earned is subject to tax in accordance with government regulations.
5. Savings interest is earned on the 25th of each month.
6. Accounts can be accessed through branches.
7. Comes with an ATM/Debit card. If the Customer closes the IDR Pasti Savings account and the account is the only account owned by the Customer connected to the ATM card, the ATM card will also be automatically closed.
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 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 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. Savings Books, ATM cards 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

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-