

Summary of Product / Service Information (INDIVIDUAL)



Product and Service Fee

Bank notes in the form of Japan Yen (JPY) are available & only available specifically at BTPN Tower, Kelapa Gading, Surabaya Indrapura and Medan Putri Hijau branch

Tariff Type & Fee	BTPN USD Fixed Savings & USD Current Accounts	BTPN Fixed Savings SGD & Foreign Currency Current Accounts SGD	BTPN Fixed Savings JPY & JPY Forex Current Account*
<u>Cash deposit</u> <ul style="list-style-type: none"> Same currency 	FREE <= USD 25,000 Fee 0.10% x excess nominal amount, if > USD 25,000	N/A	FREE <= JPY 100.000 Fee 0.10% x excess nominal amount, if > JPY 100.000
<ul style="list-style-type: none"> Different currency 	The bank notes exchange rate is charges	N/A	The bank notes exchange rate is charges
<u>Cash withdrawal</u> <ul style="list-style-type: none"> Same currency 	Free <= USD 10.000 Fee 0.10% x excess nominal amount, if > USD 10.000	Tarik tunai dengan currency SGD belum dapat dilayani	Free <= JPY 100.000 Fee 0.10% x excess nominal amount, if > JPY 100.000
<ul style="list-style-type: none"> Different currency 	The bank notes exchange rate is charges	N/A	The bank notes exchange rate is charges
<u>Outgoing Remittance*)¹</u> <ul style="list-style-type: none"> Full Amount*)³ with same currency 	a. Telex fee: USD 5 b. Correspondent bank fee*) ² : USD 25 c. Provision fee*) ⁴ : 1/8% from total amount (min USD 10, max USD 100)	a. Telex fee: USD 5 b. Correspondent bank fee*) ² : USD 25 c. Provision fee*) ⁴ : 1/8% from total amount (min USD 10, max USD 100)	a. Telex fee: USD 5 b. Correspondent bank fee*) ² : USD 25 c. Provision fee*) ⁴ : 1/8% from total amount (min USD 10, max USD 100)
<ul style="list-style-type: none"> Full Amount with different currency 	a. The BN Exchange Rate is charged at the Branch (if the Customer brings Bank Notes) b. The TT Exchange Rate is charged at the branch (if the Customer debits from the BTPN Foreign Exchange account) c. Telex Fee: USD 5 d. Correspondent Bank Fee : USD 25	a. The BN Exchange Rate is charged at the Branch (if the Customer brings Bank Notes) b. The TT Exchange Rate is charged at the branch (if the Customer debits from the BTPN Foreign Exchange account) c. Telex Fee: USD 5 d. Correspondent Bank Fee : USD 25	a. The BN Exchange Rate is charged at the Branch (if the Customer brings Bank Notes) b. The TT Exchange Rate is charged at the branch (if the Customer debits from the BTPN Foreign Exchange account) c. Telex Fee: USD 5 d. Correspondent Bank Fee : USD 25

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Tariff Type & Fee	BTPN USD Fixed Savings & USD Current Accounts	BTPN Fixed Savings SGD & Foreign Currency Current Accounts SGD	BTPN Fixed Savings JPY & JPY Forex Current Account
<ul style="list-style-type: none"> • Non Full Amount with the same currency • Non Full Amount with different currency 	<ul style="list-style-type: none"> a. Telex Fee: USD 5 b. Provision Fee: 1/8% of total amount (min USD 10, max USD 100) a. The BN Exchange Rate is charged at the Branch (if the Customer brings Bank Notes) b. The TT Exchange Rate is charged at the branch (if the Customer debits from the BTPN Foreign Exchange account) c. Telex Fee: USD 5 	<ul style="list-style-type: none"> a. Telex Fee: USD 5 b. Provision Fee: 1/8% of total amount (min USD 10, max USD 100) a. The BN Exchange Rate is charged at the Branch (if the Customer brings Bank Notes) b. The TT Exchange Rate is charged at the branch (if the Customer debits from the BTPN Foreign Exchange account) c. Telex Fee: USD 5 	<ul style="list-style-type: none"> a. Telex Fee: USD 5 b. Provision Fee: 1/8% of total amount (min USD 10, max USD 100) a. The BN Exchange Rate is charged at the Branch (if the Customer brings Bank Notes) b. The TT Exchange Rate is charged at the branch (if the Customer debits from the BTPN Foreign Exchange account) c. Telex Fee: USD 5
Cancellation Fee*)	USD 20 + Telex Fee (USD 5)	USD 20 + Telex Fee (USD 5)	USD 20 + Telex Fee (USD 5)
Amendment Fee*)	USD 20 + Telex Fee (USD 5)	USD 20 + Telex Fee (USD 5)	USD 20 + Telex Fee (USD 5)
Refund Fee*)	N/A	N/A	N/A
<u>Incoming Remittance*)</u>			
<ul style="list-style-type: none"> • Full Amount • Non Full Amount 	Free	Free	Free
Inquiry Fee*)	Free	Free	Free
Tracking Remittance*) ¹⁰	Free	Free	Free
Cash Withdrawal Transaction Cancellation Fee	USD 5	Cash withdrawal with SGD currency cannot be served yet	USD 5

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Types of Tariffs & Fees applicable to 8 (eight) new foreign currencies:

Euro (EUR) , Pound sterling (GBP) , Australian Dollar (AUD) , Swiss Franc (CHF) , Hong Kong Dollar (HKD), Chinese Yuan (CNY), Indian Rupee (INR), Thai Baht (THB).

	8 (eight) new limited foreign currencies for Outgoing & Incoming Remittance services Effective : March 1, 2019
<u>Outgoing Remittance</u> *)Note • Full Amount with different currency	a. The TT rate is charged at the branch b. Telex Fee: Equivalent USD 5 c. Correspondent Bank Fee : Equivalent USD 25
• Non Full Amount with different currency	• The TT rate is charged at the branch • Telex Fee: Equivalent USD 5
<u>Incoming Remittance</u> ***)Note • Full Amount	Free
• Non Full Amount	Free

*) Service only applies from IDR to foreign currency (no cross currency / foreign currency to foreign currency)

**) Service is only valid from Forex to IDR (no cross currency / foreign currency to foreign currency)

*) Information:

1. Outgoing Remittance : overseas money transfer transactions
2. Correspondent Bank Fee : fees to be charged by correspondent banks to BTPN for Outgoing Remittance transactions
3. Full amount : money transfer transaction where the recipient will receive the money transfer without deductions (but it is still possible to incur correspondence bank fees)
4. Provision Fee : fees charged to customers by BTPN as service fees for transactions made by customers
5. Cancellation Fee : fees charged to the Customer when canceling Outgoing or Incoming Remittance
6. Amendment Fee : fees charged to the Customer when making changes to payment instructions in Outgoing remittance activities
7. Refund Fee : fees charged to the Customer in the event of a rejection of the Outgoing Remittance transaction
8. Incoming Remittance : transactions receiving money from abroad
9. Inquiry Fee : fees charged to customers when making inquiries on outgoing remittance transactions. Inquiry is given in the form of a copy of the MT 103 payment to view the transactions that have been made. Data that can be provided is a maximum of 1 month after the transaction date
10. Tracking Remittance : service to be able to track transactions that have been made

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Items	Branch	E-Channel			
		BTPN ATM	ATM Bersama/ Prima	Domestic Debit (GPN)	ATM Plus / Visa Debit Network
Balance Information	Free	Free	Rp. 4,000	N/A	Rp. 5,000
Cash withdrawals	Free	Free	Rp. 7,500 A)	N/A	Rp. 25,000 A)
Book Transfer (between BTPN accounts)	Free	Free	Rp. 6,500 A)	N/A	N/A
Transfer to another bank: - On line	N/A	Rp. 6,500 A)		N/A	N/A
- SKN/LLG	Regular Customers: Rp. 3,500 (before 1 April 2020) Rp. 2,900 (effective since April 1, 2020) Priority Customers: Free	N/A			
- SKN amendment fee	N/A	N/A			
- RTGS	Customer: Rp. 25,000 Non Customer: Rp. 35,000 (The change to the RTGS fee which was originally scheduled to be effective on May 14, 2020 has been postponed)	N/A			
- RTGS amendment fee	N/A	N/A			
- RTGS fee (after 14.00)	N/A	N/A			
Debit Transactions at Merchant	N/A	N/A		Free	Free
Transaction fee rejected	N/A	Free	Rp. 3,000	Free	Rp. 5,000
Service Activation Fee	N/A	N/A		N/A	N/A
Service Administration Fee	N/A	N/A		N/A	N/A

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Prepaid Credit Purchase	N/A	N/A	N/A	N/A
Bill payment	N/A	N/A	N/A	N/A

Items	Branch
Clearing Deposit - same region - Between regions	Rp. 2,000 per sheet Rp. 7,000 per script
Collection	Rp. 15,000
Clearing Deposit	Free
Checkbook/BG	Rp. 300,000
Check Counter	Rp. 5,000
Block Checks/BG per sheet	Free
Clearing Rejection Fee	Rp. 125,000
Other Bank Clearing Rejection Fee	Rp. 15,000
Off-Branch Service Fee	Rp. 250,000 per year
Standing Instructions	Free (valid for Current Accounts & Savings, only transfer books between BTPN accounts)
Stamp Duty on Statement	Free
Bank Reference Fee	Rp. 50,000
Savings Account Transfer Printing Fee	Free printing of the first 5 sheets per day >5 sheets will be charged IDR 500 / sheet per day
Current Account Mutation Printing Fee	Free first printing in every printing month. Subsequent printing applies: Movement < 6 months : Rp. 2.500/sheet Movement 6 - 12 months : Rp. 5,000/sheet Movement > 12 months : Rp. 10,000/sheet

Information :

^A)Cash Withdrawal and Transfer fees on the ATM Bersama / ATM Prima network and Cash Withdrawals on the ATM Plus network are free of charge 15x per month (combined limit) starting 26 September 2016 for BTPN Taseto Premium customers who meet the terms and conditions apply. Currently, the terms and conditions referred to are the minimum balance at the time of the transaction of IDR 5 million.

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