

# GENERAL VERSION OF CONVENTIONAL BANKING

## Summary of Product and Service Information

Issuing bank	: PT Bank BTPN Tbk	Types of products	: Savings
Product name	: Tabungan Sinaya Foreign Currency	Product Description	: Account in foreign currency that can be withdrawn at any time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 network in overseas)***	: Equivalent of Rp 25.000.000,-
Interest rate *	Daily average balance	Interest rate	Daily withdrawal limit at ATM (Only on the ATM Plus network in overseas)
	< USD 100	0.00%	
	≥ USD 100 – < USD 100,000	0.03%	
	≥ USD 100,000	0.04%	
	SGD Currency		
	All nominal	0.05%	
JPY, AUD, HKD, GBP and EUR Currencies			
Guaranteed interest rate**	2.25%	Daily transfer limit at ATM	: Not applicable
		Daily transfer limit e-channel (AksesBisnis@BTPN)	: 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.

\*\*\* Transaction limit is limit for purchase transactions via Merchant with the Visa/payWave logo. For online purchase and shopping transactions, the maximum limit per transaction is equivalent of Rp 10.000.000,-.

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Cost					
Administration fee per month	:	N/A	Passbook replacement cost	:	Not applicable
Withdrawal fees at ATMs of other banks (Only on the ATM Plus network in overseas)	:	<ul style="list-style-type: none"> <li>• USD 1.50</li> <li>• SGD 2.50</li> <li>• JPY 200</li> <li>• AUD 2.50</li> <li>• HKD 15</li> <li>• GBP 1.50</li> <li>• EUR 2.00</li> </ul> (ATM Plus network in overseas)	Account closing fee	:	N/A
Transfer fees between banks at ATMs	:	N/A	Additional administration fee under minimum balance	:	N/A
Stamp duty	:	N/A	Charges for checking balances at ATMs of other banks (Only on the ATM Plus network in overseas)	:	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"> <li>1. Provides deposit options in foreign currency</li> <li>2. Affordable initial deposit.</li> <li>3. Ease of cash withdrawal and sales transaction on the ATM Plus/Visa network in overseas.</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 Rp 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>

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## 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 100
  - HKD 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%	-
24,901	0.03%	0.49
<b>Gross Interest Rate</b>		<b>0.49</b>
<b>Net Interest Rate (After withholding tax 20%)</b>		<b>0.39</b>

## Additional information

1. The minimum balance to earn interest is USD 100 and the entire nominal amount is in 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. Comes with an ATM/Debit card that can be used for cash withdrawal and sales transaction on the ATM Plus/VISA network in overseas.
7. If the Customer closes the Tabungan Sinaya Foreign Currency account and the account is the only account belonging to the Customer connected to the ATM/Debit card, the ATM/Debit 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 all GSM providers (including XL, 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 the past 1 month transactions.
10. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), customers are required to apply for registration with BTPN.
11. Registration for the BTPN Notification and Account Consolidation Report (LKR) service is free of charge.
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. You have read, accepted the explanation and understood the savings product according to the Summary of Product and Service Information.
2. This Summary of Product and Service Information is not part of the account opening application.
3. You are required to read, understand and sign the account opening application.
4. The information contained in this Summary of Product and Service Information is valid from the date the document is issued until notification of changes from BTPN.
5. The bank can reject your product application if it does not meet the applicable requirements and regulations.
6. ATM/Debit card and confidentiality of passcode information related to ATM/Debit, E-Channel and E-Statement services is the responsibility of the Customer.
7. You must carefully read this Summary of Product and Service Information before agreeing to open an account and have the right to ask Bank employees about all matters related to this Summary of Product and Service Information.