

## Ringkasan Informasi Produk dan Layanan – Versi Umum

Ver: Oktober 2024

## Summary of Product Information and Service – General Version

Ver: October 2024

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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| Nama Produk/ Layanan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | : <b>Giro Bisnis</b>                  | Product/ Service Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | : <b>Giro Bisnis</b>                         |
| Jenis produk/ Layanan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | : Giro                                | Type of Product/ Service                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | : <i>Current account</i>                     |
| Nama Penerbit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | : PT Bank SMBC Indonesia Tbk ("Bank") | Issuer Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | : <i>PT Bank SMBC Indonesia Tbk ("Bank")</i> |
| Deskripsi Produk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | : Simpanan dalam bentuk Giro          | Product Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | : <i>Saving in terms of Giro.</i>            |
| Mata Uang                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | : IDR (Rp.)                           | Type of CCY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | : <i>IDR (Rp.)</i>                           |
| <b>FITUR UTAMA GIRO BISNIS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                              |
| <ul style="list-style-type: none"> <li>• Minimum Penempatan : Rp. 1.000.000</li> <li>• Suku Bunga : –</li> <li>• Bunga bulanan : –</li> <li>• Tersedia dalam mata uang Rupiah.</li> <li>• Merupakan rekening giro yang memenuhi kebutuhan dasar untuk bertransaksi usaha serta sebagai media pencairan dan pembayaran kembali pinjaman.</li> <li>• Media transaksi berupa cek, bilyet giro dan ATM (khusus untuk Nasabah perorangan)</li> <li>• Dapat berlaku rekening bersama, kecuali untuk rekening giro yang digunakan sebagai media pencairan dan pendebitan pinjaman.</li> <li>• Dapat diberlakukan beberapa jenis transaksi dengan surat kuasa.</li> <li>• Nasabah dapat meminta pelaporan transaksi dalam bentuk rekening koran yang dapat diambil oleh Nasabah di cabang atau dikirimkan ke alamat Nasabah atau e-statement.</li> </ul> |                                       | <ul style="list-style-type: none"> <li>• <i>Minimum of placement: Rp 1.000,000</i></li> <li>• <i>Interest rate: –</i></li> <li>• <i>Monthly interest: –</i></li> <li>• <i>Available in Rupiah currency.</i></li> <li>• <i>Current account that meets basic needs for business transactions as well as a medium for disbursement and repayment of loans.</i></li> <li>• <i>Transaction media in the form of cheques, bilyet, and ATMs (specifically for individual customers)</i></li> <li>• <i>Joint account, except for current accounts that are used as a medium for disbursement and debiting loans may apply.</i></li> <li>• <i>Several types of transactions with a power of attorney may apply.</i></li> <li>• <i>Customers can request transaction reporting in the form of a bank statement that can be taken by the customer at branch or sent to the customer's address or e-statement.</i></li> </ul> |                                              |

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|---------------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Manfaat                   | : | <ul style="list-style-type: none"> <li>Memberikan keleluasaan dalam bertransaksi bagi Nasabah.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <i>Benefit</i>             | : | <ul style="list-style-type: none"> <li><i>Provide flexibility in transactions for customers.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Risiko                    | : | <ul style="list-style-type: none"> <li>Adanya risiko pasar terkait suku bunga.</li> <li>Adanya risiko Nasabah tercatat dalam DHNBI (Daftar Hitam Nasional Bank Indonesia), apabila jumlah tolakan atas cek atau bilyet giro yang diterbitkan sesuai kriteria DHNBI.</li> </ul>                                                                                                                                                                                                                                                                                                                                                  | <i>Risk</i>                | : | <ul style="list-style-type: none"> <li><i>There is market risk related to interest rates.</i></li> <li><i>There is a risk may cause customers to be listed in DHNBI (Bank Indonesia National Black List), if the amount of repulsion on cheques or bilyet giro issued meets DHNBI criteria.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                          |
| Konsekuensi               | : | <ul style="list-style-type: none"> <li>Cek atau bilyet giro yang dikeluarkan debitur akan ditolak jika terjadi kekurangan saldo dan atau syarat formal lainnya</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <i>Consequences</i>        | : | <ul style="list-style-type: none"> <li><i>Cheques or bilyet giro issued by debtors will be rejected in the event of a lack of balance and/or other formal requirements.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Persyaratan dan Tata Cara | : | <p>Melengkapi formulir pembukaan rekening dan dokumen pendukung lain yang dipersyaratkan.</p> <p>Dokumen yang wajib dipenuhi :</p> <ul style="list-style-type: none"> <li>✓ Individu (Warga Negara Indonesia) <ul style="list-style-type: none"> <li>Kartu identitas (kartu identitas asli harus diperlihatkan saat pembukaan rekening)</li> <li>Kartu NPWP</li> </ul> </li> <li>✓ Non Individu (didirikan berdasarkan hukum Negara Republik Indonesia) <ul style="list-style-type: none"> <li>Akta pendirian (didirikan berdasarkan hukum Negara Republik Indonesia) berikut setiap perubahannya sampai</li> </ul> </li> </ul> | <i>Terms and Procedure</i> | : | <p><i>Complete the account opening form and other required supporting documents.</i></p> <p><i>Required documents:</i></p> <ul style="list-style-type: none"> <li>✓ <i>Individual (Indonesian Citizen)</i> <ul style="list-style-type: none"> <li><i>Identity card (original ID must be presented at account opening)</i></li> <li><i>NPWP</i></li> </ul> </li> <li>✓ <i>Non-Individual (established under the laws of the Republic of Indonesia)</i> <ul style="list-style-type: none"> <li><i>Deed of establishment (established under the laws of the Republic of Indonesia) along with any amendments up to the last</i></li> </ul> </li> </ul> |

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|                                                      |                                                              | <p>dengan terakhir serta bukti pengesahan/ pendaftaran dari institusi yang berwenang.</p> <ul style="list-style-type: none"><li>• Kartu identitas dari pihak yang berhak mewakili perusahaan sesuai akta perusahaan.</li><li>• Kartu NPWP.</li><li>• Dokumen ijin usaha meliputi SIUP/Surat Izin, TDP/NIB.</li><li>• Dokumen lainnya sesuai dengan persyaratan dokumen yang ditentukan Bank untuk setiap jenis Badan Usaha.</li></ul>                                                                                                                                                                                                                                                                                                 |  |  | <p><i>and proof of ratification / registration from the authorized institution.</i></p> <ul style="list-style-type: none"><li>• <i>Identity card of the party entitled to represent the company according to the company deed.</i></li><li>• <i>NPWP</i></li><li>• <i>Business license documents include SIUP/TDP/NIB.</i></li><li>• <i>Other documents are in accordance with the document requirements determined by Bank for each type of Business Entity.</i></li></ul> |                                     |                      |                                   |                                       |                                                              |   |                                                      |                       |   |
|------------------------------------------------------|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------|-----------------------------------|---------------------------------------|--------------------------------------------------------------|---|------------------------------------------------------|-----------------------|---|
| Jasa Giro*)<br><i>Current Account Services*)</i>     | :                                                            | <p>Nasabah tidak akan mendapatkan jasa giro. Untuk suku bunga PRK mengikuti ketentuan yang berlaku.<br/><i>Customers will not get interest. Whilst PRK interest rates follow the applicable regulations.</i></p> <p>*) Suku Bunga PRK sewaktu-waktu dapat berubah sesuai dengan kondisi pasar dan kebijakan Bank yang berlaku dengan menyampaikan pemberitahuan kepada Nasabah sekurang-kurangnya 30 (tiga puluh) hari kalender sebelum efektif perubahan tersebut berlaku.<br/><i>*) PRK interest rates are subject to change at any time in accordance with market conditions and Bank 's applicable policies by giving notice to the Customer at least 30 (thirty) calendar days before the effective change takes effect.</i></p> |  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                     |                      |                                   |                                       |                                                              |   |                                                      |                       |   |
| Biaya *)<br><i>Fee *)</i>                            |                                                              | <p>Berikut adalah jenis biaya umum yang akan dibebankan:<br/><i>Here are the common types of fees that will be charged:</i></p> <table><tr><th>Jenis Biaya<br/><i>Types of fees</i></th><th>Biaya<br/><i>Fees</i></th><th>Keterangan<br/><i>Descriptions</i></th></tr><tr><td>Administrasi<br/><i>Administration</i></td><td>Individual<br/>IDR 25.000,-<br/>Non-Individual<br/>IDR 30.000,-</td><td>-</td></tr><tr><td>Biaya Rekening Dormant<br/><i>Dormant Account Fee</i></td><td>Gratis<br/><i>Free</i></td><td>-</td></tr></table>                                                                                                                                                                                              |  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Jenis Biaya<br><i>Types of fees</i> | Biaya<br><i>Fees</i> | Keterangan<br><i>Descriptions</i> | Administrasi<br><i>Administration</i> | Individual<br>IDR 25.000,-<br>Non-Individual<br>IDR 30.000,- | - | Biaya Rekening Dormant<br><i>Dormant Account Fee</i> | Gratis<br><i>Free</i> | - |
| Jenis Biaya<br><i>Types of fees</i>                  | Biaya<br><i>Fees</i>                                         | Keterangan<br><i>Descriptions</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                     |                      |                                   |                                       |                                                              |   |                                                      |                       |   |
| Administrasi<br><i>Administration</i>                | Individual<br>IDR 25.000,-<br>Non-Individual<br>IDR 30.000,- | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                     |                      |                                   |                                       |                                                              |   |                                                      |                       |   |
| Biaya Rekening Dormant<br><i>Dormant Account Fee</i> | Gratis<br><i>Free</i>                                        | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                     |                      |                                   |                                       |                                                              |   |                                                      |                       |   |

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|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
|  | Biaya Penutupan Rekening<br><i>Account Closing Fee</i>                                                                                                                                            | IDR 50.000,-                                    | -                                                                                                                           |
|  | Biaya meterai untuk pencetakan rekening koran<br><i>Stamp duty for printing bank statements</i>                                                                                                   | Tergantung Saldo<br><i>Depending on balance</i> | - Saldo/ <i>Balance</i> ≤ IDR 250.000,- =<br>Gratis/ <i>Free</i><br>- Saldo/ <i>Balance</i> > IDR 250.000 =<br>IDR 10.000,- |
|  | Cetak Rekening Koran (per lembar)<br><i>Print Bank Statement (per sheet)</i>                                                                                                                      | IDR 2.500,-                                     | Periode < 6 bulan<br><i>Period &lt; 6 Month</i>                                                                             |
|  |                                                                                                                                                                                                   | IDR 5.000,-                                     | Periode 6 bulan s.d. < 12 bulan<br><i>Period 6 Month until &lt;12 Month</i>                                                 |
|  |                                                                                                                                                                                                   | IDR 10.000,-                                    | Periode ≥ 12 bulan<br><i>Period ≥ 12 Month</i>                                                                              |
|  | Biaya kartu ATM pertama kali dan penggantian kartu ATM karena rusak/hilang (nasabah individu)<br><i>First time ATM Card fee and ATM card replacement due to damage/lost (individual customer)</i> | Gratis<br><i>Free</i>                           | -                                                                                                                           |
|  | Pembuatan Referensi Bank<br><i>Bank Reference Creation</i>                                                                                                                                        | IDR 50.000,-                                    | -                                                                                                                           |
|  | Standing Instruction/perintah pembayaran untuk pindah buku antar rekening Bank<br><i>Standing Instruction/payment order to transfer between Bank's account</i>                                    | Gratis<br><i>Free</i>                           | -                                                                                                                           |
|  | Pemesanan warkat Cek/ BG (per buku)<br><i>Cheque / BG order (per book)</i>                                                                                                                        | IDR 300.000,-                                   | -                                                                                                                           |
|  | Tolakan Cek/ BG<br><i>Cheque/BG Repulsion</i>                                                                                                                                                     | IDR 125.000,-                                   | -                                                                                                                           |
|  | Blokir cek/ BG (per transaksi)<br><i>Cheque/ BG Block (per Transaction)</i>                                                                                                                       | Gratis<br><i>Free</i>                           | -                                                                                                                           |
|  | Setoran Kliring (per warkat)<br><i>Clearing Deposit</i>                                                                                                                                           | IDR 2.000,-                                     | Wilayah yang sama<br><i>Same Region</i>                                                                                     |
|  |                                                                                                                                                                                                   | IDR 7.000,-                                     | Antar wilayah                                                                                                               |

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|                    |  | <i>(per Instrument)</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                               | <i>Between Region</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                    |  | Inkaso<br><i>Collections</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | IDR 15.000,-                  | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                    |  | Titipan Kliring<br><i>Clearing Deposit</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Gratis<br><i>Free</i>         | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                    |  | <p>*) Biaya sewaktu-waktu dapat berubah sesuai dengan kondisi pasar dan kebijakan Bank yang berlaku dengan menyampaikan pemberitahuan kepada Nasabah sekurang-kurangnya 30 (tiga puluh) hari kalender sebelum efektif perubahan tersebut berlaku.</p> <p>*) <i>Fees are subject to change at any time in accordance with market conditions and Bank's applicable policies by giving notice to the Customer at least 30 (thirty) calendar days before the effective change takes effect.</i></p>                                                                                                                                                                                                            |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Informasi Tambahan |  | <ul style="list-style-type: none"> <li>Jika Nasabah tidak memenuhi ketentuan internal maupun eksternal terkait, Bank berhak menolak permohonan pembukaan rekening.</li> <li>Untuk pertanyaan dan keluhan Nasabah dapat menghubungi tenaga pemasaran Bank atau cabang terdekat atau SMBCI Care 1500 365.</li> <li>PT Bank SMBC Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI) dan merupakan peserta penjaminan LPS.</li> <li>Nominal maksimal yang dijamin oleh LPS adalah sebesar Rp2.000.000.000,- per Nasabah.</li> <li>Guna mematuhi Undang-Undang No.24 tahun 2009 mengenai Bendera, Bahasa, dan Lambang Negara, serta Lagu Kebangsaan, Ringkasan</li> </ul> | <i>Additional Information</i> | <ul style="list-style-type: none"> <li><i>If the Customer does not meet the relevant internal and external conditions, Bank has the right to reject the account opening request.</i></li> <li><i>For questions and complaints, customers can contact Bank's personal marketing or the nearest branch or SMBCI Care 1500 365.</i></li> <li><i>PT Bank SMBC Indonesia Tbk is licensed and supervised by the Financial Services Authority (OJK), Bank Indonesia (BI) and member of the Indonesia Deposit Insurance Corporation (LPS).</i></li> <li><i>The maximum amount guaranteed by LPS is IDR 2,000,000,000 per customer.</i></li> <li><i>In order to comply with Law No. 24 Of 2009 on National Flag, Language, Emblem and Anthem, Summary of Product</i></li> </ul> |



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|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>Informasi Produk ini telah dibuat dalam Bahasa Inggris dan Bahasa Indonesia. Kedua versi Bahasa Indonesia dan versi Bahasa Inggris sama-sama berlaku, namun dalam hal terdapat ketidaksesuaian di antara keduanya maka versi Bahasa Indonesia akan berlaku.</p> <p>Disclaimer (Penting untuk dibaca):</p> <ol style="list-style-type: none"><li>1. Bank dapat menolak permohonan produk Anda apabila tidak memenuhi persyaratan dan peraturan yang berlaku.</li><li>2. Anda harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini dan berhak bertanya kepada pegawai Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini.</li></ol> |  | <p><i>Information has been made in English and Bahasa Indonesia Language. Both the Bahasa Indonesia and English version are valid, however in the event of any inconsistency between the Bahasa Indonesia and English language versions, the Indonesian language version shall prevail.</i></p> <p><i>Disclaimer (important to be read):</i></p> <ol style="list-style-type: none"><li>1. <i>The Bank may reject your product application if it does not meet the applicable requirements and regulations.</i></li><li>2. <i>You must carefully read this Product and Service Information Summary and have the right to ask the Bank's employees about all matters related to this Product and Service Information Summary</i></li></ol> |
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Tanggal Cetak Dokumen (Tgl/bln/tahun)

*Date of Printed Document (Dd/Mm/Yy)*

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## Ringkasan Informasi Produk dan Layanan – Versi personal

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|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| Nama Produk/ Layanan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | : <b>Giro Bisnis</b>                  | Product/ Service Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | : <b><i>Giro Bisnis</i></b>                  |
| Jenis produk/ Layanan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | : Giro                                | Type of Product/ Service                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | : <i>Current Account</i>                     |
| Nama Penerbit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | : PT Bank SMBC Indonesia Tbk ("Bank") | Issuer Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | : <i>PT Bank SMBC Indonesia Tbk ("Bank")</i> |
| Deskripsi Produk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | : Simpanan dalam bentuk Giro          | Product Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | : <i>Saving in terms of Giro.</i>            |
| Mata Uang                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | : IDR (Rp.)                           | Type of CCY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | : <i>IDR (Rp.)</i>                           |
| <b>FITUR UTAMA GIRO BISNIS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                              |
| <ul style="list-style-type: none"><li>• Minimum Penempatan : Rp. 1.000.000</li><li>• Suku Bunga : –</li><li>• Bunga bulanan : –</li><li>• Tersedia dalam mata uang Rupiah.</li><li>• Merupakan rekening giro yang memenuhi kebutuhan dasar untuk bertransaksi usaha serta sebagai media pencairan dan pembayaran kembali pinjaman.</li><li>• Media transaksi berupa cek, bilyet giro dan ATM (khusus untuk Nasabah perorangan)</li><li>• Dapat berlaku rekening bersama, kecuali untuk rekening giro yang digunakan sebagai media pencairan dan pendebitan pinjaman.</li><li>• Dapat diberlakukan beberapa jenis transaksi dengan surat kuasa.</li><li>• Nasabah dapat meminta pelaporan transaksi dalam bentuk rekening koran yang dapat diambil oleh Nasabah di cabang atau dikirimkan ke alamat Nasabah atau e-statement.</li></ul> |                                       | <ul style="list-style-type: none"><li>• <i>Minimum of placement: Rp 1.000,000</i></li><li>• <i>Interest rate: –</i></li><li>• <i>Monthly interest: –</i></li><li>• <i>Available in Rupiah currency.</i></li><li>• <i>Current account that meets basic needs for business transactions as well as a medium for disbursement and repayment of loans.</i></li><li>• <i>Transaction media in the form of cheques, bilyet, and ATMs (specifically for individual customers)</i></li><li>• <i>Joint account, except for current accounts that are used as a medium for disbursement and debiting loans may apply.</i></li><li>• <i>Several types of transactions with a power of attorney may apply.</i></li><li>• <i>Customers can request transaction reporting in the form of a bank statement that can be taken by the customer at branch or sent to the customer's address or e-statement.</i></li></ul> |                                              |

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|---------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Manfaat                   | : | <ul style="list-style-type: none"> <li>Memberikan keleluasaan dalam bertransaksi bagi Nasabah.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <i>Benefit</i>             | : | <ul style="list-style-type: none"> <li><i>Provide flexibility in transactions for customers.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Risiko                    | : | <ul style="list-style-type: none"> <li>Adanya risiko pasar terkait suku bunga.</li> <li>Adanya risiko Nasabah tercatat dalam DHNBI (Daftar Hitam Nasional Bank Indonesia), apabila jumlah tolakan atas cek atau bilyet giro yang diterbitkan sesuai kriteria DHNBI.</li> </ul>                                                                                                                                                                                                                                                                                                                                               | <i>Risk</i>                | : | <ul style="list-style-type: none"> <li><i>There is market risk related to interest rates.</i></li> <li><i>There is a risk may cause customers to be listed in DHNBI (Bank Indonesia National Black List), if the amount of repulsion on cheques or bilyet giro issued meets DHNBI criteria.</i></li> </ul>                                                                                                                                                                                                                                                                                                             |
| Konsekuensi               | : | <ul style="list-style-type: none"> <li>Cek atau bilyet giro yang dikeluarkan debitur akan ditolak jika terjadi kekurangan saldo dan atau syarat formal lainnya</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <i>Consequences</i>        | : | <ul style="list-style-type: none"> <li><i>Cheques or bilyet giro issued by debtors will be rejected in the event of a lack of balance and/or other formal requirements.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Persyaratan dan Tata Cara | : | <p>Melengkapi formulir pembukaan rekening dan dokumen pendukung lain yang dipersyaratkan.<br/>Dokumen yang wajib dipenuhi :</p> <ul style="list-style-type: none"> <li>✓ Individu (Warga Negara Indonesia) <ul style="list-style-type: none"> <li>Kartu identitas (kartu identitas asli harus diperlihatkan saat pembukaan rekening)</li> <li>Kartu NPWP</li> </ul> </li> <li>✓ Non Individu (didirikan berdasarkan hukum Negara Republik Indonesia) <ul style="list-style-type: none"> <li>Akta pendirian (didirikan berdasarkan hukum Negara Republik Indonesia) berikut setiap perubahannya sampai</li> </ul> </li> </ul> | <i>Terms and Procedure</i> | : | <p><i>Complete the account opening form and other required supporting documents.</i><br/><i>Required documents:</i></p> <ul style="list-style-type: none"> <li>✓ <i>Individual (Indonesian Citizen)</i> <ul style="list-style-type: none"> <li><i>Identity card (original ID must be presented at account opening)</i></li> <li><i>NPWP</i></li> </ul> </li> <li>✓ <i>Non-Individual (established under the laws of the Republic of Indonesia)</i> <ul style="list-style-type: none"> <li><i>Deed of establishment (established under the laws of the Republic of Indonesia) along with any</i></li> </ul> </li> </ul> |



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|                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                          | <p>dengan terakhir serta bukti pengesahan/ pendaftaran dari institusi yang berwenang.</p> <ul style="list-style-type: none"><li>• Kartu identitas dari pihak yang berhak mewakili perusahaan sesuai akta perusahaan.</li><li>• Kartu NPWP.</li><li>• Dokumen ijin usaha meliputi SIUP/Surat Izin, TDP/NIB.</li><li>• Dokumen lainnya sesuai dengan persyaratan dokumen yang ditentukan Bank untuk setiap jenis Badan Usaha.</li></ul>                                                                                                                                                                                                                                                                                                 |  | <p><i>amendments up to the last and proof of ratification / registration from the authorized institution.</i></p> <ul style="list-style-type: none"><li>• <i>Identity card of the party entitled to represent the company according to the company deed.</i></li><li>• <i>NPWP</i></li><li>• <i>Business license documents include SIUP/TDP/NIB.</i></li><li>• <i>Other documents are in accordance with the document requirements determined by Bank for each type of Business Entity.</i></li></ul> |                      |                                   |                                       |                                                              |   |
|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-----------------------------------|---------------------------------------|--------------------------------------------------------------|---|
| Jasa Giro*)<br><i>Current Account Services*)</i> | :                                                                                                                                                                                                                                                                                                                                                                                                                        | <p>Nasabah tidak akan mendapatkan jasa giro. Untuk suku bunga PRK mengikuti ketentuan yang berlaku.<br/><i>Customers will not get interest. Whilst PRK interest rates follow the applicable regulations.</i></p> <p>*) Suku Bunga PRK sewaktu-waktu dapat berubah sesuai dengan kondisi pasar dan kebijakan Bank yang berlaku dengan menyampaikan pemberitahuan kepada Nasabah sekurang-kurangnya 30 (tiga puluh) hari kalender sebelum efektif perubahan tersebut berlaku.<br/><i>*) PRK interest rates are subject to change at any time in accordance with market conditions and Bank 's applicable policies by giving notice to the Customer at least 30 (thirty) calendar days before the effective change takes effect.</i></p> |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                      |                                   |                                       |                                                              |   |
| Biaya *)<br><i>Fee *)</i>                        | <p>Berikut adalah jenis biaya umum yang akan dibebankan:<br/><i>Here are the common types of fees that will be charged:</i></p> <table><tr><th>Jenis Biaya<br/><i>Types of fees</i></th><th>Biaya<br/><i>Fees</i></th><th>Keterangan<br/><i>Descriptions</i></th></tr><tr><td>Administrasi<br/><i>Administration</i></td><td>Individual<br/>IDR 25.000,-<br/>Non-Individual<br/>IDR 30.000,-</td><td>-</td></tr></table> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  | Jenis Biaya<br><i>Types of fees</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Biaya<br><i>Fees</i> | Keterangan<br><i>Descriptions</i> | Administrasi<br><i>Administration</i> | Individual<br>IDR 25.000,-<br>Non-Individual<br>IDR 30.000,- | - |
| Jenis Biaya<br><i>Types of fees</i>              | Biaya<br><i>Fees</i>                                                                                                                                                                                                                                                                                                                                                                                                     | Keterangan<br><i>Descriptions</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                      |                                   |                                       |                                                              |   |
| Administrasi<br><i>Administration</i>            | Individual<br>IDR 25.000,-<br>Non-Individual<br>IDR 30.000,-                                                                                                                                                                                                                                                                                                                                                             | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                      |                                   |                                       |                                                              |   |

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|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
|  | Biaya Rekening Dormant<br><i>Dormant Account Fee</i>                                                                                                                                              | Gratis<br><i>Free</i>                           | -                                                                                                                           |
|  | Biaya Penutupan Rekening<br><i>Account Closing Fee</i>                                                                                                                                            | IDR 50.000,-                                    | -                                                                                                                           |
|  | Biaya meterai untuk pencetakan rekening koran<br><i>Stamp duty for printing bank statements</i>                                                                                                   | Tergantung Saldo<br><i>Depending on balance</i> | - Saldo/ <i>Balance</i> ≤ IDR 250.000,- =<br>Gratis/ <i>Free</i><br>- Saldo/ <i>Balance</i> > IDR 250.000 =<br>IDR 10.000,- |
|  | Cetak Rekening Koran (per lembar)<br><i>Print Bank Statement (per sheet)</i>                                                                                                                      | IDR 2.500,-                                     | Periode < 6 bulan<br><i>Period &lt; 6 Month</i>                                                                             |
|  |                                                                                                                                                                                                   | IDR 5.000,-                                     | Periode 6 bulan s.d. < 12 bulan<br><i>Period 6 Month until &lt;12 Month</i>                                                 |
|  |                                                                                                                                                                                                   | IDR 10.000,-                                    | Periode ≥ 12 bulan<br><i>Period ≥12 Month</i>                                                                               |
|  | Biaya kartu ATM pertama kali dan penggantian kartu ATM karena rusak/hilang (nasabah individu)<br><i>First time ATM Card fee and ATM card replacement due to damage/lost (individual customer)</i> | Gratis<br><i>Free</i>                           | -                                                                                                                           |
|  | Pembuatan Referensi Bank<br><i>Bank Reference Creation</i>                                                                                                                                        | IDR 50.000,-                                    | -                                                                                                                           |
|  | Standing Instruction/perintah pembayaran untuk pindah buku antar rekening Bank<br><i>Standing Instruction/payment order to transfer between Bank's account</i>                                    | Gratis<br><i>Free</i>                           | -                                                                                                                           |
|  | Pemesanan warkat Cek/ BG (per buku)<br><i>Cheque / BG order (per book)</i>                                                                                                                        | IDR 300.000,-                                   | -                                                                                                                           |
|  | Tolakan Cek/ BG<br><i>Cheque/BG Repulsion</i>                                                                                                                                                     | IDR 125.000,-                                   | -                                                                                                                           |
|  | Blokir cek/ BG (per transaksi)<br><i>Cheque/ BG Block (per Transaction)</i>                                                                                                                       | Gratis<br><i>Free</i>                           | -                                                                                                                           |
|  | Setoran Kliring                                                                                                                                                                                   | IDR 2.000,-                                     | Wilayah yang sama                                                                                                           |

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|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                    | (per warkat)<br><i>Clearing Deposit</i><br>(per Instrument)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | IDR 7.000,-            | Same Region                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                    | Inkaso<br><i>Collections</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | IDR 15.000,-           | Antar wilayah<br><i>Between Region</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                    | Titipan Kliring<br><i>Clearing Deposit</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Gratis<br><i>Free</i>  | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                    | <p>*) Biaya sewaktu-waktu dapat berubah sesuai dengan kondisi pasar dan kebijakan Bank yang berlaku dengan menyampaikan pemberitahuan kepada Nasabah sekurang-kurangnya 30 (tiga puluh) hari kalender sebelum efektif perubahan tersebut berlaku.</p> <p>*) <i>Fees are subject to change at any time in accordance with market conditions and Bank's applicable policies by giving notice to the Customer at least 30 (thirty) calendar days before the effective change takes effect.</i></p>                                                                                                                                                           |                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Informasi Tambahan | <ul style="list-style-type: none"> <li>Jika Nasabah tidak memenuhi ketentuan internal maupun eksternal terkait, Bank berhak menolak permohonan pembukaan rekening.</li> <li>Untuk pertanyaan dan keluhan Nasabah dapat menghubungi tenaga pemasaran Bank atau cabang terdekat atau SMBCI Care 1500 365.</li> <li>PT Bank SMBC Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI) dan merupakan peserta penjaminan LPS.</li> <li>Nominal maksimal yang dijamin oleh LPS adalah sebesar Rp2.000.000.000,- per Nasabah.</li> <li>Guna mematuhi Undang-Undang No.24 tahun 2009 mengenai Bendera, Bahasa, dan</li> </ul> | Additional Information | <ul style="list-style-type: none"> <li><i>If the Customer does not meet the relevant internal and external conditions, Bank has the right to reject the account opening request.</i></li> <li><i>For questions and complaints, customers can contact Bank's personal marketing or the nearest branch or SMBCI Care 1500 365.</i></li> <li><i>PT Bank SMBC Indonesia Tbk is licensed and supervised by the Financial Services Authority (OJK), Bank Indonesia (BI) and member of the Indonesia Deposit Insurance Corporation (LPS).</i></li> <li><i>The maximum amount guaranteed by LPS is IDR 2,000,000,000 per customer.</i></li> </ul> |

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|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>Lambang Negara, serta Lagu Kebangsaan, Ringkasan Informasi Produk ini telah dibuat dalam Bahasa Inggris dan Bahasa Indonesia. Kedua versi Bahasa Indonesia dan versi Bahasa Inggris sama-sama berlaku, namun dalam hal terdapat ketidaksesuaian di antara keduanya maka versi Bahasa Indonesia akan berlaku.</p> <p>Disclaimer (Penting untuk dibaca):</p> <ol style="list-style-type: none"> <li>1. Bank dapat menolak permohonan produk Anda apabila tdak memenuhi persyaratan dan peraturan yang berlaku.</li> <li>2. Anda harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini dan berhak bertanya kepada pegawai Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini.</li> </ol> |  | <ul style="list-style-type: none"> <li>• <i>In order to comply with Law No. 24 Of 2009 on National Flag, Laguage, Emblem and Athem, Summary of Product Information has been made in English and Bahasa Indonesia Language. Both the Bahasa Indonesia and English version are valid, however in the event of any inconsistency between the Bahasa Indonesia and English language versions, the Indonesian language version shall prevail.</i></li> </ul> <p>Disclaimer (important to be read):</p> <ol style="list-style-type: none"> <li>1. <i>The Bank may reject your product application if it does not meet the applicable requirements and regulations.</i></li> <li>2. <i>You must carefully read this Product and Service Information Summary and have the right to ask the Bank's employees about all matters related to this Product and Service Information Summary</i></li> </ol> |
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**Nasabah yang menerima penjelasan,**  
***(Customers who receive explanations)***

**Karyawan Bank SMBC Indonesia yang memberikan penjelasan,**  
***(Representative staff from Bank SMBC Indonesia)***

(.....)

(.....)

Tanggal Cetak Dokumen (Tgl/bln/tahun)  
*Date of Printed Document (Dd/Mm/Yy)*

\_\_\_ / \_\_\_ / \_\_\_

