

Summary of Product and Service Information (RIPLAY)			
Issuer Name	: PT. Bank SMBC Indonesia Tbk. ("Bank")	Type of Product	: Time Deposit
Product Name	: Time Deposit	Description of Product	: Time deposits with a variety of placement period options that provide competitive returns
Currency	: IDR		
Main Features			
Deposit Placement	: Minimum Rp 10,000,000	Income Tax Fee	: 20% of the paid interest
Interest Rate	: Contact SMBC Indonesia at the nearest branch	Penalty*	: 30% from the current interest paid
Period/Tenor	: 1-12 months (multiple of 1 month), 18 months, and 24 months	Monthly Interest Transfer Fee	: Free
Guaranted interest rate*	: 4.00%		
Interest Payment Account	: - Savings - Current Account		
* The Deposit Insurance Corporation (LPS) guarantee interest rate applicable on the date this document is issued.			
** Disbursement prior to the maturity.			
Benefits		Risks	
1. Provide competitive returns. 2. Affordable placement value. 3. Available for various tenors that can be selected according to your needs.		1. There is a risk related to interest rates in case there is an increase in interest rates, the Customer is unable to earn the increase if the placement has not matured. Conversely, a decrease in interest rates in the market also does not affect the Customer's savings. 2. There is a risk that the current interest is not paid for the disbursement of funds prior to maturity and the impact of the penalty on the principal of the deposit. 3. Deposits are not guaranteed by LPS if the nominal balance of the Customer's savings in one bank exceeds IDR 2 billion and/or the Customer's deposit interest rate exceeds the LPS guarantee interest rate.	

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**Consequences**

- Customer deposits are not guaranteed by LPS if:
  - The nominal balance of the Customer's savings in one bank exceeds IDR 2 billion.
  - The Customer's deposit interest rate exceeds the LPS Guaranteed Interest Rate.
- Deposit funds cannot be used during the placement period/tenor.
- Customers will be charged a penalty fee if they withdraw their deposits before maturity according to the provisions applicable at SMBC Indonesia.

**Requirements & Procedures****You must complete the requirements:**

- Have a savings or current account at SMBC Indonesia with the same currency as the source of funds and deposit withdrawal account.
- Fill out and sign the deposit account opening form.

**The required documents:**

Non-Individual

- Original identity card
- TIN (Taxpayer Identification Number)
- Company documents such as Business Permit (SIUP), Business Registration Certificate (TDP) and others

**You can submit the question and complaint via:**

- SMBCI Care: 1500-365 or +6221 2450 5500 (from overseas)
- Customer Service Email: [smbcicare@smbci.com](mailto:smbcicare@smbci.com)

**Simulation of Deposit Product**

PT. ABC places a time deposit of Rp 100,000,000 with a tenor of 1 month and an interest rate of 3.00% p.a, then the interest calculation for PT. ABC is as follows:

Amount of Deposit	Tenor	Interest Rate (p.a)	Total Received Interest (Net)*	Taxes	Total Accumulation**
Rp 100,000,000	1 month	3.00%	Rp 197,260	Rp 49,315	Rp 100,197,260

\*Interest calculation simulation with a total of 30 calendar days in 1 month

\*\*Deposit funds plus interest after tax deduction.

**Additional Information**

- Deposit withdrawal/closing procedures follow the provisions applicable at SMBC Indonesia.
- Deposit extension:
  - Automatic extension/ARO (Automatic Roll Over).
  - Manual extension: deposit extension is carried out after receiving written confirmation from the Customer, where in the calculation of interest, it does not consider the interest on deposits that have matured and have not been extended.
- Extension can be in the form of principal only or principal and interest.
- Interest is paid monthly or at maturity.
- Deposit withdrawal or interest payments cannot be made in cash.

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6. Deposit withdrawals that mature on holidays are regulated as follows:
  - If of the confirmation and withdrawal instructions are fully received by the branch before the due date, the deposit can be withdrawn according to the deposit due date.
  - If the confirmation and withdrawal instructions are received by the branch 1 working day later, the deposit can be withdrawn on the same day when the confirmation and instructions are fully received by the branch. Deposit interest during holidays is given to Customers according to the interest rate and principal value of the deposit that applies during the tenor of the deposit.
  - If the Customer has given confirmation and instructions before the due date, but wants to withdraw on the next 1 working day, then the withdrawal and interest payment refer to the points above.
7. Proof of deposit placement is given in the form of a Bilyet, Deposit Advice or E-Advise.
8. Transaction information services are available through SMBC Indonesia notification (SMS or Email) related to automatic deposit closing (Automatic Roll Over). Providers that can be used by Customers to obtain SMBC Indonesia notification services are currently all GSM providers (including XL, Telkomsel, Indosat Ooredoo, Axis and Tri).
9. The product is also equipped with an Account Consolidation Report (LKR) service that is sent at the beginning of each month for transactions from the past 1 month.
10. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), Customers are required to register to SMBC Indonesia.
11. Registration for the notification and Account Consolidation Report (LKR) service is free of charge.
12. Other information regarding costs, benefits, and risks can be accessed through the official website at [www.smbci.com](http://www.smbci.com).

**Disclaimer (Important to read):**

1. You have read, received the explanation, and understood the deposit product according to the Summary of Product and Service Information.
2. This Summary of Product and Service Information is not part of the account opening application.
3. You are required to read, understand, and sign the account opening application.
4. The information included in this Summary of Product and Service Information is valid from the date the document is printed until there is a notification of changes from SMBC Indonesia.
5. SMBC Indonesia may reject your product application if it does not meet the applicable requirements and regulations.
6. Confidentiality of information related to the Bilyet, Deposit Advice, E-Advise, E-Statement services is the responsibility of the Customer.
7. You must read this Summary of Product and Service Information carefully before agreeing to open an account and have the right to ask SMBC Indonesia employees about all matters related to this Summary of Product and Service Information.

**Summary of Product and Service Information (RIPLAY)**

Issuer Name	: PT. Bank SMBC Indonesia Tbk. ("Bank")	Type of Product	: Time Deposit
Product Name	: Foreign Currency Time Deposit	Description of Product	: Time deposits with various currency options and placement periods.
Currencies	: USD, JPY dan SGD		

**Main Features**

Deposit Placement	: Minimum USD 1,000 JPY 100,000 SGD 1,000	Income Tax Fee	: 20% of the paid interest
Interest Rate	: Contact SMBC Indonesia at the nearest branch	Penalty**	: 30% from the current interest paid
Period / Tenor	: 1-12 months, 18 and 24 months	Monthly interest transfer fee	: Free
Guaranteed Interest Rate*	: 2.25%		
Interest Payment Account	: - Savings - Current Account		

\* The Deposit Insurance Corporation (LPS) guarantee interest rate applicable on the date this document is issued.

\*\* Disbursement prior to the maturity.

**Benefits**

1. Provides returns according to the interest rate agreed upon the beginning of the placement if the placement is fulfilled until maturity.
2. Affordable placement value.
3. Available for variation of tenors that may be selected according to your needs.

**Risks**

1. There is a risk related to interest rates in case there is an increase in interest rates, the Customer is unable to earn the increase if the placement has not matured. Conversely, a decrease in interest rates in the market also does not affect the Customer's savings.
2. There is a risk that the current interest is not paid for the disbursement of funds prior to maturity and the impact of the penalty on the principal of the deposit.
3. There is exchange rate risk if the Customer carries out a currency exchange transaction.
4. Deposits are not guaranteed by LPS if the nominal balance of the Customer's savings in one bank exceeds IDR 2 billion and/or the Customer's deposit interest rate exceeds the LPS guarantee interest rate.

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**Consequences**

- Customer deposits are not guaranteed by LPS if:
  - The nominal balance of the Customer's savings in one bank exceeds IDR 2 billion.
  - The Customer's deposit interest rate exceeds the LPS Guaranteed Interest Rate.
- Deposit funds are unable to be used during the placement period/tenor.
- Customers will be charged a penalty fee if they withdraw their deposits prior to maturity according to the provisions applicable at SMBC Indonesia.

**Requirements & Procedures****You must complete the requirements:**

- Have a savings or current account at SMBC Indonesia with the same currency as the source of funds and deposit withdrawal account.
- Fill out and sign the deposit account opening form.

**The required documents:**

## Non-Individual

- Original identity card
- TIN (Taxpayer Identification Number)
- Company documents such as Business Permit (SIUP), Business Registration Certificate (TDP) and others

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**Simulation of Deposit Product**

PT. ABC places a USD time deposit of USD 100,000 with a tenor of 1 month and an interest rate of 1.70 p.a., then the interest calculation for PT. ABC is as follows:

Amount of Deposit	Tenor	Interest Rate (p.a)	Total Received Interest (Net)*	Taxes	Total Accumulation**
USD 100,000	1 month	1.70%	USD 111.78	USD 27.95	USD 100,111.78

\*Interest calculation simulation with a total of 30 calendar days in 1 month

\*\*Deposit funds plus interest after tax deduction.

**Additional Information**

- Deposit withdrawal/closing procedures follow the provisions applicable at SMBC Indonesia.
- Deposit extension:
  - Automatic extension/ARO (Automatic Roll Over).
  - Manual extension: deposit extension is carried out after receiving written confirmation from the Customer, where in the calculation of interest, it does not consider interest on deposits that have matured and have not been extended.
- Extension can be in the form of principal only or principal and interest.
- Interest is paid monthly or at maturity.
- Deposit withdrawal or interest payments cannot be made in cash.
- Withdrawals in foreign currency are subject to fees or exchange rates determined by SMBC Indonesia

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7. Deposit withdrawals that mature on holidays are regulated as follows:
  - If the confirmation and withdrawal instructions are fully received by the branch before the due date, the deposit can be withdrawn according to the deposit due date.
  - If the confirmation and withdrawal instructions are received by the branch 1 working day later, the deposit can be withdrawn on the same day when the confirmation and instructions are fully received by the branch. Deposit interest during holidays is given to Customers according to the interest rate and principal value of the deposit that applies during the tenor of the deposit.
  - If the Customer has given confirmation and instructions before the due date, but wants to withdraw on the next 1 working day, then the withdrawal and interest payment refer to the points above.
8. Proof of deposit placement is given in the form of a Bilyet, Deposit Advice or E-Advise.
9. Transaction information services are available through SMBC Indonesia notification (SMS or Email) related to automatic deposit closing (Automatic Roll Over). Providers that can be used by Customers to obtain SMBC Indonesia notification services are currently all GSM providers (including XL, Telkomsel, Indosat Ooredoo, Axis and Tri).
10. The product is also equipped with an Account Consolidation Report (LKR) service that is sent at the beginning of each month for transactions from the past 1 month.
11. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), Customers are required to register to SMBC Indonesia.
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**Summary of Product and Service Information (RIPLAY)**

Issuer Name	: PT. Bank SMBC Indonesia Tbk. ("Bank")	Type of Product	: Time Deposit
Product Name	: On Call Time Deposit	Description of Product	: Deposits with daily term options
Currency	: IDR		

**Main Features**

Deposit placement	: Minimum Rp 500.000.000,-	Income Tax Fee	: 20% of the paid interest
Interest Rate	: Contact SMBC Indonesia at the nearest branch	Penalty**	: 30% from the current interest paid
Period / Tenor	: Daily (max. 29 days)	Monthly interest transfer fee	: Free
Guaranteed Interest Rate*	: 4.00%		
Interest Payment Account	: - Savings - Current Account		

\* The Deposit Insurance Corporation (LPS) guarantee interest rate applicable on the date this document is issued

\*\* Disbursement prior to the maturity.

**Benefits**

1. Provide competitive returns.
2. Provide high flexibility for disbursement

**Risks**

1. There is a risk related to interest rates in case there is an increase in interest rates, the Customer is unable to earn the increase if the placement has not matured. Conversely, a decrease in interest rates in the market also does not affect the Customer's savings.
2. There is a risk that the current interest is not paid for the disbursement of funds prior to maturity and the impact of the penalty on the principal of the deposit.
3. Deposits are not guaranteed by LPS if the nominal balance of the Customer's savings in one bank exceeds IDR 2 billion and/or the Customer's deposit interest rate exceeds the LPS guarantee interest rate.

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**Consequences**

- Customer deposits are not guaranteed by LPS if:
  - The nominal balance of the Customer's savings in one bank exceeds IDR 2 billion.
  - The Customer's deposit interest rate exceeds the LPS Guaranteed Interest Rate.
- Deposit funds are unable to be used during the placement period/tenor.
- Customers will be charged a penalty fee if they withdraw their deposits prior to maturity according to the provisions applicable at SMBC Indonesia.

**Requirements & Procedures****You must complete the requirements:**

- Have a savings or current account at SMBC Indonesia with the same currency as the source of funds and deposit withdrawal account.
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**Simulation of Deposit Product**

PT. ABC places a deposito on call of Rp 10,000,000,000 with a tenor of 14 days and an interest rate of 4.20% p.a, then the interest calculation for PT. ABC is as follows:

Amount of Deposit	Tenor	Interest Rate (p.a)	Total Received Interest (Net)*	Taxes	Total Accumulation**
Rp 10.000.000.000,-	14 hari	4.20%	Rp 12.887.671,-	Rp 3.221.918,-	Rp 10.012.887.671,-

\* Deposit Funds plus interest after tax deduction.

**Additional Information**

- Deposit withdrawal/closing procedures follow the provisions applicable at SMBC Indonesia.
- The deposit placement period cannot be extended.
- Interest can be paid at maturity or at the time of disbursement.
- Payment of deposit disbursement or interest payments cannot be made in cash.
- Disbursement of deposit that has maturity date on holidays is regulated as follows:
  - If the confirmation and withdrawal instructions are fully received by the branch before the due date, the deposit can be withdrawn according to the deposit due date.
  - If the confirmation and withdrawal instructions are received by the branch 1 working day later, the deposit can be withdrawn on the same day when the confirmation and instructions are fully received by the branch. Deposit interest during holidays is given to Customers according to the interest rate and principal value of the deposit that applies during the tenor of the deposit.
  - If the Customer has given confirmation and instructions before the due date, but wants to withdraw on the next 1 working day, then the withdrawal and interest payment refer to the points above.

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