

A. SAVINGS

Summary of Product and Service Information (RIPLAY)

Issuer Name	: PT. Bank SMBC Indonesia Tbk. ("Bank")	Type of Product	: Savings
Product Name	: Tabungan Sinaya Bisnis	Description of Product	: Savings that provide competitive interest
Currency	: IDR		

Main Features

Minimum Balance	:	Rp 10,000,000		Daily Purchase Transaction Limit	:	No ATM/Debit Card
Interest Rate*	:	Daily Balance	Interest Rate (p.a)	Daily Withdrawal Limit at ATM	:	No ATM/Debit Card
		< Rp 10.000.000	0.00%			
		≥ Rp 10.000.000 – < Rp 500.000.000	0.50%			
		≥ Rp 500.000.000 – < Rp 5.000.000.000	1.00%			
		≥ Rp 5.000.000.000	2.00%			
Guaranted Interest Rate**	:	4.00%				

* Valid as of the date of this document is issued.

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

Fees

Administration fee per month	: Rp 20,000	Book Replacement Fee	: No Book
Withdrawal fee at ATMS of other banks	: No ATM/Debit Card	Account Closing fee	: Rp 100,000
Inter-bank Transfer fee	: No ATM/Debit Card	Additional administration fee for minimum balance	: Free
Stamp Duty	: Free	Balance check fee at ATMs of other banks	: No ATM/Debit Card
Dormant Account Fee*	: Rp 10,000		

* Dormant account conditions are as follows:

- If there are no transactions in the Customer's account for 6 (six) consecutive months, then in the 7th (seventh) month the Customer will automatically not be able to make debit transactions (account status is inactive).
- If in the 7th (seventh) to 12th (twelve) months there are still no transactions or account activation processes, then automatically in the 13th (thirteenth) month the Customer will not be able to make debit and credit transactions (account status becomes passive/dormant).

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Benefits	Risks
<ol style="list-style-type: none"> 1. Provide competitive returns. 2. Affordable initial deposit. 3. Ease of account access. 	<ol style="list-style-type: none"> 1. There is a market risk related to interest rates where an increase in interest rates in the market is not directly reflected in changes in savings interest rates. 2. Your savings are not guaranteed by LPS if: The nominal balance of your savings in one bank exceeds IDR 2 billion Your Savings Interest Rate exceeds the LPS Guaranteed Interest Rate. Savings Interest Rates consider the provision in the form of money from SMBC Indonesia that you receive.
Consequences	
<ol style="list-style-type: none"> 1. Customers shall be obliged to provide information and/or data in accordance with the actual conditions. If the Customer does not provide the actual information and/or data, it is the Customer's full responsibility. 2. Misuse of PIN/password is the full responsibility of the Customer. 3. Customer savings are not guaranteed by LPS if: <ul style="list-style-type: none"> - The nominal balance of the Customer's savings in one bank exceeds IDR 2 billion. - The Customer's savings interest rate exceeds the LPS Guaranteed Interest Rate. 4. There is a minimum balance that cannot be withdrawn/used by the Customer, equal to the initial deposit or according to the provisions that applicable at SMBC Indonesia. 5. If within a certain period of time the Customer does not make a transaction, the Customer's account will become inactive/dormant and cannot make transactions. The Customer can reactivate it through a SMBC Indonesia branch. 6. The Customer will be charged rates and fees and may change according to the provisions applicable at SMBC Indonesia. 	
Requirements & Procdures	
<p>You must complete the requirements:</p> <ol style="list-style-type: none"> 1. Complete the account opening form. 2. Complete the required documents: <ul style="list-style-type: none"> - Original identity card and TIN (Taxpayer Identification Number). - Company documents such as Business Permit (SIUP), Business Registration Certificate (TDP) and others. 3. Minimum initial deposit of IDR 10,000,000, - 4. The procedure for withdrawal/closing savings refers to the provisions that applicable at SMBC Indonesia. <p>You can submit a question and complaint via: SMBCI Care: 1500-365 or +6221 2450 5500 (from overseas) Customer Service Email: smbcicare@smbci.com</p>	

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Simulation of Daily Interest Calculation Method

PT. ABC opens an account on the 1st and makes a deposit of Rp 50 million into the account, and does not make any transactions until the interest payment period on the 25th of the month.

On the 25th, PT. ABC will receive interest of:

Balance	Interest Rate (p.a)	Interest Rate Nominal
9.999.999	0.00%	-
40.000.001	0.50%	13.151
Gross Interest Value		13.151
Net Interest Value (After Tax Deduction of 20%)		10.521

Additional Information

1. The minimum balance to earn interest is IDR 10,000,000.-.
2. Interest is calculated on the daily balance using the tiering method.
3. The interest earned is subject to tax in accordance with applicable government regulations.
4. Savings interest is earned on the 25th of each month.
5. Accounts can be accessed through SMBC Indonesia branches.
6. Transaction information services are available through SMBC Indonesia notification (SMS and Email) related to account transactions. Providers that can be used by Customers to automatically obtain SMBC Indonesia notification services are currently all GSM providers (including XL, Telkomsel, Indosat Ooredoo, Axis and Tri).
7. 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.
8. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), Customers are required to register to SMBC Indonesia.
9. Tabungan Sinaya Bisnis cannot be opened as a joint account.
10. Registration for the notification and Account Consolidation Report (LKR) service is free of charge.
11. SMBC Indonesia is required to inform all changes to the benefits, costs, risks, terms and conditions of products, and services by letter or other means in accordance with the applicable terms and conditions. The notification will be notified 30 days before the change becomes effective.
12. Other information regarding costs, benefits and risks can be accessed through the website at www.smbci.com.

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Disclaimer (Important to read):

1. You have read, received the explanation, and understood the savings product according to the Summary of Product and Service Information.
2. This Summary of Product and Service Information is not part of the account opening application.
3. You are required to read, understand, and sign the account opening application.
4. The information 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. You are required to maintain the confidentiality of the password information related to your E-Statement services. The password is the Customer's responsibility.
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.

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