

A. SAVING

Summary of Product and Service Information (RIPLAY)

Issuer Name	: PT. Bank SMBC Indonesia Tbk. ("Bank")	Type of Product	: Saving
Product Name	: Tabungan Sinaya	Description of Product	: Saving that provides competitive interest rate
Currency	: IDR		

Main Features

Minimum Balance	:	No	Daily Purchase Transaction Limit***	:	Rp25.000.000,-
Saving interest rate *	:	Daily Balance	Interest Rate (p.a)	Daily Withdrawal Limit at ATM (Domestic at ATM Bersama/Prima network and Overseas at ATM Plus network)	Rp15.000.000,-
		< Rp5.000.000	0.00%		
		≥ Rp5.000.000 – < Rp500.000.000	0.50%		
		≥ Rp500.000.000 - < Rp5.000.000.000	1.00%		
		≥ Rp5.000.000.000	2.00%		
Guaranted Interest Rate**	:	3.50%	Daily transfer limit at ATM (Domestic at ATM Bersama/Prima network only)	:	Rp50.000.000,-

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

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

*** Transaction limit is a combined limit for purchase transactions through ATM Bersama/Prima and Merchants with the Visa/payWave logo. For online purchase and shopping transactions, the maximum limit per transaction is Rp10.000.000,-

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Fees					
Administration fee per month	:	Rp10.000,-	Book replacement fee	:	No Book
Withdrawal fee at ATMs of other bank	:	Rp7.500,- (ATM Bersama/Prima) Rp25.000,- (ATM Plus)	Account closing fee	:	Rp100.000
Interbank Transfer fees at ATM	:	Rp6.500,- (ATM Bersama/Prima)	Additional administration fee for below minimum balance	:	Free
Stamp duty	:	Free	Fees for checking balances at other bank ATMs	:	Rp4.000,- (ATM Bersama/Prima) Equivalent to Rp5.000,- (ATM Plus)
Dormant Account Fee*	:	Rp5.000,-			
* Conditions on the dormant account are as follows: a. 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). b. If in the 7th (seventh) to 12th (twelve) months there are still no transactions or account activation processes, then in the 13th (thirteenth) month the Customer will automatically not be able to make debit and credit transactions (account status becomes passive/dormant).					
Benefits			Risks		
1. Provide competitive returns 2. Affordable initial deposit. 3. Ease of account access. 4. Ease of transactions on the ATM Bersama network and Prima Network: • Balance information • Cash withdrawal • Transfers between banks of network participants • Debit transactions on the Prima/BCA Network • Free for cash withdrawal and transfer fees at ATM Bersama/ATM Prima networks up to 15x (combined limit), if the balance at the time of the transaction is a minimum of Rp 5.000.000 (five million Rupiah).			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 of deposit interest rates. 2. There is an operational risk related to transactions using ATM/Debit card facilities, including ATM network connections and/or EDC machines. 3. Your savings are not guaranteed by LPS if: • The nominal balance of your savings at one bank exceeds Rp2 billion. • Your Savings Interest Rate exceeds the LPS Guaranteed Interest Rate. The Savings Interest Rate consider the provision in the form of money from SMBC Indonesia that you receive.		
Consequences					
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 becomes the Customer's full responsibility. 2. Misuse of PIN/passwords is the full responsibility of Customer. 3. The customer's account is not guaranteed by LPS, if: - The nominal balance of the Customer's savings in one bank exceeds Rp2 billion. - The Customer's savings interest rate exceeds the LPS Guarantee Interest Rate.					

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4. 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 SMBC Indonesia branch.
5. The Customer will be charged rates and fees and may change according to the provisions applicable at SMBC Indonesia.

Requirements & Procedures

You must complete the requirements:

1. Complete the account opening form
2. Complete the required documents:
 - Indonesian Citizen: Original identity card dan Tax Identification Number
 - Foreign Citizen: Passport and KIMS/KITAS/Reference letter
3. Minimum Initial deposit is Rp 1,000,000,-
4. Savings withdrawal/closing procedures refer to the applicable regulations at SMBC Indonesia.

You can submit questions and complaints via:

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

Simulation of Daily Interest Calculation Method

Mr. Budi opened an account on the 1st and deposited Rp50 million in the account, and did not make any transactions until the interest payment period was on the 25th of the month.
On the 25th, Mr. Budi will earn interest of:

Balance	Interest Rate (p.a)	Interest Rate Nominal
4.999.999	0.00%	-
45.000.001	0,50%	14.795
Gross Interest Value		14.795
Net Interest Value (After withholding tax 20%)		11.836

Additional Information

1. Minimum balance to earn the interest is Rp5.000.000,-.
2. Interest is calculated on the daily balance using the tierring method.
3. The interest earned is subject to tax in accordance with government regulations.
4. Savings interest is earned on the 25th of each month.
5. Accounts can be accessed through SMBC Indonesia branches.
6. Have the ATM/Debit card facilities. If the Customer closes the Tabungan Sinaya account and the account is the only account belonging to the Customer connected to the ATM card, the ATM card will also be automatically closed.
7. Transaction information services are available through SMBC Indonesia notification (SMS and Email) related to account transactions. Currently, the providers that can be used by customers to obtain SMBC Indonesia notification services automatically are GSM providers (including XL, Telkomsel, Indosat Ooredoo, Axis and Three).
8. The product is also equipped with an Account Consolidation Report (LKR) service which is sent at the beginning of every month for transactions for the past 1 month.
9. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), customers are required to apply for registration to SMBC Indonesia.
10. Individual and joint account holders are automatically registered to the SMBC Indonesia notification service.
11. Registration for the notification and Account Consolidation Report (LKR) service is free of charge.

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12. The giving of instructions to the Bank or withdrawals from the "OR" joint account can be made by one of the Customers holding the Joint Account. In "AND" joint account, the instruction must be done jointly by all joint account holders.
13. Banks are required to inform all changes to the benefits, costs, risks, terms and conditions of products, and services by mail or through other means in accordance with the applicable terms and conditions. The notification will be notified 30 days before the change becomes effective.
14. Other information regarding costs, benefits and risks can be accessed through the website at www.smbci.com.

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. ATM/Debit Cards and the confidentiality of password information related to ATM/Debit services and E-Statement are 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.

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Summary of Product and Service Information (RIPLAY)

Issuer Name	: PT. Bank SMBC Indonesia Tbk. ("Bank")	Type of Product	: Savings
Product Name	: Foreign Currency Tabungan Sinaya	Description of Product	: Accounts in foreign currency that can be withdrawn at any time
Currencies	: USD, JPY, SGD, AUD, HKD, GBP, and EUR		

Main Features

Main Features					
Minimum Balance	:	No	Daily purchase transactions limit (only at overseas Visa merchant)***	:	Equivalent to Rp25.000.000,-
Savings Interest Rate*	:	Daily Balance	Interest Rate (p.a)	Daily withdrawal limit at ATM (Only at overseas ATM Plus network)	Equivalent to Rp15.000.000,-
	USD Currency				
	< USD 100	0.00%			
	≥ USD 100 – < USD 100,000	0.03%			
	≥ USD 100,000	0.04%			
	SGD Currency				
	Total nominal	0.05%			
	Currencies in JPY, AUD, HKD, GBP and EUR				
	Total nominal	0.00%			
Guaranteed Interest Rate**	:	2.00%	Daily transfer limit at ATM	:	Unable to make transfer via ATM

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

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

*** Transaction limits are for purchase transactions through Merchants with the Visa/payWave logo. For online purchase and shopping transactions, the maximum limit per transaction is equivalent to Rp10.000.000.

Fees

Administration fee per month	: Free	Book replacement fee	: No Book
Withdrawal fee at ATMs of other bank (Only in ATM Plus network overseas)	: - USD 1.50 - SGD 2.50 - JPY 200 - AUD 2.50 - HKD 15 - GBP 1.50 - EUR 2.00 (only on ATM Plus networks overseas)	Account closing fee	: Free

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Interbank Transfer fee at ATM	: Unable to make transfer via ATM	Additional administration fee for below minimum balance	: Free
Stamp duty	: Free	Balance check fee at other bank ATMs (only in ATM Plus network overseas)	: Equivalent Rp5.000,-
Dormant account fee*	: Free		

* 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).

Benefits	Risks
- Provides savings options in foreign currencies - Affordable initial Deposits - Ease of cash withdrawal and shopping transactions at the Plus/Visa ATM network overseas.	- 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. - There is an exchange rate risk if the Customer makes an exchange transaction between currencies - Your savings are not guaranteed by LPS if: - The nominal balance of your savings in one bank exceeds Rp2 billion. - The Savings Interest Rate consider the provision in the form of money from SMBC Indonesia that you receive.

Consequences

- 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 becomes the Customer's full responsibility.
- Misuse of PIN/passwords is the full responsibility of Customer.
- The customer's account is not guaranteed by LPS, if:
 - The nominal balance of the Customer's savings in one bank exceeds Rp2 billion.
 - The Customer's savings interest rate exceeds the LPS Guarantee Interest Rate.
- 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 SMBC Indonesia Bank branch.
- The Customer will be charged rates and fees and may change according to the provisions applicable at SMBC Indonesia.

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Requirements & Procedures

You must complete the requirements:

1. Complete the account opening form.
2. Complete the required documents:
 - Indonesian Citizen: Original identity card dan Tax Identification Number
 - Foreign Citizen: Passport and KIMS/KITAS/Reference letter
3. Minimum initial deposit:
 - USD 100
 - JPY 25,000
 - SGD 200
 - AUD 100
 - HKD 100
 - GBP 100
 - EUR 100
3. Savings withdrawal/closing procedures refer to the applicable regulations at SMBC Indonesia.

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Simulation of Daily Interest Calculation Method

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On the 25th, Mr. Budi will earn interest of:

Balance	Interest rate (p.a)	Interest Rate Nominal
99	0.00%	-
24,901	0.03%	0.49
Gross Interest Value		0.49
Net Interest Value (After withholding tax 20%)		0.39

Additional Information

1. Minimum balance to earn the interest is USD 100 and all nominal for SGD currency.
2. Interest is calculated on the daily balance using the tiering method.
3. The interest earned is subject to tax in accordance with government regulations.
4. Savings interest is earned on the 25th of each month.
5. Accounts can be accessed through SMBC Indonesia branches.
6. Have the ATM/Debit card facilities that can be used for cash withdrawal and purchase transaction on the overseas Visa network.
7. If the Customer closes the Foreign Currency Tabungan Sinaya account and the account is the only account belonging to the Customer connected to the ATM card, the ATM card will also be automatically closed.
8. Transaction information services are available through SMBC Indonesia notifications (SMS and Email) related to account transactions. Currently, the providers that can be used by customers to obtain SMBC Indonesia notification services automatically are GSM providers (including XL, Telkomsel, Indosat Ooredoo, Axis and Three).
9. The product is also equipped with an Account Consolidation Report (LKR) service which is sent at the beginning of every month for transactions for the past 1 month.

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10. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), customers are required to apply for registration to SMBC Indonesia.
11. Registration for the notification and Account Consolidation Report (LKR) service is free of charge.
12. Banks are required to inform all changes to the benefits, costs, risks, terms and conditions of products, and services by mail or through other means in accordance with the applicable terms and conditions. The notification will be notified 30 days before the change becomes effective.
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