

Product and Service Information Summary (RIPLAY) Personal Version

Publisher Name	: PT Bank SMBC Indonesia Tbk. (" Bank ")
Service Name	: Safe Deposit Box (SDB)
Service Description	: Services in the form of a deposit box specially designed to store documents and/or valuables for customers.

Main Features

- Available in 3 (three) sizes:

Type	Size (in cm)*
Small (S)	(6-7.5) x (24.5-25) x (48-60)
Medium (M)	(10-12.5) x (24.5-25) x (48-60)
Large (L)	(20-25) x (24.5-25) x (48-60)

*The size of each box is adjusted to the standard SDB size in each branch.

- The minimum rental period is 1 (one) year and may be extended annually.
- Customers will receive the following facilities:
 - Safe, sturdy, and fireproof storage box;
 - 2 (two) keys held by the Customer, consisting of 1 (one) master key and 1 (one) duplicate key, with information of Customer SDB number.
- The service is currently available at Menara SMBC Indonesia branch offices, Bandung Juanda branch offices, Pondok Indah branch offices, Yogyakarta branch offices, Semarang branch offices, Medan branch offices, Makasar branch offices and Surabaya Diponegoro branch offices.

Fee

- General fees related to the service are as follows:
- Rental fees and rental deposit

Type of Fee	Rental Fee / Year	Security Deposit*
Small (S)	Rp. 1.000.000,-	Rp. 1.000.000,-
Medium (M)	Rp. 2.000.000,-	Rp. 1.000.000,-
Large (L)	Rp. 2.500.000,-	Rp. 1.000.000,-

*The security deposit is kept by the bank and does not earn interest. The security deposit will be returned by the Bank to the Customer if the Customer stops renting the SDB after all keys handed over to the Customer are returned to the Bank in complete and good condition (not damaged), and there are no rental fees in arrears.

- The VAT is 11% of the rental fee
The amount of tax is following applicable tax provisions.
- Other fees (if any)
 - Stamp duty fees, if needed, related to the service request will be charged to the Customer.

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- In the event of a lost key and/or damage to the key house/SDB device caused by the Customer or due to other reasons as stated in the Terms & Conditions of the Safe Deposit Box (SDB) Service, the Customer is obliged to bear and/or pay the fees of dismantling/repairs which will be deducted from the deposit. If the fees of dismantling/repairs exceed the deposit, the Customer is obliged to bear and/or pay the remainder.

3. Penalty for delayed lease renewal

Delay period < 1 month	none
Delay period ≥ 1 month	20% of the annual rent

The Bank has the right to change the fees related to this SDB service from time to time which will be notified to the Customer through the available media/communication channels. For more complete information, please refer to the Rate & Fee Information available at the nearest SMBC Indonesia branch and www.smbci.com.

Benefit	Risk
<ol style="list-style-type: none"> Safe deposit box facilities for documents and/or valuables. Affordable rental fees. 	<ol style="list-style-type: none"> There is a risk of limited access as the safe deposit box can only be accessed according to the operational days and hours of the Bank branch office. There is a risk of limited SDB availability according to availability at Bank branch offices. The Bank is not responsible for any loss, damage, or reduction in the contents of the SDB or any loss suffered by the Customer resulting from any cause, except for loss and/or damage caused by fraud, negligence, or violations committed by the Bank. There is no guarantee of insurance protection for the contents of the SDB against any risk. The Customer may determine the appropriate insurance coverage for the contents of the SDB at the Customer's own expense. There is a risk of loss/damage to the SDB key that has been given to the Customer, thus the Customer is obliged to pay the costs incurred.

Consequences

- Items stored at SDB are the sole responsibility of the Customer, including if it is known that there are types of items that are prohibited from being stored at SDB.
- The rental period will be automatically extended as long as there is no prior written notification from the Customer to the Bank not to extend the rental period. The rental fee will be debited directly by the Bank from the Customer's account in the amount of the rental fee applicable at the time of extension along with taxes.
- Rental fees that have been paid cannot be refunded by the Customer for any reason. However, if there is a cancellation by the Bank, the Bank will refund the rent on a prorated basis for the unused rental period.
- If the Customer has not fulfilled the obligation to pay the rental fees, penalties (if any), and/or other fees that must be paid by the Customer for the next rental period, the Bank reserves the right to deny the Customer access to the SDB vault until the fees and/or penalties in question are fully paid.

Terms and Procedures

1. Available for individual Customers.
2. Customers must have an active savings/giro account as a source of funds for debiting fees related to this service.
3. Complete the SDB Service Form and other required supporting documents.
4. Required documents:
 - Original ID card/passport
 - SDB Power of Attorney and other supporting documents (if any)
5. Customers are required to pay rent, VAT, and deposit following the applicable fee provisions.
6. Following the provisions in the applicable Safe Deposit Box (SDB) Terms and Conditions.

You can submit questions and complaints via:

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

Additional information

1. The SDB cannot be transferred, assigned, or guaranteed in any form or manner to third parties/other parties, except with the Bank's written consent.
2. The rental period is for 1 (one) year. If the Customer intends to terminate the rent, the Customer must inform the Bank of the termination/extension no later than 2 (two) weeks before the rental period ends.
3. The SDB rental period will be extended automatically unless the Bank receive no prior written notification from the Customer not to extend the rental period.
4. The Bank is not obligated to cover any insurance for the contents of the SDB against any risk (including but not limited to loss and/or damage). The Customer may determine the appropriate insurance coverage for the contents of the SDB at their own expense.
5. If the rental period has expired but the rental fee has not been paid, starting from the end of the rental period the Customer will be subject to a fine. The amount of which will be determined by the Bank, and if the Bank is unable to contact the Customer within a certain period, the Bank has the right to dismantle the SDB.
6. SDB can only be opened with two different types of keys, namely the master key and the duplicate key, with the following conditions:
 - a. The Customer will receive a key that will be used to open and/or visit SDB locations;
 - b. To open the SDB, Customers must fill in the Customer Visit Logbook to the SDB provided by the Bank.;
 - c. If the Customer is unable to close the SDB themselves, the Customer must immediately notify the Bank officer.;
 - d. Damage caused by failure to comply with the provisions as stated in the Safe Deposit Box (SDB) Service Terms and Conditions is the responsibility of the Customer.
7. Depositing or retrieving items from the SDB can be done on any Bank operational day, with the condition that each visit to the SDB vault is limited to a maximum of 15 (fifteen) minutes. Under no circumstances is more than 1 (one) Customer allowed in the SDB vault at the same time.
8. Items stored in the SDB are entirely the responsibility of the Customer, and the following items are not allowed to be stored:
 - a. Items with a strong odor, repulsive substances, or solid/liquid/gaseous chemicals that may cause fire or damage to surrounding items;
 - b. Firearms, explosives, and solid/liquid/gaseous substances that are prohibited by law/regulations/country;

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- c. Goods/drugs that fall into the psychotropic category (examples: heroin, marijuana, narcotics, addictive substances, etc.);
 - d. Items that can cause damage to Bank assets/buildings/items stored in SDB, whether belonging to the Bank or other Customers stored in SDB;
 - e. Other items that may violate laws regarding Anti-Money Laundering (AML), Prevention of Terrorism Funding (PPT), or other laws and items stored as proceeds of criminal acts.
9. If the Customer authorizes another party to open the SDB, then:
 - a. The granting of power of attorney must be done in writing;
 - b. The person appointed as the Attorney must complete the required documents, namely: (i) identity document of the Attorney; (ii) Special Power of Attorney signed by the Principal; and (iii) other documents supporting the SDB identification process (if any). The Bank reserve the right to decline the Power of Attorney based on the Special Power of Attorney in question if the requirements requested by the Bank are not fulfilled;
 - c. All actions of the person appointed as the Attorney are the responsibility and binding of the Customer.
10. Customers and their Attorneys are required to submit signature specimens to the Bank and the Bank is not responsible for the misuse of forged signatures for criminal purposes.
11. The Customer is responsible for any loss, damage, and/or reduction of the contents of the SDB, including but not limited to loss, damage, and/or reduction of the contents of the SDB or any losses incurred by the Customer, resulting from:
 - a. theft, robbery, the opening of SDB contents and/or negligence, fraud, error, and/or unauthorized actions carried out by anyone;
 - b. events and/or conditions beyond the Bank's control (force majeure), including but not limited to epidemics, fires, bombs, floods, hurricanes, earthquakes, landslides, mud, collapse/destruction/damage to SDB buildings or rooms;
 - c. civil demonstrations, riots, disturbances, strikes, lockouts, wars, rebellions/coups;
 - d. changes to applicable regulations or the enactment of new regulations that prohibit banks from providing safekeeping services,except for loss, damage, and/or reduction in SDB contents caused by fraud, negligence, or violations committed by the Bank.
12. The SDB rental period ends when:
 - a. The Customer does not extend at the time of maturity;
 - b. The Customer intends to extend but the Bank does not approve it;
 - c. The Customer does not pay the rental extension fee no later than 3 (three) months after the due date;
 - d. The Customer ends the rental period before the due date. If there is a remaining rental fee, the remaining rental fee will not be returned to the customer;
 - e. The Customer passes away;
 - f. The Customer does not inform the Bank of the rent extension no later than 2 (two) weeks before the rental period ends and, within 30 (thirty) calendar days from the rental expiration date, the rent is not extended and/or the rental fee is not paid.
 - g. The SDB is damaged or in certain conditions, the SDB rented by the Customer cannot be used and the Customer is not willing to exchange the rented SDB as proposed by the Bank;
 - h. There is a violation of the rules/provisions by the Customer which causes losses to the Bank or other parties. The Bank has the right at any time to cancel the rental period and hold the items in the SDB as collateral to meet all claims that may be submitted to the Customer.

13. SDB dismantling provisions:

- a. Upon the Customer's request, if the Customer's SDB key is lost or if the Customer has passed away and the heirs request the dismantling of the SDB, the Customer/heirs must submit a written request for the dismantling to the Bank, signed by the Customer/heirs;
 - b. Upon request for SDB dismantling from an authorized third party (court, regulator, police, etc.), the Bank will inform the Customer in advance;
 - c. If the Customer cannot be contacted and their whereabouts are unknown within 30 (thirty) calendar days from the due date of the rental not being extended and/or the rental fee not being paid.
14. Other information regarding fees, benefits, and risks can be accessed via the website at www.smbci.com.

Disclaimer (important to read):

1. You have read, received the explanation, and understood the Safe Deposit Box Service according to the Product and Service Information Summary.
2. This Product and Service Information Summary is not part of the Safe Deposit Box Service Form.
3. You are required to read, acknowledge, and sign the Safe Deposit Box Service Form and the Safe Deposit Box (SDB) Service Terms and Conditions.
4. The information included in this Product and Service Information Summary is valid from the date the document is printed until notification of changes from the Bank.
5. The Bank may reject your service registration request if it does not meet the applicable requirements and regulations.
6. Customers are obliged to maintain the security of the key properly and follow the provisions/instructions provided by the Bank. Any losses arising from the Customer's negligence are entirely the Customer's responsibility for the use of the Safe Deposit Box.
7. You must read this Product and Service Information Summary carefully before agreeing to register for the Safe Deposit Box service and have the right to ask Bank employees about all matters related to this Product and Service Information Summary.