

Summary of Product and/or Service Information (RIPLAY)

Issuer Name	: PT. Bank SMBC Indonesia Tbk. ("Bank")	Type of Product	: Time Deposit
Product Name	: Deposito Fleksi	Description of Product	: Time Deposit with flexibility of withdrawal without penalty
Currency	: IDR		

Main Features

Deposit Placement	: Minimum Rp10.000.000	Income Tax Fee	: 20% of the paid interest
Interest Rate	: Contact the nearest SMBC Indonesia Bank branch	Penalty**	: No Penalty
Period / Tenor	: 1, 3, 6 and 12 months	Monthly interest transfer fee	: Free
Guaranteed Interest Rate*	: 3.75%		
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. 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. Deposits are not guaranteed by LPS if the nominal balance of the Customer's savings in one bank exceeds Rp2 billion and/or the Customer's deposit interest rate exceeds the LPS guarantee interest rate.

Consequences

1. Customer deposits are not guaranteed by LPS if:
 - The nominal balance of the Customer's savings in one bank exceeds Rp2 billion.
 - The Customer's deposit interest rate exceeds the LPS Guaranteed Interest Rate.
2. Deposit funds cannot be used during the placement period/tenor.
3. There is an adjustment to the interest rate according to the provisions applicable at Bank SMBC Indonesia, if the Customer makes a deposit withdrawal before maturity.
4. Deposit interest rate might be reduced during rollover in accordance with Bank's prevailing policies.

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Requirements and Procedures

You must complete the requirements:

- Have a savings or current account at Bank 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

- Corporate documents (Deed of Establishment/Articles of Association and/or any amendments) and related licensing documents.
- Business Entity Taxpayer Identification Number.
- Original identity card and TIN (Taxpayer Identification Number).
- Company documents such as Business Permit (SIUP), Business Registration Number (NIB), and others.
- Identification card of the person authorized to represent the company according to the company's deed

You can submit the question and complaint via:

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

Simulation of Deposit Product

PT. ABC places a deposito flexi of Rp100.000.000,- with a tenor of 6 months 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**
Rp100.000.000,-	6 months	3.00%	Rp1.183.562	Rp295.890	Rp101.479.452

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

**Deposit funds plus interest after tax deduction.

Additional Information

1. Deposit withdrawal/closing procedures follow the provisions applicable at Bank SMBC Indonesia.
2. Deposit extension:
 - Automatic extension/ARO (Automatic Roll Over) is a feature that allows time deposit's maturity date to be automatically extended for the same term without visiting the bank. The interest rate applied during Automatic Rollover follows bank's effective rate at the time Automatic Rollover takes place.
 - 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.
3. Extension can be in the form of principal only or principal and interest.
4. Interest is paid monthly or at maturity.
5. Deposit withdrawal or interest payments cannot be made in cash.
6. 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.

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7. Related with disbursements before maturity, the current interest rate will be adjusted with the following provisions:

Disbursement Period*	Accrued Interest Conditions
≤ 3 days	Accrued Interest is not paid
> 3 – <14 days	TD rate – 0.75%
≥ 14 hari - < 91 days	TD rate – 0.50%
≥ 91 hari - < 183 days	TD rate – 0.25%
≥ 183 days	TD rate

*calculation of calendar days

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 Bank SMBC Indonesia.
12. Registration for the notification and Account Consolidation Report (LKR) service is free of charge.
13. Other information regarding costs, benefits, and risks can be accessed through the official website at 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/or Service Information.
2. This Summary of Product and/or 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/or Service Information is valid from the date the document is printed until there is a notification of changes from Bank SMBC Indonesia.
5. Bank 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/or Service Information carefully before agreeing to open an account and have the right to ask Bank SMBC Indonesia officers about all matters related to this Summary of Product and/or Service Information.

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