

Summary of Product and/or 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Product Name	: Foreign Currency Tabungan Sinaya	Description of Product	: Accounts in foreign currency that can be withdrawn at any time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

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)
	USD Currency		
	< USD 100	0.00%	
	≥ USD 100 – < USD 100,000	0.03%	
	≥ USD 100,000	0.04%	
	SGD Currency		
	Total nominal	0.05%	
Guaranteed Interest Rate**	Currencies in JPY, AUD, HKD, GBP and EUR		Daily transfer limit at ATM : Unable to make transfer via ATM
	Total nominal	0.00%	
	2.00%		

* 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)	: <ul style="list-style-type: none"> • 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		

Benefits	Risks
<ol style="list-style-type: none"> Provides savings options in foreign currencies Affordable initial Deposits Ease of cash withdrawal and shopping transactions at the Plus/Visa ATM network overseas. 	<ol style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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 Bank SMBC Indonesia that you receive.

Consequences

<ol style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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 a branch office of Bank SMBC Indonesia. The Customer will be charged rates and fees and may change according to the provisions applicable at Bank SMBC Indonesia.

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Requirements and Procedures

You must complete the requirements:

1. Complete the account opening form.
2. Complete the required documents:
 - Indonesian Citizen: Identity document and 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 Bank SMBC Indonesia.

You can submit the questions and complaints via:

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

Simulation of Daily Interest Calculation Method

Mr. Budi opened an account on the 1st and deposited USD 25,000 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
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 Bank SMBC Indonesia branch offices.
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 Bank 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.
13. Savings account management is classified into:
 - a. Active Account are accounts that records deposit, withdrawal, or balance inquiry transactions initiated by the Customer. Transactions generated by the Bank's system, including automatic debit (Standing Intruction), are not considered as account activity.
 - b. Inactive Account are Accounts that do not any activity deposit, withdrawal, or balance inquiry transactions for more than 360 (three hundred sixty) days. Starting from day 361 (three hundred sixty-one), Customers will not be able to perform withdrawal (debit) transaction on the inactive account.
 - c. Dormant Account are Accounts that do not any activity deposit, withdrawal, or balance inquiry transactions for more than 1,800 (one thousand eight hundred) days. Starting from day 1,801 (one thousand eight hundred and one), Customers will not be able to perform withdrawal (debit) or deposit (credit) transaction on the dormant account.
14. Saving account with a 0 (zero) balance for a maximum 6 (six) consecutive months of period will be automatically closed.
15. 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/or Service Information.
2. Summary of This 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/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. 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/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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Summary of Product and/or 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 the nearest SMBC Indonesia Bank branch	Penalty**	: 0.25% of the amount disbursed and the current interest is not paid
Tenor	: 1, 3, 6, 9, and 12 months	Monthly Interest Transfer Fee	: Free
Guaranteed Interest Rate*	: 2.00%		
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 maturity.

Benefits

1. Provide competitive returns.
2. Affordable placement value.
3. Available for various tenors that can 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 cannot get 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.

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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. Customers will be charged a penalty fee and will not receive interest if they withdraw their deposits before maturity according to the provisions applicable at Bank SMBC Indonesia.

Requirements and Procedures

You must complete requirements:

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

The required Documents:

- Individual – Indonesian Citizen
Identity document
TIN (Taxpayer Identification Number)
- Individual – Foreign Citizen
Passport
KIMS/KITAS/Reference Letter

You can submit a question or 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

Mr. Budi places a USD time deposit of USD 10,000 with a tenor of 12 month and an interest rate of 1.50% p.a., so the interest calculation for Mr. Budi is as follows:

Amount of Deposit	Tenor	Interest Rate (p.a)	Total Received Interest (Net)*	Taxes	Total Accumulation **
USD 10,000	12 months	1.50%	USD 120.00	USD 30.00	USD 10,150.00

*Simulation of interest calculation with a total of 365 calendar days in 12 month.

**Deposit funds plus interest after tax deduction.

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Additional Information

1. The procedure for disbursement/closing deposits follows the provisions that applicable at Bank SMBC Indonesia.
2. 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.
3. Extensions can be in the form of principal only or principal and interest.
4. Interest is paid monthly or at maturity.
5. Deposit disbursement payments or interest payments cannot be made in cash.
6. Disbursement of deposits that mature on holidays is regulated as follows:
 - If the confirmation and disbursement instructions are fully received by the branch before the due date, the deposit can be disbursed according to the deposit due date.
 - If the confirmation and disbursement instructions are received by the branch 1 working day later, the deposit can be disbursed 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 Bank SMBC Indonesia.
11. Individual Customers are automatically registered for the SMBC Indonesia notification service.
12. Registration for the notification and Account Consolidation Report (LKR) services is free of charge.
13. Other information regarding costs, benefits, and risks can be accessed through the official website at www.smbci.com.

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4. The information contained 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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