



Subject: The Implementation of Financial Services Authority Regulation No. 24 of 2025 on Account Management at Commercial Banks of PT Bank SMBC Indonesia Tbk

Dear Valued Customer,

Thank you for your trust in becoming a customer of PT Bank SMBC Indonesia Tbk

Regarding the implementation of Financial Services Authority Regulation (POJK) No. 24 of 2025, PT Bank SMBC Indonesia Tbk ("Bank") hereby informs customer that the Bank will implement operational adjustments related to the classification of Saving and Current account status and the automatic account closure mechanism.

The adjustment of account status is planned to be implemented starting from April 11, 2026.

The following information in the matter of adjustment:

A. Account Status Classification

1. Active Account

Accounts that records deposit, withdrawal, or balance inquiry transactions initiated by the Customer. Transactions generated by the Bank's system, including automatic debit (Standing Instruction), are not considered as account activity.

2. Inactive Account

Accounts that do not have 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.

3. Dormant Account

Accounts that do not have 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.

B. Automatic Account closure

Saving and Current account with a zero (0) balance for a maximum 6 (six) consecutive months of period will be automatically closed.

To obtain further information regarding the above changes or to reactivate accounts process of inactive or dormant status. Customer may visit the nearest Bank branch or contact SMBCI Care **1500 365** or your Relationship Manager.

Hereby the notification is conveyed. We appreciate your attention and cooperation.

Sincerely,
PT Bank SMBC Indonesia Tbk