

Sinaya Prioritas Service General Version

Summary of Product and Service Information (RIPLAY) – General Version

Name of Service	: Sinaya Prioritas
Type of Service	: Bank services to Individual Customers with managed funds in PT Bank SMBC Indonesia Tbk with certain minimum balance criteria.
Name of Issuer	: PT Bank SMBC Indonesia Tbk

Key Features

A service provided to Individual Customers who meet certain criteria or requirements set by the Bank, to be able to obtain services or use the Bank's facilities with certain privileges compared to other customers in general.

Benefits

1. Comprehensive financial solutions to support Customer needs in the management and development of Customer funds, both third-party funds (Savings, Current Accounts, Deposits) and investment products (mutual funds, securities, and or bancassurance).
2. Sinaya Prioritas Service features include:
 - a. Customer Financial Services, including:

Customers receive personalized service from dedicated and knowledgeable Relationship Managers, who will assist customers with their financial planning through the Bank's diverse products.

 - 1) Relationship Manager Services
 - 2) Outside Branch Service (LLC) Facilities

Services for Customers to be able to conduct banking transactions without having to come to the branch, with the following conditions:

 - Customers can conduct banking transactions by being visited by RM Staff, document delivery/retrieval by the Bank's courier, and transactions via facsimile, with each transaction scope determined by the Bank, namely:

Type of Transaction	Sales Clerk	Courier	Via Fax
Account Opening	√	X	X

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Data updating	√	X	X
Activation of dormant accounts	√	√	X
Overbooking/transfer	√	√	√
Deposit Placement	√	√	√
Deposit Withdrawal	√	√	√
Change of Deposit interest payment instruction	√	√	X
LLC Closing	√	X	X
• E-service registration/cancellation	√	X	X
Document delivery/retrieval:			
• Printing/delivery of current account statement			
• Deposit Related (placement advice, renewal confirmation, interest payment, tax withholding slip)	√	√	

- Before the transaction is executed, the Bank will confirm the transaction by phone. The Bank reserves the right not to execute the transaction if confirmation is not successful.
- Transaction fees apply as normal. For further information, please refer to the Tariff & Fee Information available at the nearest SMBC Indonesia branch and the Bank's website (www.smbci.com – for transaction at branches, <https://www.jenius.com/> for transaction through Jenius application).

3) Virtual Prioritas (ViP) Services

A service accessible to customers for interacting with a ViP Officer virtually via phone. Customers can use the Virtual Prioritas (ViP) service with the following details:

- Customers can access the Virtual Prioritas (ViP) service by phone through SMBCI Care (1500365) or via the Jenius applications.
- Virtual Prioritas (ViP) Service includes but is not limited to:

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- I. Inquiry Services, such as:
 1. Account Information
 2. Product Information
 3. Promotional Program Information
 4. Service Information
 - II. Requests
 1. Account Maintenance, such as:
 - a) Data Update
 - b) Blocking / Unblocking (Jenius)
 - c) Password, ATM PIN & Visa OTP Reset (Jenius)
 - d) Dormant Account Activation (Jenius)
 - e) Bank Reference Letter Request
 - f) Device Linking & Unlinking (Jenius & Touchbiz)
 - g) Account Balance & Transaction History Inquiry
 - h) Delivery of e-statements for Sinaya accounts, Jenius accounts, and e-tax
 2. Card Maintenance (Debit / Credit), such as:
 - a) ATM Card Replacement (Jenius)
 - b) Credit Card Limit Increase Request
 - c) Waiver of Credit Card Fees, Penalties, or Interest
 3. Opening and Renewal of Time Deposits
 4. Enrollment for Priority Customer Privileges, including Travel Privilege
 5. Scheduling Meetings with RM/Branch
 - III. Complaint Handling
 - For services requiring further verification, the Bank will conduct verification via video call (face recognition) or by asking additional verification questions. The Bank reserves the right not to execute the services if verification cannot be successfully completed.
- 4) Special Services at the branch:

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- Priority line at the branch
 - Use of meeting rooms (dealing rooms) in branch offices
- 5) Services Specialty Features:
- Free unlimited interbank transfer fees via BI-Fast on the Jenius application
 - Free 50x ATM cash withdrawal fees at domestic & overseas from active Rupiah and foreign currency balance at Bersama/Prima, ALTO, and Visa networks.
 - Free Feesible Jenius fee (admin fee)
 - Debit card facility (mCard Jenius) with special design for Sinaya Prioritas customers who have Jenius account
 - Free Jenius credit card fee for primary card (d-card) and up to 5 supplement card (s-card), higher credit card limit up to IDR 500.000.000 (including s-card limits if any) as long still becoming Sinaya Prioritas customer and have minimum average balance in accordance to policy
 - Free SKN transaction fees at the SMBC Indonesia branch
 - Free Safe Deposit Box annual fee following the provisions in the SDB Product/Summary of Service Information (Based on availability at branches that provide SDB service)
 - Higher transfer limit up to IDR 2,000,000,000 per day, consisting of a max limit of IDR 1,000,000,000 via National Clearing System (SKN)/Real Time Gross Settlement (RTGS) and a max limit of IDR 750,000,000 via BI-FAST (Excluding Real Time Online (RTOL) for transactions to non-BI-FAST Banks with a limit of IDR 250,000,000)
 - Special foreign currency exchange rates for branch office transaction
 - Free bank reference letters.
 - Priority service for family of Sinaya Prioritas customer who have minimum average balance in accordance to term and condition
 - Special deposit interest rates for opening accounts at branches and through the Jenius app.
 - 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

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bank. The interest rate applied during Automatic Rollover follows bank's effective rate at the time Automatic Rollover takes place.

- Special interest rate for the placement and/or rollover of time deposits will be calculated based on the total accumulated value of all saving (savings accounts, current accounts, and time deposits) and investment products marketed by the Bank, which includes mutual funds, government securities, and unit-linked bancassurance products held by the Customer, as recorded in the Bank's system.
 - Sweep & Save feature activation in the Jenius app. Sweep & Save is an automatic fund transfer capability (autodebit) from the Active Balance to an additional Flexi Saver account, based on a threshold for the Active Balance specified by the Customer when activating Sweep & Save. Customer is responsible to ensure that their Active Balance is sufficient to cover transaction needs and other auto-debit obligations before activating this feature
- b. Customer Non-Financial Services, include:
- 1) Birthday and festive appreciation for Sinaya Prioritas customer who have minimum average balance in accordance to term and condition
 - 2) Travel Privileges consisting of Travel Insurance and Priority Pass membership for Sinaya Prioritas customers who have a minimum average balance in accordance to term and condition

Risks

1. Risks associated with Sinaya Prioritas Services include:
 - Market risks related to interest rate increases in market interest rates are not immediately reflected in changes in deposit interest rates.
 - Operational risks associated with transactions using ATM/Debit card facilities, including those related to ATM network connections and/or EDC machines.
 - Your savings are not guaranteed by LPS if:
 - The nominal balance of your deposits with one bank exceeds IDR 2 billion.

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- Your Savings Interest Rate exceeds the LPS Guaranteed Interest Rate. The Savings Interest Rate takes into account the monetary gift from the Bank that you receive.
 - Risks are inherent in each product owned by the Customer.
2. Risks associated with Outside Branch Services include:
 - Instructions received after the branch service deadline.
 - Writing errors on the form / incomplete form filling cause the transaction cannot be processed by the Bank.
 - The customer cannot be confirmed by phone which causes the instruction cannot be processed.
 - Fax instructions that have been sent by the Customer are not received by the Bank.
 3. Risks associated with Third Parties as issuers or owners of non-banking products include:
 - Fees incurred from the use of third-party products, which are communicated separately by the respective issuer or product owner

Consequences

1. If the Customer does not meet the Sinaya Prioritas requirements:
 - If for 12 (twelve) consecutive months the total average combined balance is not met, the Bank has the right to change the segmentation type of Sinaya Prioritas Customers to Regular Customers.
2. If the Customer does not use the account (dormant):
 - If there are no Customer-initiated transactions (deposit, withdrawal, or balance inquiry) for more than 360 (three hundred sixty) consecutive days, the account will automatically be classified as Inactive on the 361st day. Under this status, the Customer will not be able to perform withdrawal (debit) transactions.
 - If there are no Customer-initiated transactions (deposit, withdrawal, or balance inquiry) for more than 1,800 (one thousand eight hundred) consecutive days, the account will automatically be classified as Dormant on the 1,801st day. Under this status, the Customer will not be able to perform debit or credit transactions
3. If a Customer loses facilities access provided by the Bank through a third party:

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- The Customer is responsible for any fees incurred due to the loss of access, including when the source of fund debits is a Bank account or credit card issued by the Bank.
- 4. Reduction in the special deposit interest rate may occur, depending on the bank's prevailing interest rate policy and the total accumulated value of all saving (savings accounts, current accounts, and time deposits) and investment products marketed by the Bank, which includes mutual funds, government securities, and unit-linked bancassurance products held by the Customer, as recorded in the Bank's system at the time of the deposit's renewal (ARO).
- 5. If a customer's segmentation changes to Regular, in accordance with the applicable Priority Service terms, the customer will not receive the special interest rate.
- 6. Special interest rates may exceed the applicable LPS guaranteed interest rate, part of or all of the Customer's deposits may fall outside the scope of the LPS guarantee program

Fee

1. Customers are not charged, exclusively for Sinaya Prioritas Bank Services
2. The fees charged to the Customer are only related to the products owned by the Customer.

Requirements and Procedures

1. Requirements for obtaining Sinaya Bank Priority Services:
 - Individual customers
 - New or existing customers who have total managed funds / AUM of at least IDR 500,000,000, - (five hundred million Rupiah) or comparable value in other exchange rates that can be calculated in a combination of all total third-party funds (Savings, Current Accounts, Deposits) and investment products (mutual funds, securities, and/or bancassurance).
 - The customer fills out and approves the service submission on the Sinaya Prioritas Service Form & Letter of Indemnity (LOI) LLC

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2. The Bank will periodically monitor the total managed funds of Sinaya Prioritas Customers.
 - If for 12 (twelve) consecutive months the total average combined balance is not met, the Bank has the right to change the segmentation type of Sinaya Prioritas Customers to Regular Customers.

Additional Information

1. Bank at its discretion may cancel the service, including if the Customer no longer meets the terms and conditions to get this service.
2. Customers who wish to obtain information, provide suggestions, or file complaints regarding the Bank's products and/or services can directly contact the Customer Complaint Handling Unit at the nearest branch or **SMBCI Care** at **1500365** and **+62 21 2450 5500** (overseas), email: smbcicare@smbci.com or jenius-help@smbci.com.

Disclaimer:

1. You have read, acknowledged, and understood Sinaya Prioritas products as per 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 or agree to the account opening application.
4. The information contained in this Summary of Product and Service Information is valid from the date of the document until it is updated by the Notification Bank SMBC.
5. The Bank may reject your product application if it does not meet the applicable requirements and regulations.
6. The ATM/Debit card and the confidentiality of the password information related to ATM/Debit, E-Channel, and E-Statement services are the responsibility of the Customer.
7. You shall carefully read this Summary of Product and Service Information before agreeing to open an account and have the right to ask the Bank's employees for all matters related to this Summary of Product and Service Information.

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