

Sinaya & Sinaya Prioritas Program Compilation

digitalizing your priority



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PT Bank SMBC Indonesia Tbk is licensed and supervised by the Financial Services Authority (OJK),

Bank Indonesia (BI) and member of the Indonesia Deposit Insurance Corporation (LPS).

SMBCI Care 1500 365



Your investment growth is our priority

digitalizing your priority

As a Sinaya Prioritas Customer you will get exclusive digital services through Sinaya Prioritas feature in Jenius application which allows you to enjoy a variety of privileges combined with branch services and dedicated Relationship Manager.

Privileges of Sinaya Prioritas:

- Priority Pass membership with up to 8x annual complimentary access to over 1700 Priority Pass airport lounges in over 140 countries.
- International & domestic travel insurance with protection benefit up to 1.5 Billion IDR.
- Priority for Family for Customers who have an average balance of min. IDR 10 billion for 3 consecutive months, this privilege provides appreciation for up to 3 family members of the Customer to enjoy the privileges of Sinaya Priority services.
- Jenius credit card facility with a higher limit and free annual fees for the primary card (d-card) and monthly fees for supplement cards (s-card) as long as you are a Sinaya Priority customer and have an average balance according to the applicable regulation.
- Transaction Convenience
 - Free unlimited interbank transfer fees via BI-Fast on the Jenius application.
 - Free 50x cash withdrawal fees at domestic & overseas ATMs from active Rupiah and foreign currency balances on the Bersama/Prima, ALTO and Visa networks.
 - Higher transfer limits of up to 2 Billion IDR per day, consisting of a max limit. 1 billion IDR via SKN/RTGS, max limit. 250 Million IDR via RTOL, and max limit. 750 Million IDR via BI-FAST.
 - Free SKN transaction fees at branches.
 - Free of charge for making a bank reference letter
 - Feasible Jenius is free.
- Free usage of the meeting room facilities available at the branch office.
- Birthday appreciation gifts according to the customer's preference in Jenius application.
- Personal customer service through Relationship Manager and Virtual Priority (VIP)
- Advisory services with experts in their fields in developing Customer Wealth Management portfolios through Relationship Managers & Portfolio Advisory Specialists.



Sinaya Prioritas Programs

Welcome Gift Sinaya Prioritas

Reward Type	Cashback value according to asset under management (AUM)			Priority Customers
	500 Million IDR -< 1 Billion IDR	≥ 1 Billion IDR -< 5 Billion IDR	≥ 5 Billion IDR	SME Referrals
Foreign Exchange Cashback (USD)	10 USD	20 USD	25 USD	10 USD

Member Get Member Sinaya Prioritas

Cashback up to 750.000 IDR for every 1 Sinaya Prioritas customer who is successfully referred.

- The reference provider is a Sinaya customer or Sinaya Prioritas customer.
- Prospective Customers place fresh funds min. 500 million IDR on Deposit/Maxi Saver/FRM products with a minimum tenor of 3 months or on Wealth Management products and register for the Sinaya Prioritas service.

Period Periode 1 May-31 July 2025

Priority for Family

Enjoy Sinaya Prioritas services for you and your 3 beloved family members.

Travel Insurance

Protection up to 1.5 billion IDR for international and domestic travel.

Priority Pass

Free 1 year membership and free up to 8x visits to 1.700 Priority Pass airport lounges.

For terms & conditions information, contact your Relationship Manager

Sinaya Prioritas Programs

New To Priority Non-Bundling

Placement Scheme (1 months Tenor)	Rate (p.a)	Additional Cashback	Total Return (p.a)
TD/FRM 1 billion IDR	6,25%	- Additional cashback : 160.000 IDR - Welcome gift USD 20	7,00%
TD/FRM 2 billion IDR	6,25%	- Additional cashback: 1 million IDR - Welcome gift USD 20	7,26%
TD/FRM 5 billion IDR	6,25%	- Additional cashback : 2,1 million IDR - Welcome gift USD 25	7,01%
TD/FRM 10 billion IDR	6,25%	- Additional cashback : 4,6 million IDR - Welcome gift USD 25	7,00%
Placement Scheme (3 months Tenor)	Rate (p.a)	Additional Cashback	Total Return (p.a)
TD/FRM 300 million IDR	5,00%	- Additional cashback :900.000 IDR	6,50%
TD/FRM 500 million IDR	5,00%	- Additional cashback : 1,6 million IDR - Welcome gift USD 10	6,77%
TD/FRM 1 billion IDR	6,25%	- Additional cashback 1,2 million IDR - Welcome gift USD 20	7,02%
TD/FRM 2 billion IDR	6,25%	- Additional cashback : 3,65 million IDR - Welcome gift USD 20	7,25%
TD/FRM 5 billion IDR	6,25%	- Additional cashback : 7,1 million IDR - Welcome gift USD 25	7,00%
TD/FRM 10 billion IDR	6,25%	- Additional cashback : 14,5 million IDR - Welcome gift USD 25	7,00%
Placement Scheme (6 months Tenor)	Rate (p.a)	Additional Cashback	Total Return (p.a)
FRM 300 million IDR	6,00%	- Additional cashback : 600.000 IDR	6,50%
FRM 500 million IDR	6,00%	- Additional cashback: 1,35 million IDR - Welcome gift USD 10	6,76%
FRM 1 billion IDR	6,75%	- Additional cashback: 700.000 IDR - Welcome gift USD 20	7,01%
FRM 2 billion IDR	6,75%	- Additional cashback : 3,65 million IDR - Welcome gift USD 20	7,25%
FRM 5 billion IDR	6,75%	- Additional cashback : 4,6 million IDR - Welcome gift USD 25	7,00%
FRM 10 billion IDR	6,75%	- Additional cashback : 10 million IDR - Welcome gift USD 25	7,01%

Notes :
Period 2-30 June 2025

Sinaya Prioritas Programs

New To Priority Bundling with BA/MF/Bonds Non-SRO22

Placement Scheme (1 months Tenor)	Rate (p.a)	Additional Cashback	Estimated Total Return (p.a)*
TD/FRM 1 billion IDR + BA/MF/Bonds Non SR 100 million IDR	6,25%	- Additional cashback : 160.000 IDR - Welcome gift USD 20 - Additional wealth cashback : 1 million IDR	8,50%
TD/FRM 2 billion IDR + BA/MF/Bonds Non SR 100 million IDR	6,25%	- Additional cashback : 1 million IDR - Welcome gift USD 20 - Additional wealth cashback : 1 million IDR	8,01%
TD/FRM 5 billion IDR + BA/MF/Bonds Non SR 100 million IDR	6,25%	- Additional cashback: 2,1 million IDR - Welcome gift USD 25 - Additional wealth cashback : 1 million IDR	7,31%
TD/FRM 10 billion IDR + BA/MF/Bonds Non SR 100 million IDR	6,25%	- Additional cashback : 4,6 million IDR - Welcome gift USD 25 - Additional wealth cashback : 1 million IDR	7,15%
Placement Scheme (3 months Tenor)	Rate (p.a)	Additional Cashback	Estimated Total Return (p.a)*
TD/FRM 300 million IDR + BA/MF/Bonds Non SR 100 million IDR	5,00%	- Additional cashback : 1,2 million IDR - Additional wealth cashback : 1 million IDR	8,67%
TD/FRM 500 million IDR + BA/MF/Bonds Non SR 100 million IDR	5,00%	- Additional cashback : 2,1 million IDR - Welcome gift USD 10 - Additional wealth cashback : 1 million IDR	8,27%
TD/FRM 1 billion IDR + BA/MF/Bonds Non SR 100 million IDR	6,25%	- Additional cashback : 2,2 million IDR - Welcome gift USD 20 - Additional wealth cashback : 1 million IDR	8,02%
TD/FRM2billion IDR + BA/MF/Bonds Non SR 100 million IDR	6,25%	- Additional cashback : 5,65 million IDR - Welcome gift USD 20 - Additional wealth cashback : 1 million IDR	8,00%
TD/FRM 5 billion IDR + BA/MF/Bonds Non SR 100 million IDR	6,25%	- Additional cashback : 12 million IDR - Welcome gift USD 25 - Additional wealth cashback : 1 million IDR	7,59%
TD/FRM 10 billion IDR + BA/MF/Bonds Non SR 100 million IDR	6,25%	- Additional cashback : 24,5 million IDR - Welcome gift USD 25 - Additional wealth cashback : 1 million IDR	7,55%

Notes :

- *Estimated total return does not take into account the investment value of BA/MF/Bonds Non-SRO22 products
- Period 2-30 June 2025

Sinaya Prioritas Programs

New To Priority Bundling with BA/MF/Bonds Non-SRO22

Placement Scheme (6 months Tenor)	Rate (p.a)	Additional Cashback	Estimated Total Return (p.a)*
FRM 300 million IDR + BA/MF/Bonds Non SR 100 million IDR	6,00%	- Additional cashback : 600.000 IDR - Additional wealth cashback : 1 million IDR	7,33%
FRM 500 million IDR + BA/MF/Bonds Non SR 100 million IDR	6,00%	- Additional cashback : 1,35 million IDR - Welcome gift USD 10 - Additional wealth cashback : 1 million IDR	7,26%
FRM 1 billion IDR + BA/MF/Bonds Non SR 100 million IDR	6,75%	- Additional cashback : 700.000 IDR - Welcome gift USD 20 - Additional wealth cashback : 1 million IDR	7,26%
FRM 2 billion IDR + BA/MF/Bonds Non SR 100 million IDR	6,75%	- Additional cashback : 3,65 million IDR - Welcome gift USD 20 - Additional wealth cashback : 1 million IDR	7,37%
FRM 5 billion IDR + BA/MF/Bonds Non SR 100 million IDR	6,75%	- Additional cashback : 4,6 million IDR - Welcome gift USD 25 - Additional wealth cashback : 1 million IDR	7,05%
FRM 10 billion IDR + BA/MF/Bonds Non SR 100 million IDR	6,75%	- Additional cashback : 10 million IDR - Welcome gift USD 25 - Additional wealth cashback : 1 million IDR	7,04%

Notes :

- * Estimated total return does not take into account the investment value of BA/MF/Bonds Non-SRO22 products
- Period 2-30 June 2025

New To Priority Bundling with BA/MF/Bonds SRO22 (Period 2-18 June 2025)

Placement Scheme (1 months Tenor)	Rate Funding (p.a)	Rate Bonds SR (p.a)	Additional Cashback	Estimated Total Return (p.a)**
TD/FRM 1 billion IDR + Bonds SRO22-T3 500 million IDR	6,25%	6,45%	- Additional cashback : 410.000 IDR - Welcome gift USD 20 - Additional wealth cashback : 750.000 IDR*	8,09%
TD/FRM 2 billion IDR + Bonds SRO22-T3 500 million IDR	6,25%	6,45%	- Additional cashback : 1,25 million IDR - Welcome gift USD 20 - Additional wealth cashback : 750.000 IDR*	7,85%
TD/FRM 5 billion IDR + Bonds SRO22-T3 500 million IDR	6,25%	6,45%	- Additional cashback : 2,35 million IDR - Welcome gift USD 20 - Additional wealth cashback : 750.000 IDR*	7,30%
TD/FRM 10 billion IDR + Bonds SRO22-T3 500 million IDR	6,25%	6,45%	- Additional cashback : 4,85 million IDR - Welcome gift USD 20 - Additional wealth cashback : 750.000 IDR*	7,16%

Sinaya Prioritas Programs

New To Priority Bundling with BA/MF/Bonds SR022 (Period 2-18 June 2025)

Placement Scheme (3 months Tenor)	Rate Funding (p.a)	Rate Bonds SR (p.a)	Additional Cashback	Estimated Total Return (p.a)**
TD/FRM 1 billion IDR + Bonds SR022-T3 500 million IDR	6,25%	6,45%	- Additional cashback : 2,45 million IDR - Welcome gift USD 20 - Additional wealth cashback : 750.000 IDR*	7,77%
TD/FRM 2 billion IDR + Bonds SR022-T3 500 million IDR	6,25%	6,45%	- Additional cashback : 5,9 million IDR - Welcome gift USD 20 - Additional wealth cashback : 750.000 IDR*	7,85%
TD/FRM 5 billion IDR + Bonds SR022-T3 500 million IDR	6,25%	6,45%	- Additional cashback : 12,25 million IDR - Welcome gift USD 20 - Additional wealth cashback : 750.000 IDR*	7,56%
TD/FRM 10 billion IDR + Bonds SR022-T3 500 million IDR	6,25%	6,45%	- Additional cashback : 24,75 million IDR - Welcome gift USD 20 - Additional wealth cashback : 750.000 IDR*	7,53%
Placement Scheme (6 months Tenor)	Rate Funding (p.a)	Rate Bonds SR (p.a)	Additional Cashback	Estimated Total Return (p.a)**
TD/FRM 1 billion IDR + Bonds SR022-T3 500 million IDR	6,75%	6,45%	- Additional cashback : 950.000 IDR - Welcome gift USD 20 - Additional wealth cashback : 750.000 IDR*	7,26%
TD/FRM 2 billion IDR + Bonds SR022-T3 500 million IDR	6,75%	6,45%	- Additional cashback : 3,9 million IDR - Welcome gift USD 20 - Additional wealth cashback : 750.000 IDR*	7,35%
TD/FRM 5 billion IDR + Bonds SR022-T3 500 million IDR	6,75%	6,45%	- Additional cashback : 4,85 million IDR - Welcome gift USD 20 - Additional wealth cashback : 750.000 IDR*	7,07%
TD/FRM 10 billion IDR + Bonds SR022-T3 500 million IDR	6,75%	6,45%	- Additional cashback : 10,25 million IDR - Welcome gift USD 20 - Additional wealth cashback : 750.000 IDR*	7,05%

Notes :

- *Illustration of the additional cashback wealth calculation in the scheme for bundling SR022-T3, also applies to purchasing SR022-T5. The additional wealth cashback value follows the applicable program provisions issued by the Wealth Management division
- **The estimated total return calculation includes the coupon value of the SR022-T3 bonds
- Period 2-30 June 2025

Birthday Appreciation Program



Get a special birthday gift for yourself

Placement	Reward
1.000.000.000 IDR - < 2.000.000.000 IDR	7.500 Yay Point
2.000.000.000 IDR - < 3.000.000.000 IDR	7.500 Yay Point
3.000.000.000 IDR - < 5.000.000.000 IDR	12.500 Yay Point
5.000.000.000 IDR - < 10.000.000.000 IDR	25.000 Yay Point
≥ 10.000.000.000 IDR	25.000 Yay Point

Notes :

*Period of 3 consecutive months before the month in which the appreciation is calculated.

Liabilities Programs

Extra Fiesta USD Deposits

1. Special Rate

Placement Tier	1 Month			3 Month		
	Rate on Billyet (p.a)	Cashback	Max. Total Benefit (p.a)	Rate on Billyet (p.a)	Cashback	Max. Total Benefit (p.a)
≥ 5.000 USD	3,50%	-	3,50%	3,50%	-	3,50%
≥ 10.000 USD	3,50%	-	3,50%	3,50%	-	3,50%
≥ 25.000 USD	4,00%	-	4,00%	4,00%	-	4,00%
≥ 50.000 USD	4,45%	2 USD	4,50%	4,45%	5 USD	4,50%
≥ 100.000 USD	4,45%	20 USD	4,75%	4,45%	60 USD	4,75%
≥ 200.000 USD	4,45%	40 USD	4,75%	4,45%	120 USD	4,75%
≥ 500.000 USD	4,45%	184 USD	5,00%	4,45%	550 USD	5,00%

2. Reimbursement of Shipping Costs

Placement Nominal	Maximum Reimbursement
≥ 5K USD -< 50K USD	50 USD
≥ 50K USD -< 100K USD	50 USD
≥ 100K USD -< 200K USD	75 USD
≥ 200K USD -< 500K USD	100 USD
≥ 500K USD	100 USD

Period 2-30 June 2025

Bancassurance Programs

Regular Premium

Guardia Prima, Guardia Maxima, Guardia Ultima, Guardia Pasti

Regular Premium (ANP)	Cashback (IDR)
≥ 25.000.000 IDR	1.000.000 IDR
≥ 50.000.000 IDR	2.000.000 IDR
≥ 75.000.000 IDR	3.000.000 IDR
≥ 100.000.000 IDR	4.000.000 IDR
≥ 125.000.000 IDR	5.000.000 IDR
≥ 150.000.000 IDR	6.000.000 IDR
≥ 175.000.000 IDR	7.000.000 IDR
≥ 200.000.000 IDR	8.000.000 IDR

Guardia Legacy

Annual/non-annual payments (5 years/10 years/15 years)	
ANP	Cashback
< 100.000.000 IDR	6%
≥ 100.000.000 IDR	8%
≥ 200.000.000 IDR	10%

Single Premium

New Business Guardia Optima, Top Up Guardia Optima, Guardia Wealthlink, Guardia Premium/Prima, Guardia Supreme Life/Maxima, Guardia Signature/Ultima

Single Premium	Cashback (IDR)
250.000.000 IDR	500.000 IDR
500.000.000 IDR	1.500.000 IDR
750.000.000 IDR	2.250.000 IDR
1.000.000.000 IDR	4.000.000 IDR
2.000.000.000 IDR	8.000.000 IDR

Guardia Pintar

ANP	Cashback (IDR)
≥ 100.000.000 IDR	Every 100 million IDR gets a cashback of 500K IDR and multiples apply

Guardia Rencana Syariah

Premium (IDR) ANP	Cashback (IDR)
25.000.000 IDR ≤ 50.000.000 IDR	600.000 IDR
50.000.000 IDR ≤ 75.000.000 IDR	1.200.000 IDR
75.000.000 IDR ≤ 100.000.000 IDR	2.000.000 IDR
100.000.000 IDR ≤ 200.000.000 IDR	3.000.000 IDR
200.000.000 IDR	8.000.000 IDR

Period
2-30 June 2025

Investment Programs

Mutual Funds

	Min Fee	Cashback
Minimum 100.000.000 IDR	1% (Except for Manulife Non-Money Market)	250.000 IDR

Notes:

- Kurs USD IDR 16.500
- Period 2-30 June 2025
- Mutual Fund Products except money market

FR and INDON Series Bonds

FR or INDON	Cashback NTI	Cashback Top Up
<ul style="list-style-type: none">• Multiple 100.000.000 IDR• Minimum 10.000 USD	0,25%	0,25%

Notes :

- Cashback Capped FR or INDON: 2.500.000 IDR/CIF
- USD exchange rate 16.000 IDR
- Period 2-30 June 2025

Forex Regular – Buy/Sell Programs

Currency	Buy/Sell (USD Equivalent)	Cashback
All currencies available at SMBC Indonesia	Min. 5.000 (applies multiply)	IDR 100.000 (Max. 1 million IDR)

Notes :

- Cashback applies to customers who make bank sell/customer buy and bank buy/customer sell transactions available at SMBC via branch/Jenius min. 5,000 USD eqv and multiples apply.
- Period 2-30 June 2025

Forex Plus Programs

Double Cashback with product placement denominated in IDR & USD

	Currency	Buy/Sell (USD Equivalent)	Cashback
Buy/Sell	All currencies available at SMBC Indonesia	Min. 5.000 (applies multiply)	IDR 100.000 (Max. 1 million IDR)
	Currency	Placement (USD Equivalent)	Cashback
WM Product Placement (Mutual funds, Bonds, Bancassurance)	IDR and USD	Min. 5.000 (applies multiply)	IDR 100.000 (Max. 1 million IDR)

Notes :

- Double cashback applies if the converted currency with the same denomination is placed in a WM product denominated in IDR & USD (bonds, mutual funds, bancassurance) in the same month as the forex conversion transaction.
- Customers can be included in the program for each bundling product (bonds, mutual funds, bancassurance).
- Period 2-30 June 2025

*The programs may change according to SMBC Indonesia regulations.
For more information about the programs Terms & Conditions,
please contact Your Relationship Manager or visit SMBC Indonesia branches.*