

SUMMARY OF INFORMATION PROGRAM UNDIAN GREAT 8TH ANNIVERSARY

DATA RINGKAS	
Penjelasan Program	The program is aimed at giving appreciation to customers by holding a lottery to get attractive prizes from J Trust Bank.
Jenis Produk	Tabungan Tora, Tabungan J Trust & Tabungan Tora
Periode Program	February 1 2023 s.d. December 31 2023
Penerbit	PT Bank JTrust Indonesia Tbk.

PROGRAM PROVISIONS

1. Program Name : Great 8th Anniversary Sweepstakes Program
2. Program Period : 1 February 2023 – 31 December 2023
3. Savings Products : J Trust Savings, Tora Savings & J Trust One Savings
4. Points Mechanism : Every increase in the average customer balance of IDR 1 million from the previous month will get 1 lottery number. The monthly lottery numbers will be accumulated until the lottery period ends.
5. Announcement Mechanism : The lottery winners will be announced on the official website of J Trust Bank or all J Trust Bank Branch Offices.
6. Chance to Win : Each customer will be given a chance to win only 1 time.
7. Tax Imposition: The 25% raffle tax of the total prize shall be borne by the customer.
8. Type of Prize :
 - a. Grand Prize 1 Deposit of @ Rp 100.000.000
 - b. Second Prize 3 Deposit of @ Rp 50.000.000
 - c. Third Prize 25 Savings @ Rp 2.500.000
9. This Lottery Program does not apply to J Trust Bank employees.
10. The decision of the winner of the lottery results is absolute and cannot be contested.
11. If during the draw, the account is declared as a passive account (dormant account) for 6 consecutive months then it will not be included in the draw.
12. If the raffle prize is not taken by the winner within 30 days after being announced, then the prize will be handed over to the Indonesian Social Service.

REQUIREMENTS AND PROCEDURES

Documents that must be submitted to the Bank for account opening:

1. Indonesian Citizen: e-KTP with NIK registered in the Population Administration Information System and NPWP * (Especially for customers who are required to have an NPWP and already have an NPWP).
2. Foreign Citizens: Passport and KITAS/KITAP and Tax Identification Number (NPWP / TIN)*.
3. Company: e-KTP with NIK registered in the Population Administration Information System for authorized officials, NPWP, SIUP/Business License Number/Business Identification Number (NIB), Deed of establishment and/or company articles of association.
4. Fill out and sign the Account Opening Form.
5. Other supporting documents if needed such as Family Card (KK), Certificate of Domicile, Letter of Reference/Work Certificate.



*)For prospective customers who do not yet/do not have an NPWP, they are required to complete a statement letter that they do not have an NPWP, (provisions for customers who are foreign nationals if they do not yet/do not have a TIN, are also required to complete a statement that they do not have a TIN.

To submit questions and complaints can be through:

Layanan/Keluhan 24 Jam

