

**SUMMARY OF INFORMATION**  
**J TRUST DEPOSITS IN USD FOREX REWARDS TRAVEL VOUCHER**

DATA RINGKAS	
Program Overview	USD Forex Savings Program with varying number of placements with the opportunity to get a Travel Voucher prize according to the number of placements.
Type of Product	Forex Savings
Period Program	March 1 s.d. December 31 2023
Issuer	PT Bank JTrust Indonesia Tbk.

**FEATURES**

1. Program Name : J Trust Foreign Currency USD Savings with Travel Voucher Prizes
2. Program Period : 1 March 2023 – 31 December 2023
3. Program Participants: Individuals & Non-Individuals and applies to new customers (New CIF), customer existing (existing CIF).
4. Interest Rate : minimum of 1.75% p.a and maximum of 2.00% p.a.
5. Currency : USD
6. Reward Calculation : Rewards will be accumulated at the end of each month during the program period.
7. Rewards : Prizes will be accumulated until the end of the program period and given to customers in the following month (January 2024). For every average USD75,000 Savings balance and multiples apply, you will get a travel voucher prize of Rp 200.000/month.
8. Source of Funds : New Funds (Fresh Fund)
9. Program Scheme:

<b>Amount Average (USD)</b>	<b>Rate</b>	<b>Exchange rate (IDR)</b>	<b>Travel Voucher Reward (IDR)</b>	<b>Reward &amp; Tax (IDR)</b>
USD75,000	1.75% p.a	Rp15.000	Rp200.000	Rp250.000
USD150,000	2.00% p.a	Rp15.000	Rp400.000	Rp500.000
USD225,000	2.00% p.a	Rp15.000	Rp600.000	Rp750.000
USD300,000	2.00% p.a	Rp15.000	Rp800.000	Rp1.000.000
USD375,000	2.00% p.a	Rp15.000	Rp1.000.000	Rp1.250.000
USD450,000	2.00% p.a	Rp15.000	Rp1.200.000	Rp1.500.000

**BENEFITS**

1. Competitive interest rates with interest calculated based on daily balances where your J Trust Forex savings will continue to grow safely.
2. Placement of affordable initial savings funds.
3. Accounts can be opened in the name of an individual, QQ, joint account, and non-individual.

**RISK**

1. There is a smaller risk of changes in interest rates due to adjustments to bank policies.
2. Customer deposits at banks apply regulations related to the Deposit Insurance Corporation (LPS) and the value of guaranteed deposits for each customer at 1 (one) bank is in accordance with what is stipulated in the applicable laws and regulations.

3. The customer knows the risk of his savings if he is included in the category of customers who benefit unfairly:

- a. The interest rate for deposits exceeds that set by LPS.
- b. As deposits that are not eligible to be paid if the Bank's business license is revoked.

#### 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.

#### FEES

1. Stamp duty according to the terms of use of stamp duty.
2. Telegraphic Transfer (TT) fees and payments.
3. Interest yield tax in accordance with tax provisions.
4. Transaction fees using bank notes in accordance with fees and exchange rates.
5. Provision fees for deposits/withdrawals if bank notes are made under the applicable denomination provisions.

To submit questions and complaints can be through:

**Layanan/Keluhan 24 Jam**

