

CHINESE NEW YEAR PROGRAM (IMLEK)

DATA SUMMARY	
About Program	This program is a program that provides cashback rewards by placing certain funds during a certain period in Deposit, TORA Savings, or J Trust Savings products.
Type of Product	Rupiah Deposits (IDR)/Tora Savings/J Trust Savings
Periods	15 January 2024 – 29 February 2024
Publishers	PT. Bank JTrust Indonesia, Tbk.

Features

1. Program Name : Chinese New Year Program (IMLEK).
2. Program Period : 15 January 2024 – 29 February 2024.
3. Program Participants : New and existing customers, both individuals and legal entities.
New funds (fresh funds) are required to open a new account.
4. Currency : Rupiah (IDR).
5. Source of Fund : Fresh Funds (Funds originating from outside JTrust Bank)
Funds are not transferred between JTrust Bank accounts.
6. Reward : Cashback.
7. Target savings products : a. Tora Savings/JTrust Savings Product
b. Rupiah Time Deposit
8. Placement :
 - a. Minimum placement for Tora Savings/JTrust Savings product is IDR 10.000.000 (ten million rupiah) and maximum placement is IDR 10.000.000.000 (ten billion rupiah) with a hold period of 3 months.
 - b. Minimum placement for Rupiah Deposit product is IDR 80.000.000 (eighty million rupiah) and maximum placement is IDR 80.000.000.000 (eighty billion rupiah) with a hold period of 3 months.
9. Cashback Percentage :

Product	Interest Rate	% Cashback
Savings	3,20% p.a.	3,68% p.a.
Deposit	6,00% p.a.	0,88% p.a.

*) In accordance to the cashback illustration table

10. Cashback Payment : Cashback will be paid by selecting "a" or "b" below:
 - a. Paid 3 months later (after maturity)
 - b. Paid when opening an account (paid first when applying to open an account)

*) Payment is made to a savings account

11. In the event of a program break

Customers are not allowed to break before maturity. If the program is forced to break, the customer will be asked to return the cashback by deducting it from the savings balance. For interest rates:

- a. In the case of a savings break, the interest rate returns to the normal interest rate when the break is made.
- b. In the case of a deposit break, interest is recalculated at an interest rate of 2% from the initial placement of funds

12. Terms:

- a. For new customers (New CIF) who wish to take part in this program by opening a deposit account, they are required to open a new savings account for interest and cashback payments.
 - b. For new customers (New CIF) who wants to join this program by opening a savings account, there is no need for them to open other savings account other than the one for this program.
 - c. For existing customers who wants to take part in this program by opening a deposit account, they are required to open new savings for interest and cashback payments.
13. It is not possible to extend program participation after maturity, but deposits can be extended at an interest rate following applicable provisions.
14. The value of interest yield and cashback applies a 20% tax.

Benefits

- Competitive interest rates.
- Invest safely.

Risk

1. Customer deposits in banks are subject to regulations related to the Deposit Insurance Corporation (LPS) and the value of deposits guaranteed for each customer in 1 (one) bank is in accordance with that specified in the applicable laws and regulations.
2. There is a risk that changes in interest rates will be smaller due to adjustments in bank policy.

Fees

- Stamp duty in accordance with applicable regulations.
- Tax fees according to applicable regulations.

Cashback Illustration *)

Cashback is given as illustrated below:

J Trust Savings / TORA Savings

Nominal (IDR)	Interest Rate	Placement Period	*) Cash Back Value (Nett)
Rp10.000.000	3,20% p.a.	3 months	Rp72.400
Rp100.000.000			Rp724.000
Rp1.000.000.000			Rp7.240.000
Rp10.000.000.000			Rp72.400.000

Deposit Product

Nominal (IDR)	Interest Rate	Placement Period	*) Cash Back Value (Nett)
Rp80.000.000	6,00% p.a.	3 months	Rp138.800
Rp800.000.000			Rp1.388.000
Rp8.000.000.000			Rp13.880.000
Rp80.000.000.000			Rp138.800.000

*) Cash Back Value includes Tax (Nett)

Requirement and Procedures

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

- 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).
- Foreign Nationals: Passport and KITAS/KITAP and Tax Identification Number (NPWP / TIN)*.
- Company: e-KTP with NIK registered in the authorized official's Population Administration Information System, NPWP, SIUP, Business license number/Business Identification Number (NIB), deed of establishment and/or company articles of association. (as well as other supporting documents in accordance with applicable regulations).
- Fill out and sign the account opening form and Program Participation Form and Cash Back Receipt.
- Non-individuals who apply for an ATM card must follow the applicable provisions.

*) 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 foreign national customers 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

