

SUMMARY OF PRODUCT INFORMATION KETUPAT LEBARAN 2024 PROGRAM

PROGRAM OVERVIEW	
Program Description	Embrace the Spirit of Ramadan 1445H with Our Exclusive Ketupat Lebaran Program! Enjoy unprecedented cashback offers as our gift to you this festive season.
Product Types	J Trust Savings, TORA Savings, Deposits
Program Period	March 20, 2024, to April 30, 2024.
Issuer	PT Bank JTrust Indonesia Tbk.

PROGRAM FEATURES

1. Program Name : Ketupat Lebaran 2024 (Idul Fitri)
2. Program Period : March 20, 2024, to April 30, 2024
3. Program Participants : New Customers (New CIF) and *Existing*
4. Program Products : J Trust Savings, TORA Savings, Deposits
5. Minimum Program Funds : a) Savings: IDR 10,000,000
b) Deposits: IDR 100,000,000
6. Interest Rate : a) Savings: 1.00% *p.a*
b) Deposits: 4.50% *p.a*
7. Source of Funds : *Fresh Fund*
Fresh funds are funds from sources external to J Trust Bank, rather than being transferred between accounts within the bank.
8. Placement Period : 3 (Three) or 6 (Six) Months
9. Tabel Penempatan :

A. TORA Savings/J Trust Savings *)multiple funds apply

Nominal	Interest Rate	Placement Period	Cashback (Nett)	Equivalent Rate
Rp 10.000.000	1,0% p.a	3 months	Rp96.000	5,88% p.a
Rp 100.000.000	1,0% p.a	3 months	Rp960.000	5,88% p.a
Rp 1.000.000.000	1,0% p.a	3 months	Rp9.600.000	5,88% p.a
Rp 10.000.000.000	1,0% p.a	3 months	Rp96.000.000	5,88% p.a

Nominal	Interest Rate	Placement Period	Cashback (Nett)	Equivalent Rate
Rp 10.000.000	1,0% p.a	6 months	Rp192.000	5,88% p.a
Rp 100.000.000	1,0% p.a	6 months	Rp1.920.000	5,88% p.a
Rp 1.000.000.000	1,0% p.a	6 months	Rp19.200.000	5,88% p.a
Rp 10.000.000.000	1,0% p.a	6 months	Rp192.000.000	5,88% p.a

B. Deposito Rupiah *)multiple funds apply

Nominal	Interest Rate	Placement Period	Cashback (Nett)	Equivalent Rate
Rp 100.000.000	4,5% p.a	3 months	Rp272.000	5,88% p.a
Rp 1.000.000.000	4,5% p.a	3 months	Rp2.720.000	5,88% p.a

Nominal	Interest Rate	Placement Period	Cashback (Nett)	Equivalent Rate
Rp 100.000.000	4,5% p.a	6 months	Rp543.000	5,88% p.a
Rp 1.000.000.000	4,5% p.a	6 months	Rp5.430.000	5,88% p.a

BENEFITS

- Customers will receive cashback depending on the nominal placement
- Cashback can be credited at the beginning of the program membership or at the end after the program membership expires.
- Interest earnings are paid monthly and credited to the customer's account.
- Account/transaction information access anytime and anywhere via JTrust Net, JTrust Mobile, and ATM.

RISKS

1. There is a risk of a decrease in interest rates due to adjustments in bank policies.
2. Customer deposits at the bank are subject to regulations related to the Deposit Insurance Corporation (LPS), and the guaranteed deposit amount for each customer at one bank is as stipulated in the applicable laws and regulations.
3. Nasabah mengetahui risiko atas simpanannya jika termasuk kategori nasabah yang diuntungkan secara tidak wajar:
 - a. Pemberian tingkat bunga simpanan melebihi yang ditetapkan oleh LPS.
 - b. Dan sebagai simpanan yang tidak layak dibayar jika izin usaha Bank dicabut.

FEES

1. For the J Trust Savings account, there are associated fees such as monthly administration fees, transfer fees, transaction fees related to the facilities of each product, and account closure fees.
2. Stamp duty in accordance with applicable regulations.

REQUIREMENTS AND PROCEDURES

- New customers must fill out the program participation form, signing it on a stamp in accordance with applicable regulations, fully completed according to the type of placement.
- Existing customers fill out the Special Interest Rate Addition Facility Form, according to the account they own.
- Documents that must be submitted to the bank for account opening:
 - A photocopy of a valid Identity Card (ID Card/Passport)
 - A photocopy of the Taxpayer Identification Number (NPWP)
 - Other information (not contained in the Identity Card and NPWP)
- Service/Complaints:
 - JTrust Call 1500 615; or
 - visit the nearest JTrust Bank branch.

DEPOSITS INSURANCE

1. Customers acknowledges being duly informed that deposits held with the Bank are governed by the regulations pertinent to the Deposit Insurance Corporation (LPS), and the insured amount for each depositor at a singular banking institution aligns with the provisions stipulated in the applicable legislative framework.
2. Customers hereby recognizes and consents to the risk that their deposits may be exempt from the coverage under the guarantee scheme in instances where:



- a. The depositor's account details are not duly recorded by the Bank.
- b. The depositor is categorized as benefiting unduly (notably, receiving interest rates on deposits that surpass the reasonable rates determined by the LPS for the applicable period), encompassing the acceptance of risks pertaining to their deposits as being ineligible for compensation in the event of the Bank's license revocation.
- c. Such circumstances contribute to the adverse financial health of the Bank.

To submit questions and complaints can be through:

Layanan/Keluhan 24 Jam

