

**RINGKASAN INFORMASI PRODUK DAN LAYANAN (RIPLAY)**  
**PRODUCT AND SERVICE INFORMATION SUMMARY (RIPLAY)**  
**VERSI UMUM**  
**GENERAL VERSION**

|                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                            |                                   |
|-------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|-----------------------------------|
| <b>Nama Penerbit</b><br><i>Issuer Name</i>            | : PT Bank JTrust Indonesia Tbk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Jenis Produk</b><br><i>Product Type</i> | : Deposito<br><i>Time Deposit</i> |
| <b>Nama Produk</b><br><i>Product Name</i>             | : Deposito On Call J Trust<br><i>J Trust On-Call Deposit</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Mata Uang</b><br><i>Currency</i>        | : IDR & USD                       |
| <b>Deskripsi Produk</b><br><i>Product Description</i> | Deposito On Call J Trust adalah simpanan berjangka bagi <b>nasabah perorangan dan non perorangan</b> yang jangka waktu penempatannya dilakukan secara harian dan relatif singkat (kurang dari satu bulan) sesuai dengan perjanjian antara Bank dengan nasabah.<br><i>J Trust On-Call Deposit is a time deposit for individual and non-individual customers with a short-term placement period, calculated on a daily basis and typically less than one month, as agreed upon between the Bank and the customer.</i> |                                            |                                   |

**FITUR UTAMA**  
**MAIN FEATURES**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                       |                                                                   |                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| <b>Minimum Penempatan</b><br><i>Minimum Deposit</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                       | IDR                                                               | Rp500.000.000,-                                                                                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                       | USD                                                               | USD 100.000                                                                                       |
| <b>Suku Bunga*</b><br><i>Interest Rate*</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                       |                                                                   |                                                                                                   |
| <b>Mata Uang</b><br><i>Currency</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Minimal Penempatan</b><br><i>Minimum Placement</i> | <b>Jangka Waktu</b><br><i>Tenor</i>                               | <b>Suku Bunga (p.a.)</b><br><i>Interest Rate (p.a.)</i>                                           |
| IDR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Rp500.000.000                                         | Mulai dari 1 hari – 29 hari<br><i>Start from 1 Day to 29 Days</i> | Suku bunga diberikan lebih kompetitif.<br><i>The interest rates offered are more competitive.</i> |
| USD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | USD 100.000,-                                         | Mulai dari 1 hari – 29 hari<br><i>Start from 1 Day to 29 Days</i> | Suku bunga diberikan lebih kompetitif.<br><i>The interest rates offered are more competitive.</i> |
| <b>Tingkat Suku Bunga Penjaminan**</b><br><i>Deposit Insurance Interest Rate**</i>                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                       | IDR: 3,75%<br>Valas ( <i>Foreign Currency</i> ): 2,25%            |                                                                                                   |
| *) <i>Suku bunga dapat berubah sewaktu-waktu mengikuti ketentuan BI, LPS, dan kebijakan internal Bank.</i><br>*) <i>Interest rates are subject to change according to BI, LPS, and the Bank's internal policies.</i>                                                                                                                                                                                                                                                                                                  |                                                       |                                                                   |                                                                                                   |
| **) <i>Tingkat bunga penjaminan Lembaga Penjamin Simpanan (LPS) yang berlaku pada tanggal dokumen ini diterbitkan.</i><br><i>Data suku bunga penjaminan terkini dapat dilihat pada tautan <a href="https://www.lps.go.id">https://www.lps.go.id</a>.</i><br><i>The deposit insurance interest rate set by the Indonesia Deposit Insurance Corporation (LPS) applicable on the date this document is issued. The latest interest rate can be checked at <a href="https://www.lps.go.id">https://www.lps.go.id</a>.</i> |                                                       |                                                                   |                                                                                                   |

**TARIF DAN BIAYA**  
**FEE AND CHARGES**

|                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Biaya Meterai</b><br><i>Stamp Duty Fee</i>                                                                                                                                                                                                       | Sesuai penggunaan meterai.<br><i>Based on stamp duty usage.</i>                                                                                                                                                                                                                                                    |
| <b>Penalti Pencairan Sebelum Jatuh Tempo (Break)<sup>1</sup></b><br><i>Penalty for Early Withdrawal Before Maturity<sup>1</sup></i>                                                                                                                 | Non-breakable atau break deposito on call sesuai dengan perjanjian antara nasabah dengan Bank pada saat penempatan dana (kondisi breakable khusus).<br><i>Non-breakable or based on the agreement between the customer and the Bank at the time of placement (with breakable conditions applied specifically).</i> |
| <sup>1</sup> Ketentuan penerapan penalti dapat berubah sewaktu-waktu dengan pemberitahuan melalui kanal komunikasi Bank.<br><i>The penalty policy is subject to change at any time with prior notice through the Bank's communication channels.</i> |                                                                                                                                                                                                                                                                                                                    |

**MANFAAT**  
**BENEFITS**

|                                                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Diperuntukkan bagi <b>Nasabah Perorangan dan Non Perorangan</b> .<br><i>Intended for both individual and non-individual customers.</i>                                                  |
| 2. Suku bunga kompetitif.<br><i>Competitive interest rates.</i>                                                                                                                            |
| 3. Pilihan jangka waktu fleksibel secara harian kurang dari satu bulan.<br><i>Flexible tenors, with daily-based options of less than one month</i>                                         |
| 4. Akses informasi rekening deposito kapanpun dan dimanapun melalui J Mobile dan J Net.<br><i>Access time deposit account information anytime and anywhere through J Mobile and J Net.</i> |

RIPLAY Umum Deposito On Call J Trust\_Ver.04.2025  
Pembaruan terbaru (Latest update): 08/09/2025

**RISIKO**  
**RISK**

1. Risiko perubahan suku bunga, tarif dan biaya, yang di antaranya dapat dipengaruhi oleh perubahan suku bunga BI, LPS, atau kebijakan internal Bank lainnya.  
*The changes in interest rates, fees, and charges, which may be affected by changes in BI interest rates, LPS rates, or other internal bank policies.*
2. Jika Nasabah melakukan pencairan Deposito sebelum jatuh tempo (*break*), maka Nasabah akan dikenakan penalti sesuai perjanjian antara nasabah dengan Bank (kondisi *breakable* khusus).  
*If the customer withdraws the deposit before the maturity date (early withdrawal), a penalty will be applied in accordance with the agreement between the customer and the Bank (under specific breakable conditions).*
3. Dalam hal simpanan nasabah pada satu Bank melebihi Rp2 (dua) Miliar dan suku bunga yang diterima melebihi tingkat suku bunga maksimum penjaminan Lembaga Penjamin Simpanan (LPS) maka Tabungan Nasabah tidak termasuk dalam program penjaminan LPS  
*In the event that a customer's total deposits in a single bank exceed IDR 2 (two) billion and the interest rate received exceeds the maximum interest rate guaranteed by the Indonesia Deposit Insurance Corporation (LPS), the customer's savings will not be covered under the LPS deposit insurance program.*

**PERSYARATAN DAN TATA CARA**  
**REQUIREMENTS AND PROCEDURES**

**Kelengkapan Dokumen Persyaratan**  
**Required Documents**

Nasabah harus melengkapi persyaratan:

*Customers are required to fulfill the following requirements:*

1. Telah memiliki rekening Tabungan atau Giro di J Trust Bank.  
*Must already have a Savings or Current Account at J Trust Bank.*
2. Mengisi formulir aplikasi pembukaan rekening.  
*Complete the account opening application form.*
3. Menyetorkan sejumlah dana yang memenuhi minimum setoran awal pembukaan rekening.  
*Deposit funds that meet the minimum initial deposit requirement.*
4. **Bagi Nasabah perorangan** melampirkan kartu identitas :  
*Individual customers are required to attach a valid identification card:*
  - a. **Warga Negara Indonesia** : Kartu Tanda Penduduk (KTP).  
*Indonesian Citizens : Identity Card (KTP).*
  - b. **Warga Negara Asing** :  
*Foreign Citizens :*
    - Paspor dan KITAS atau KITAP; Atau  
*Passport and KITAS or KITAP; Or*
    - Paspor dan Visa yang disertai dengan Surat Refrensi dari Warga Negara Indonesia (WNI) yang memiliki rekening aktif di J Trust Bank.  
*Passport and Visa accompanied by a Reference Letter from an Indonesian citizen (WNI) who has an active account at J Trust Bank*
    - Tax Identification Number (TIN) atau Nomor Pokok Wajib Pajak (NPWP).  
*Tax Identification Number (TIN) or Taxpayer Identification Number (NPWP).*

**Pengaturan mengenai TIN atau NPWP diatur sebagai berikut:**  
*The provisions regarding TIN or NPWP are regulated as follows:*

  - Bagi Calon Nasabah WNA yang telah memiliki NPWP tidak lagi menjadi wajib untuk menyampaikan TIN.  
*For prospective foreign customers (non-Indonesian citizens) who already have an NPWP, it is no longer mandatory to provide a TIN.*
  - Bagi Calon Nasabah WNA yang negaranya mengeluarkan TIN Wajib memiliki atau menyampaikan TIN.  
*For prospective foreign customers whose country issues a TIN, it is mandatory to have and provide a TIN.*
  - Bagi Calon Nasabah WNA yang negaranya tidak mengeluarkan TIN Wajib melengkapi dengan Surat Pernyataan Tidak Memiliki atau Menyampaikan TIN.  
*For prospective foreign customers whose country does not issue a TIN, it is mandatory to submit a Statement Letter declaring the absence of a TIN.*
5. **Bagi Nasabah Non Perorangan atau Badan Usaha** melampirkan: Akta Pendirian dan Pengesahan Kemenkumham, Akta Penyesuaian UU PT dan SK Kemenkumham (dalam hal PT berdiri sebelum tahun 2007), Perubahan susunan pengurus terakhir yang masih berlaku, Nomor Induk Berusaha (NIB), Identitas asli seluruh Pengurus/Dewan Komisaris sesuai dengan anggaran dasar terbaru, NPWP Perusahaan atau Nomor Identitas Tempat Kegiatan Usaha (NITKU) (khusus Perusahaan Kantor Cabang), NPWP Pengurus, Dokumen lain yang diperlukan.  
*For non-individual customers or business entities, the following documents must be submitted: the Deed of Establishment and approval from the Ministry of Law and Human Rights (Kemenkumham); the Amendment Deed in accordance with the Company Law and the approval letter from Kemenkumham for companies established before 2007; The latest valid change in the composition of management; Business Identification Number (NIB); original identification documents of all Directors and Board of Commissioners as stated in the latest Articles of Association; the company's Tax Identification Number (NPWP) or the Business Activity Location Identification Number (NITKU) specifically for branch offices; the Directors' NPWP; and any other required documents.*

**Layanan Informasi dan Pengaduan**  
*Submission of Inquiries and Complaints Through:*

**Tata Cara Pengaduan Nasabah:**

*Customer Complaint Procedure:*

1. Mengunjungi Kantor Cabang PT Bank JTrust Indonesia Tbk terdekat,  
*Visit the nearest branch office of PT Bank JTrust Indonesia Tbk,*
2. Menghubungi layanan *Contact Center* J Trust Call: 1500615 atau +622129261000 (akses dari luar negeri),  
*Contact the J Trust Call Center at 1500615 or +622129261000 (for international access),*
3. Mengirimkan email kepada *Customer Care*: [customercare@jtrustbank.co.id](mailto:customercare@jtrustbank.co.id)  
*Send an email to Customer Care at: [customercare@jtrustbank.co.id](mailto:customercare@jtrustbank.co.id)*

**SIMULASI PERHITUNGAN BUNGA**  
*DAILY INTEREST CALCULATION SIMULATION*

**Contoh simulasi perhitungan bunga Deposito:**

Rumus Perhitungan Bunga : 
$$\text{Nominal Deposito} \times \text{Suku bunga} \times \text{Jumlah hari penempatan}$$
  
365 atau 366 (Jumlah hari dalam satu tahun)

*Interest Calculation Formula* : 
$$\frac{\text{Deposit Amount} \times \text{Interest rate} \times \text{Number of placement days}}{365 \text{ or } 366 \text{ (Total days in a year)}}$$

|                                                         |                 |
|---------------------------------------------------------|-----------------|
| Jumlah penempatan Deposito ( <i>Deposit Placement</i> ) | Rp500.000.000,- |
| Jangka Waktu (Tenor)                                    | 10 Hari         |
| Suku Bunga ( <i>Interest Rate</i> )                     | 4,00% p.a.      |
| Nominal Bunga ( <i>Rate</i> )                           | Rp547.945       |

**Catatan:**

*Notes*

- Perhitungan bunga Deposito berdasarkan saldo pokok yang akan diakumulasi sesuai jangka waktu penempatan dan akan dibayarkan pada saat tanggal jatuh tempo atau perpanjangan deposito.  
*Interest on the time deposit is calculated based on the principal balance, which will accumulate according to the placement period and will be paid on the maturity date or upon the renewal of the deposit.*
- Nominal bunga pada tabel simulasi belum termasuk pemotongan pajak 20%.  
*The interest amount shown in the simulation table does not include the 20% tax deduction.*
- Tabel simulasi untuk perhitungan bunga di atas bersifat ilustrasi, perhitungan bunga yang akurat tetap mengikuti perhitungan sebagaimana berlaku pada sistem Bank.  
*The simulation table for interest calculation above is for illustrative purposes only. Accurate interest calculations will follow the method applied in the Bank's system.*

**INFORMASI TAMBAHAN**  
*ADDITIONAL INFORMATION*

**Informasi Umum:**

1. 1 (satu) Nasabah dapat memiliki lebih dari 1 (satu) rekening Deposito on Call J Trust.  
*Customer is permitted to hold multiple J Trust on Call Deposit accounts.*
2. Permohonan pembukaan rekening dapat dilakukan di seluruh kantor cabang J Trust Bank dengan memenuhi seluruh ketentuan dan persyaratan pembukaan rekening.  
*Account opening applications can be submitted at any J Trust Bank branch, subject to full compliance with the applicable terms and conditions.*
3. Pencairan deposito sebelum jatuh tempo (*break*), dilakukan di kantor cabang asal pembukaan rekening Deposito.  
*Early withdrawal of a time deposit (break) must be conducted at the branch where the deposit account was originally opened.*
4. Nasabah akan menerima penawaran produk/layanan dari pihak ketiga/afiliasi apabila menyetujui untuk membagikan data pribadi.  
*Customers may receive product or service offers from third parties or affiliates if they consent to the sharing of their personal data.*

**Disclaimer (Penting untuk dibaca):**

*Disclaimer (Important to Read):*

1. Nasabah telah membaca dengan teliti, menerima penjelasan, dan memahami produk Deposito on Call J Trust serta bertanggung jawab sepenuhnya atas segala akibat yang timbul. Nasabah berhak bertanya kepada petugas Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini, termasuk informasi terkait jenis, fitur, tarif, limit transaksi, suku bunga, manfaat, risiko, biaya, dan layanan, serta informasi lain yang tercantum dalam Ringkasan Informasi Produk Umum pada laman [www.jtrustbank.co.id](http://www.jtrustbank.co.id).  
*The Customer has carefully read, received an explanation, and understood the J Trust on Call Deposit and fully assumes responsibility for any consequences arising from it. The Customer has the right to ask the Bank's staff about all matters related to this Product and Service Information Summary, including information on types, features, fees, transaction limits, interest rates, benefits, risks, charges, and services, as well as other information stated in the General Product Information Summary available on the website [www.jtrustbank.co.id](http://www.jtrustbank.co.id).*
2. Nasabah mengerti bahwa dokumen Ringkasan Informasi Produk dan Layanan ini bukan merupakan bagian dari aplikasi pembukaan rekening.

*The Customer understands that this Product and Service Information Summary document is not part of the account opening application.*

3. Nasabah wajib untuk membaca, memahami, dan menandatangani aplikasi pembukaan rekening.

*The Customer is required to read, understand, and sign the account opening application.*

4. Jika suatu saat Bank melakukan kajian dan mengubah kebijakan suku bunga, biaya, fitur, layanan, risiko, syarat dan ketentuan yang tercantum dalam dokumen RIPLAY ini, maka Bank akan menginformasikan kepada Nasabah melalui media publikasi resmi yang dimiliki oleh J Trust Bank dalam 30 hari kerja sebelum efektif berlakunya perubahan.

*If at any time the Bank conducts a review and changes the interest rate policy, fees, features, services, risks, terms, and conditions stated in this RIPLAY document, the Bank will inform the Customer through J Trust Bank's official publication channels at least 30 working days before the changes take effect.*

5. J Trust Bank dapat menolak permohonan produk Anda apabila tidak memenuhi persyaratan dan peraturan yang berlaku.

*J Trust Bank may reject your product application if it does not meet the applicable requirements and regulations.*

6. J Trust Bank melakukan pemblokiran dan/atau penutupan rekening Nasabah untuk kepentingan perpajakan dan/atau yang diindikasikan sebagai rekening penipuan dan/atau telah menjadi tersangka/terdakwa karena tindak pidana pencucian uang dan/atau tindakan pidana pendanaan terorisme/atau tindak pidana lainnya menurut Undang-Undang dan/atau ketentuan regulator yang berlaku.

*J Trust Bank may block and/or close the Customer's account for tax purposes and/or if the account is indicated as fraudulent and/or if the Customer is suspected or accused of money laundering and/or terrorism financing or other criminal offenses in accordance with applicable laws and/or regulatory provisions.*

7. Ringkasan ini telah disesuaikan dengan peraturan perundang-undangan termasuk peraturan Otoritas Jasa Keuangan.

*The summary has been prepared in accordance with applicable laws and regulations. Including those issued by the Financial Services Authority (Otoritas Jasa Keuangan).*

8. Informasi yang tercakup dalam Ringkasan Informasi Produk dan Layanan ini berlaku sampai dengan adanya perubahan terbaru Ringkasan Informasi Produk dan Layanan.

*The information contained in this Product and Service Information Summary remains valid until superseded by the latest version.*