

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

|                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                            |                                      |
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| <b>Nama Penerbit</b><br><i>Issuer Name</i>            | : PT Bank JTrust Indonesia Tbk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Jenis Produk</b><br><i>Product Type</i> | : Tabungan<br><i>Savings Account</i> |
| <b>Nama Produk</b><br><i>Product Name</i>             | : TabunganKu                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Mata Uang</b><br><i>Currency</i>        | : Rupiah<br><i>IDR</i>               |
| <b>Deskripsi Produk</b><br><i>Product Description</i> | <p>TabunganKu adalah tabungan bagi nasabah <b>warga negara indonesia perorangan</b> dengan persyaratan mudah dan ringan yang diterbitkan bersama-sama oleh Perbankan di Indonesia untuk menumbuhkan budaya menabung serta meningkatkan kesejahteraan masyarakat.</p> <p><i>TabunganKu is a savings account designed specifically for individual Indonesian citizens, offering simple and easy requirements. It is a joint initiative by banks in Indonesia to promote a saving culture and improve the financial well-being of the public.</i></p> |                                            |                                      |

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

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                            |                                           |
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| <b>Setoran Awal</b><br><i>Initial Deposit</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Rp20.000<br>Setoran tunai selanjutnya minimum Rp10.000<br><i>Subsequent cash deposits must be a minimum of IDR 10,000</i>                                                                                                                                                                                                  |                                           |
| <b>Saldo Minimum (setelah penarikan)</b><br><i>Minimum Balance (after withdrawal)</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Rp20.000                                                                                                                                                                                                                                                                                                                   |                                           |
| <b>Suku Bunga*</b><br><i>Interest Rate*</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                            |                                           |
| <b>Saldo</b><br><i>Balance</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                            | <b>Suku Bunga</b><br><i>Interest Rate</i> |
| Kurang dari Rp500 Ribu ( <i>Less than IDR 500.000</i> )                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                            | 0.00% p.a.                                |
| Lebih besar atau sama dengan Rp500 Ribu hingga Rp1 Juta<br>( <i>Greater than or equal to IDR 500.000 and less than IDR 1 Mio</i> )                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                            | 0.15% p.a.                                |
| Lebih besar dari Rp1 Juta ( <i>Greater than IDR 1 Mio</i> )                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                            | 0.90% p.a.                                |
| <b>Tingkat Suku Bunga Penjaminan**</b><br><i>Deposit Insurance Interest Rate**</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | IDR: 4,00%<br>Valas ( <i>Foreign Currency</i> ): 2,25%                                                                                                                                                                                                                                                                     |                                           |
| <b>Limit Transaksi</b><br><i>Transaction Limit</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Informasi limit transaksi dapat dilihat pada website resmi J Trust Bank pada tautan <a href="http://www.jtrustbank.co.id">www.jtrustbank.co.id</a><br><i>Information regarding transaction limits is available on the official J Trust Bank website at <a href="http://www.jtrustbank.co.id">www.jtrustbank.co.id</a>.</i> |                                           |
| *) Suku bunga dapat berubah sewaktu-waktu mengikuti ketentuan BI, LPS, dan kebijakan internal Bank.<br>*) Interest rates are subject to change according to BI, LPS, and the Bank's internal policies.<br>**) Tingkat bunga penjaminan Lembaga Penjamin Simpanan (LPS) yang berlaku pada tanggal dokumen ini diterbitkan. Data suku bunga terkini dapat dilihat pada tautan <a href="https://www.lps.go.id">https://www.lps.go.id</a> .<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 Administrasi per bulan</b><br><i>Monthly Administration Fee</i> | Gratis<br><i>Free</i> | <b>Biaya Meterai</b><br><i>Stamp Duty Fee</i>          | Sesuai penggunaan meterai.<br><i>Based on stamp duty usage.</i> |
| <b>Biaya Penutupan Rekening</b><br><i>Account Closure Fee</i>            | Rp20.000,-            | <b>Biaya Transfer SKN</b><br><i>SKN Transfer Fee</i>   | Rp2.900                                                         |
| <b>Biaya Rekening Pasif (Dormant)</b><br><i>Dormant Account Fee</i>      | Rp2.000,-             | <b>Biaya Transfer RTGS</b><br><i>RTGS Transfer Fee</i> | Rp30.000                                                        |

**MANFAAT**  
**BENEFITS**

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| 1. Diperuntukkan bagi <b>Nasabah Warga Negara Indonesia Perorangan</b> .<br><i>Intended for individual Indonesian Citizens.</i> |
| 2. Setoran awal ringan.                                                                                                         |

*RIPLAY Umum TabunganKu\_Ver.03.2025*

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| <p><i>Low initial deposit requirement.</i></p> <p>3. Bebas biaya administrasi bulanan.<br/><i>Monthly administration fee.</i></p> <p>4. Nasabah perorangan TabunganKu diberikan layanan:<br/><i>Individual customers of TabunganKu will receive the following services:</i></p> <p>a. Kartu Debit J Trust Bank dengan design sesuai <i>image</i> TabunganKu yang dapat dipergunakan pada jaringan ATM J Trust Bank, ATM Bersama, Prima dan Jaringan lainnya yang bekerjasama dengan J Trust Bank.<br/><i>J Trust Bank Debit Card, with a design in line with the TabunganKu image, which can be used at J Trust Bank ATMs, ATM Bersama, Prima, and other networks in cooperation with J Trust Bank.</i></p> <p>b. Akses informasi rekening dan transaksi kapanpun dan dimanapun melalui J Mobile dan J Net.<br/><i>Access account and transaction information anytime and anywhere through J Mobile and J Net.</i></p>                                                                                                                                                                                                                                       |
| <p><b>RISIKO</b><br/><b>RISK</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <p>1. Risiko perubahan suku bunga, tarif dan biaya, yang di antaranya dapat dipengaruhi oleh perubahan suku bunga BI, LPS, atau kebijakan internal Bank lainnya.<br/><i>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.</i></p> <p>2. Penyalahgunaan e-Channel, PIN atau password, dan kartu Debit menjadi tanggung jawab Nasabah sepenuhnya.<br/><i>Misuse of e-Channels, PIN or password, and Debit cards is the sole responsibility of the customer.</i></p> <p>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<br/><i>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.</i></p> |

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

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| <p><b>Kelengkapan Dokumen Persyaratan</b><br/><i>Required Documents</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <p>Nasabah harus melengkapi persyaratan:<br/><i>Customers are required to fulfill the following requirements:</i></p> <ol style="list-style-type: none"> <li>1. Mengisi formulir aplikasi pembukaan rekening.<br/><i>Complete the account opening application form.</i></li> <li>2. Menyetorkan sejumlah dana yang memenuhi minimum setoran awal pembukaan rekening.<br/><i>Deposit funds that meet the minimum initial deposit requirement.</i></li> <li>3. <b>Bagi Nasabah perorangan</b> melampirkan kartu identitas :<br/><i>Individual customers are required to attach a valid identification card:</i> <ol style="list-style-type: none"> <li>a. <b>Warga Negara Indonesia</b> : Kartu Tanda Penduduk (KTP).<br/><i>Indonesian Citizens : Identity Card (KTP).</i></li> </ol> </li> </ol> |
| <p><b>Layanan Informasi dan Pengaduan</b><br/><i>Submission of Inquiries and Complaints Through:</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <p>Tata Cara Pengaduan Nasabah:<br/><i>Customer Complaint Procedure:</i></p> <ol style="list-style-type: none"> <li>1. Mengunjungi Kantor Cabang PT Bank JTrust Indonesia Tbk terdekat,<br/><i>Visit the nearest branch office of PT Bank JTrust Indonesia Tbk,</i></li> <li>2. Menghubungi layanan <i>Contact Center</i> J Trust Call: 1500615 atau +622129261000 (akses dari luar negeri),<br/><i>Contact the J Trust Call Center at 1500615 or +622129261000 (for international access),</i></li> <li>3. Mengirimkan email kepada <i>Customer Care</i>: <a href="mailto:customercare@jtrustbank.co.id">customercare@jtrustbank.co.id</a><br/><i>Send an email to Customer Care at: customercare@jtrustbank.co.id</i></li> </ol>                                                               |

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

|                                                                                                                                                                                                                                                                                                              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Posisi saldo akhir hari Konsumen adalah sebagai berikut, maka bunga yang diterima konsumen pada hari tersebut sesuai <i>tiering</i> saldo adalah:<br/><i>The Consumer's end of day balance is as follows, and the interest received by the consumer on that day, based on the tiered balance, is:</i></p> |
| <p>Rumus Perhitungan Bunga : <u>Saldo akhir hari x Suku bunga x Jumlah hari penempatan</u><br/>365 atau 366 (Jumlah hari dalam satu tahun)</p>                                                                                                                                                               |
| <p><i>Interest Calculation Formula</i> : <u>End of day balance x Interest rate x Number of placement days</u><br/>365 or 366 (Total days in a year)</p>                                                                                                                                                      |

| Tanggal<br>Date | Saldo Akhir Hari<br>End of Day Balance | Suku Bunga<br>Interest Rate | Nominal Suku Bunga<br>Nominal Interest Rate |
|-----------------|----------------------------------------|-----------------------------|---------------------------------------------|
| 1 Jan           | Rp400.000                              | 0.00%                       | -                                           |
| 2 Jan           | Rp900.000                              | 0.15%                       | Rp3,7                                       |
| 3 Jan           | Rp1.200.000                            | 0.90%                       | Rp29,6                                      |

Catatan:

Notes:

- Perhitungan bunga berdasarkan saldo harian dengan suku bunga tiering, diakumulasi dan dibayarkan pada tanggal 1 setiap bulan dan telah dipotong pajak 20%. Jika tanggal tersebut jatuh pada hari libur, bunga tetap dibayarkan pada tanggal yang sama.  
*Interest is calculated based on the daily balance using a tiered interest rate, accumulated, and paid on the 1st of each month after a 20% tax deduction. If the payment date falls on a public holiday, interest will still be paid on that same date.*
- Nominal bunga sebelum dipotong pajak 20%.  
*The Interest amount is stated before a 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 the above interest calculation is for illustration purposes only; the accurate interest calculation follows the Bank's system.*

### INFORMASI TAMBAHAN ADDITIONAL INFORMATION

#### Informasi Umum:

##### General Information:

- Penutupan rekening dilakukan di kantor cabang asal pembukaan rekening dan wajib disertai dengan dokumen-dokumen sebagaimana dipersyaratkan oleh Bank.  
*Account closure must be conducted at the branch where the account was originally opened and must be accompanied by the required documents as stipulated by the Bank.*
- 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):

- Nasabah telah membaca dengan teliti, menerima penjelasan, dan memahami produk TabunganKu 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 TabunganKu Savings product 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).*
- 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.*
- Nasabah wajib untuk membaca, memahami, dan menandatangani aplikasi pembukaan rekening.  
*The Customer is required to read, understand, and sign the account opening application.*
- 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.*
- 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.*
- 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.*
- Ringkasan ini telah disesuaikan dengan peraturan perundang-undangan termasuk peraturan Otoritas Jasa Keuangan.

RIPLAY Umum TabunganKu\_Ver.03.2025

*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.*