

SUMMARY OF INFORMATION DEPOSIT PROGRAM WITH SPECIAL RATE

| SUMMARY | |
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| About Program | The Deposit With Special Rate Program is a deposit program intended for the public or customers with a low deposit amount and obtains attractive interest rates with a deposit program period of 1 month, 3 months and 6 months. |
| Type of Product | Time Deposit |
| Periods | June 1—30, 2023 |
| Publisher | PT Bank JTrust Indonesia Tbk. |

Features

| | | |
|--------------------------|---|---|
| Tenor & Placement Amount | : | Placement IDR 1 million – IDR 100 million: 3 months & 6 months Placement of IDR 300 million: 1 month, 3 months & 6 months |
| Currency | : | IDR (Rupiah) |
| Participants | : | New customers (New CIF) on behalf of individuals (joint accounts are not applicable for individuals) and also apply to non-individuals/companies/BPR. |
| Source of Funds | : | Fresh Funds |
| Interest Rate | : | Min. 5.00% p.a & Max. 6.00% p.a |
| Disbursement | : | <ul style="list-style-type: none"> Disbursement is carried out until the maturity period. Disbursement before maturity, will be subject to penalty. |

Terms of Program

- Interest is paid monthly to a savings account opened by the customer
- If it has expired, the customer cannot extend the term and interest rate in accordance with the program provisions. However, the Customer is allowed not to withdraw the deposit but the interest rate is adjusted according to the Bank's provisions after being extended.
- Not allowed to break before maturity.
- If the deposit is disbursed before the maturity (break), a penalty will be imposed, namely the ongoing interest will only be paid in accordance with the applicable provisions, namely:
For nominal value : \geq Rp. 1,000,000 to Rp. 100,000,000 = 1% p.a
Rp 300,000,000 = 2% p.a
The interest rate calculation is calculated from the time of placement until the deposit breaks.
- Below is the placement period and nominal value for this program:

| CIF Condition | Nominal | Tenor | Interest Rate |
|---------------|-----------------------------------|---------|---------------|
| New | Rp1.000.000 s.d. Rp100.000.000 | 3 month | 5,00% p.a |
| | | 6 month | 5,50% p.a |
| New | Rp300.000.000 | 1 month | 5,50% P.a |
| | Rp300.000.000 | 3 month | 5,75% p.a |
| | Rp300.000.000 | 6 month | 6,00% p.a |

Benefit

1. The amount of deposit fund placement is low.
2. Fairly high deposit rates.
3. Placement period available in 3 months and 6 months.
4. The program are available at every branch in J Trust Bank.

Risks

Refers to the Regulation of the Deposit Insurance Corporation (LPS) for the payment of Customer deposits or the Customer's interest rate following the provisions and requirements regulated by the Deposit Insurance Corporation (LPS) and applicable laws.

Fee

1. The cost of the seal according to the terms of use of the seal.
2. Penalty fee accordance applicable regulations if break before maturity.
3. Tax fees following applicable regulations.

Simulation

| Interest Calculation for 6 months | Amount |
|--|--|
| <p>Example:</p> <ul style="list-style-type: none"> - Placement Date : 6th of June 2023 (When due on 6th of December 2023) - Amount IDR100,000,000 - Interest 5.50% p.a - Tenor 6 Months - Assumption average day per months = 30 days <p>Interest calculation in 6 Months</p> <p>Interest (gross) = $\frac{\text{IDR100.000.000} \times 5.50\% \times 180 \text{ days}}{365 \text{ days}}$</p> <p>Tax 20% = IDR2,712,328 X 20%</p> <p>Interest (Nett) : IDR2,712,328 – IDR542,465</p> | <p>IDR2,712,328</p> <p>IDR542,465</p> <p>IDR2,169,863</p> |

Requirements 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.
- It is mandatory to have a savings account at J Trust Bank (JTrust Savings, TORA Savings, JTrust One Savings, Giro Account)
- Fill out and sign the deposit account opening form.

*) 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 must 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:

