

SUMMARY INFORMATION DEPOSIT PROGRAM LET'S 1-2-3

DATA SUMMARY	
About the Program	Let's 1-2-3 Deposit Program is a program that provides benefits for depositors by placing 3 Deposit Placements with a certain nominal where the 3 deposits are sequential placements and are given each interest rate higher than ordinary deposits.
Type of Product	Time Deposit
Periods	June 1—30, 2023
Publisher	PT. Bank JTrust Indonesia, Tbk.

Features

- Type of Product : Time Deposit
- Tenor : 2, 3, 4, 6 & 12 months
- Type of Exchange : IDR (Rupiah)
- Participants : New Customer
- Placement : The Customer is offered to place a Deposit 3 times, i.e. Deposit 1st ; The 2nd Deposit and the 3rd Deposit with a sequential placement order, so if you want to place the 3rd Deposit, you must already have/place deposits to the 1st and 2nd. Meanwhile, if The customer will only place the 1st Deposit only or the 1st and 2nd Deposits are still allowed.
- Total Placement : IDR70.000.000 for total Deposit 1, Deposit 2 and Deposit 3
3, If the deposit in the first participation wants to be extended then Fresh funds must be 100% with a total of IDR140.000.000.
- Source of Funds : Fresh Fund. However, if the deposit has matured can be extended by following the Let's 1-2-3 More Deposit Program which is valid upon renewal including interest rates following the terms of the program when the deposit is extended.
 - There can be no extension of program participation after maturity (unless it has been set in the program). After the maturity of the program participation, the deposit can be extended at an interest rate in accordance with the applicable ALCO/ Bank provisions.
 - Placement for program renewal is only allowed in multiples of a total of IDR70.000.000 and for a total extension of IDR140.000.000.
 - The value of the interest yield applies 20% tax
 - Not allowed to break before maturity.
 - If the deposit is disbursed before maturity (break), if the program is broken before the expiration period, the interest rate will be calculated at 1% p.a from the time of placement (no special interest rate applies).

Benefits

- Provide flexibility in the selection of placement periods where available 2 months, 3 months, 4 months, 6 months and 12 months
- Higher and competitive interest rates
- Only by placing a minimum deposit of IDR20.000.000 will you get a special interest rate that is higher than the ordinary deposit rate.
- The tenor chosen can be all the same (for example: for 3 deposits) or it can also be different (mix).

- Placement can be extended once more with the addition of new funds (fresh funds) with multiples of funds equal to the value of the deposit mature.

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.

Fees

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

Placement Illustrations

Placement Description	Deposit 1	Deposit 2	Deposit 3
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Early Placement :

Amount Placement	IDR20.000.000	IDR20.000.000	IDR30.000.000
Interest	5,50% p.a	5,75% p.a	6,00% p.a
Tenor	2, 3, 4, 6 and 12 months	2, 3, 4, 6 and 12 months	2, 3, 4, 6 and 12 months

Placement Extension program :

Amount Placement	IDR40.000.000	IDR40.000.000	IDR60.000.000
Interest	5,50% p.a	5,75% p.a	6,00% p.a
Tenor	2, 3, 4, 6 and 12 months	2, 3, 4, 6 and 12 months	2, 3, 4, 6 and 12 months

Simulation

*) Nominal & interest rates are adjusted according to the let's 1 2 3 program & customer deposit placements.

Interest Calculation	Amount
<p>Example :</p> <p>*) Placement of Let's 1 2 3 Program Deposits on: June 6, 2023</p> <p>Amount of Deposit placement is IDR20.000.000 ; Interest 5.50% ; tenor 3 months with the payment of interest yields on a monthly basis.</p> <p>Maturity Date 6th of September, 2023 :</p> <p>Interest (Gross) 3 months : <u>IDR20.000.000 x 5.50% x 90 days</u></p> <p style="text-align: right;">365 days</p> <p>Tax 20% : IDR271.232 x 20%</p> <p>Interest (Nett) : IDR271.232 – IDR54.246</p> <p>If paid monthly (Gross) : IDR271.232 / 3</p> <p>Interest (Nett) : IDR90.410 – IDR18.082</p>	<p>IDR271.232</p> <p>IDR54.246</p> <p>IDR216.986</p> <p>IDR90.410</p> <p>IDR72.328</p>

Requirement and Procedures

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.
- Must have a savings account at J Trust Bank (JTrust Savings, TORA Savings, JTrust One Savings, Giro).
- Fill out and sign the deposit account opening form and Program Participation Form and commit to placing the funds within 1 (one) program period.

*) 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:

Layanan/Keluhan 24 Jam

