

**SUMMARY OF PRODUCT INFORMATION  
TORA USD SAVINGS**

SUMMARY	
<b>About Program</b>	TORA USD Savings is a product specifically designed to meet the needs of individual and non-individual customers in saving and investing in foreign currency (USD). With the advantages of free administration fees and competitive interest rates, this product not only provides opportunities to profit from investments but also offers convenience and flexibility in managing your finances more effectively.
<b>Type of Product</b>	Savings
<b>Currency</b>	USD
<b>Publisher</b>	PT Bank JTrust Indonesia Tbk.

**Benefit**

1. Competitive interest rates with interest calculated based on daily balances, ensuring the steady growth and security of the TORA USD Savings account.
2. Affordable initial deposit placement for the account.
3. Accounts can be opened under individual, QQ (Qualitate Qua), non-individual, and joint account & non-individual names.
4. Exemption from monthly administrative fees, charges below the minimum balance requirement, and passive account fees (dormant).

**Main Feature**

Fund Placement

Currency	Initial Savings	Min. Savings Balance
USD	USD50	USD50

**Interest Rate \*)**

CURRENCY	PLACEMENT	INTEREST RATE (per annum)
USD	< USD 50	0,00% p.a
	≥ USD 50 up to < USD 1.000	2,50% p.a
	≥ USD 1.000 up to < USD 10.000	2,75% p.a
	≥ USD 10.000	3% p.a

\*) Interest rates may change at any time (according to ALCO)

**Risks**

1. Customer deposits at the Bank are subject to regulations regarding the Deposit Insurance Agency (LPS), and the guaranteed deposit amount for each customer at one bank is in accordance with the provisions of the applicable laws and regulations.
2. There is a risk of changes in savings interest rates due to adjustments in Bank policies.
3. Customers are required to provide information and/or data truthfully, and the consequences of failing to do so are entirely the responsibility of the customer.
4. The full responsibility for the misuse of PIN/password rests entirely with the customer.

### Fees

Currency	USD
Monthly Administration Fee	Free
Dormant Account Fee*	Free
Administration Fee Below Minimum Balance	Free
Account Closing Fee	USD 5

1. Stamp duty fees are in accordance with stamp duty usage regulations.
2. Telegraphic Transfer (TT) fees.
3. Tax on interest income according to tax regulations.
4. Transaction fees using banknotes are subject to applicable provisions (commission fees for banknotes below the prevailing denominations).
5. If there are no transactions in the customer's account for 6 (six) consecutive months, the account will automatically become inactive (dormant).

### Requirements and Procedures

Document requirements to be submitted to the Bank for account opening:

1. Indonesian Citizen: e-ID Card with registered NIK in the Population Administration Information System and Tax Identification Number (NPWP)\* (For customers required to have NPWP and already have NPWP).
2. Foreign Citizen: Passport and KITAS/KITAP and Tax Identification Number (NPWP/TIN)\*
3. Company: e-ID Card with registered NIK in the Population Administration Information System, authorized official NPWP, SIUP (Business License), Business License Number/Business Identification Number (NIB), Deed of Establishment and/or Articles of Association of the Company.
4. Fill out Customer Data Form (for new J Trust Bank customers) and/or account opening form (if opening an account according to the product).
5. Fill out and sign the Signature Sample Card.
6. Depositing a sum of funds that meets the minimum initial deposit requirement.

- \*) Other supporting documents may be required such as Family Card (KK), Domicile Certificate, Work Reference Letter. For prospective customers who do not yet have NPWP, it is mandatory to complete a statement letter stating the absence of NPWP. (Provisions for foreign customers who do not yet have TIN, also required to complete a statement letter stating the absence of TIN).

### Simulation of Daily Interest Calculation Method

Example:

A customer opens a savings account on April 1<sup>st</sup> with a deposit of USD 5000. Then, on April 10<sup>th</sup>, they withdraw USD 1000, resulting in a balance of USD 4000 on that date, which is maintained until the end of the month. Therefore, on April 30<sup>th</sup>, the customer will receive interest (before tax) amounting to USD 8.73. Here's an example calculation of the interest:

USD 5000 X 2,5% : 366	USD 0,34 X 9 days = USD 3,06	April 1 <sup>st</sup> to April 9 <sup>th</sup> (9 days)
USD 4000 X 2,5% : 366	USD 0,27 X 21 days = USD 5,67	April 10 <sup>th</sup> to April 30 <sup>th</sup> (21 days)
Total interest received	USD 3,06 + USD 5,67 = USD 8,73	

**Note:**

The calculation is an estimation and does not yet include the 20% Interest Tax. Total interest is accumulated within 1 (one) month and will be paid at the end of each month, not accounting for the Interest Tax (as per applicable regulations).

**Additional Information**

1. Customers are obliged to provide data/information that is complete and in accordance with actual conditions, original (if required by J Trust Bank), valid and up-to-date in accordance with applicable laws and regulations.
2. Applications for opening an account can be made at all J Trust Bank branch offices by fulfilling all the terms and conditions for opening an account.
3. No transactions for 6 consecutive months are declared a passive account (dormant account) and the account will be blocked by the system. Customers must come to the branch to activate their account.
4. Information regarding interest rates, fees and services can be accessed via the official J Trust Bank website [www.jtrustbank.co.id](http://www.jtrustbank.co.id)

**Disclaimer (Important):**

1. You have read, understood, and accepted the explanation of the savings product as per the Product and Service Information Summary.
2. You are required to read, comprehend, and sign the account opening application.
3. The information contained in this Summary of Product Information is effective from the document's printing date.
4. The Bank reserves the right to reject a Customer's product application if it does not meet the applicable requirements and regulations.
5. Customers are required to carefully read this Summary of Product Information and have the right to inquire with Bank employees about any matters related to this summary.
6. This summary has been adjusted according to the provisions of the prevailing laws and regulations, including regulations from the Financial Services Authority (OJK).
7. If you receive suspicious emails, WhatsApp messages, SMS, or information claiming to be from J Trust Bank, please forward it to [customercare@jtrustbank.co.id](mailto:customercare@jtrustbank.co.id) or contact J Trust Bank Service at 1500615.
8. In accordance with the implementation of Good Corporate Governance, we kindly request that Debtors refrain from providing any form of gratuity or reward to officials and/or employees of PT Bank JTrust Indonesia Tbk. in relation to the account opening process.

To submit questions and complaints can be through:

**Layanan/Keluhan 24 Jam**

