

SUMMARY OF PRODUCT INFORMATION TIME DEPOSITS REFERRAL PROGRAM

SUMMARY DATA	
Program Description	The Referral Deposit Program is a program that provides 2 criteria as winners, namely Depositors and Introducers/Referentors.
Types of products	J Trust Rupiah Deposits
Program Period	June 1—30, 2023
Publisher	PT Bank JTrust Indonesia Tbk.

Features

1. Type of Product : Time Deposit
2. Program Period : June 1—30, 2023
3. Program Participants : New CIF (New Customers) and Existing Customers.
4. Tenor : 3 months and 6 months
5. Currency : IDR (Rupiah)
6. Placement Amount : minimum IDR10.000.000 (ten million rupiah), applies multiply with maximum placement IDR1.000.000.000.000 (one trillion rupiah) per CIF.
7. Source of Funds : Fresh Funds
8. Interest : 4.75% p.a
9. Cash Back Value : - The depositor gets 0.25% p.a of the nominal.
- Introducer/Referentor gets 0.50% p.a (Customer/Non-employee of J Trust Bank) from nominal
10. Interest Payments : Interest will be credited to the account every month
11. Disbursement : - Disbursement is carried out at maturity
- Disbursement before maturity, subject to penalty
Form:
*) For 3 months of 0.39% x Nominal
*) For 6 months of 0.77% x Nominal
*) in addition below, the interest rate has changed to 3% since placement
12. It is not possible to extend program participation after maturity, but deposits can be extended at an interest rate following applicable provisions.
13. The value of interest yield and cashback applies a 20% tax

Benefits

- Provide flexibility in the selection of placement period where available 3 months and 6 months
- Higher and competitive interest rates
- Get cash back for Depositors and Introducers/Referentors
- Introducers may be from J Trust Bank customers (new customers or existing customers) and not customers. Everyone can be an introducer in this program. Cash Back funds can be credited to the customer's account or paid in cash to the customer.

Risks

Refer to the Deposit Insurance Corporation (LPS) Regulations for payment of customer deposits or customer interest rates in accordance with the terms and conditions set by the Deposit Insurance Corporation (LPS) and the applicable laws and regulations.

Fees

- Stamp duty in accordance with applicable regulations.
- Subject to a penalty of 0.39% of the nominal for a period/tenor of 3 months, 0.77% of the nominal for a period/tenor of 6 months and the interest rate does not apply to the program but decreases to 3% p.a since placement if the customer disburses the deposit before maturity.
- Tax fees according to applicable regulations.

Cash Back Illustration *)

Cash back is given to depositor(s) and refrentor (s) as illustrate below,

AMOUNT	TENOR 3 MONTHS		TENOR 6 MONTHS	
	REFERENTOR	DEPOSITOR	REFERENTOR	DEPOSITOR
10.000.000	12.500	6.250	25.000	12.500
20.000.000	25.000	12.500	50.000	25.000
30.000.000	37.500	18.750	75.000	37.500
40.000.000	50.000	25.000	100.000	50.000
50.000.000	62.500	31.250	125.000	62.500
60.000.000	75.000	37.500	150.000	75.000
70.000.000	87.500	43.750	175.000	87.500
80.000.000	100.000	50.000	200.000	100.000
90.000.000	112.500	56.250	225.000	112.500
100.000.000	125.000	62.500	250.000	125.000
200.000.000	250.000	125.000	500.000	250.000
300.000.000	375.000	187.500	750.000	375.000
400.000.000	500.000	250.000	1.000.000	500.000
500.000.000	625.000	312.500	1.250.000	625.000
600.000.000	750.000	375.000	1.500.000	750.000
700.000.000	875.000	437.500	1.750.000	875.000
800.000.000	1.000.000	500.000	2.000.000	1.000.000
900.000.000	1.125.000	562.500	2.250.000	1.125.000
1.000.000.000	1.250.000	625.000	2.500.000	1.250.000

etc

=====

===

*) The cash back value is still gross and the distribution uses months (in 1 year) which is 12 months. For 3 months = 3/12, for 6 months = 6/12, the calculation of the net should be multiplied by 0.8.

Simulation

Interest and Cashback Calculation	Amount
Example : Placement Deposit Date : 6 th of June, 2023	

IDR500.000.000 ; Interest 4,25% ; tenor 3 months with Payment of interest yields on a monthly basis.	
When due date 6th of September, 2023 :	
Interest (Gross) 3 month : $\text{IDR500.000.000} \times 4,75\% \times 90 \text{ days}$	IDR5.856.164
365 days	
Tax 20% : $\text{IDR5.856.164} \times 20\%$	IDR1.171.232
Interest (Nett) : $\text{IDR5.856.164} - \text{IDR1.171.232}$	IDR4.684.932
Cashback :	
Depositors : $\text{IDR500.000.000} \times 0,25\% \times 3 \text{ months}$	IDR312.500
12 months	
Tax 20% : $\text{IDR312.500} \times 20\%$	IDR62.500
Cashback (Nett) : $\text{IDR312.500} - \text{IDR62.500}$	IDR250.000
Intoducer/Referentor : $\text{IDR500.000.000} \times 0,5\% \times 3 \text{ months}$	IDR625.000
12 months	
Tax 20% : $\text{IDR625.000} \times 20\%$	IDR125.000
Cashback (Nett) : $\text{IDR625.000} - \text{IDR125.000}, -$	IDR500.000

Requirement 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. (as well as other supporting documents in accordance with applicable regulations).
- 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 and the Program Participation Form and Cashback Receipt.

*) 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 are required to 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, please contact:

Layanan/Keluhan 24 Jam

