

SUMMARY OF PRODUCT INFORMATION

PROGRAM LET'S 1-2-3

SUMMARY	
Program Description	Let's 1-2-3 program is a program that provides benefits for depositors by placing 3 deposit placements with a certain nominal value where the 3 deposits are consecutive placements and each is given a higher interest rate than ordinary deposits.
Types of products	J Trust Rupiah Deposit
Program Period	January 1—31, 2022
Publisher	PT Bank JTrust Indonesia Tbk.

Benefits

1. Provides flexibility in choosing the placement period which is available 2 months, 3 months, 4 months, 6 months and 12 months.
2. Higher and competitive interest rates.
3. Only by placing a deposit of at least IDR 20 million will get a special interest rate that is higher than the usual deposit interest rate.
4. The selected tenor can be the same for all 3 deposits or it can be different (mix).
5. Placement can be extended one more time with the addition of fresh funds.

Features

- Type of deposit : Time Deposit
- Time deposit : Time Deposit (2 months, 3 months, 4 months, 6 months or 12 months)
- Choice of currency types : IDR
- Program Participants : Existing Customers and New Customers
- Placement : Customers are offered to place deposits 3 times, namely Deposits to 1; Second Time Deposits and 3rd Deposits in sequential order of placement, so that if you want to place a 3rd Deposit, you must already have /place the 1st and 2nd Deposit in advance. Meanwhile, if the customer will only place a Deposit to 1 or Deposit to 1 and the second is still allowed.
- Total placement : IDR 70,000,000 for the amount of first time deposits, second deposits and second deposits 3, if the Deposit on the first membership wants to be extended then additional funds (fresh funds) must be 100% totaling IDR 140 million.
- Source of funds : Fresh Fund, but if the Time Deposit is due can be extended by joining the Three Advantage Deposit Program 1-2-3 more that apply when the extension includes the following interest rates program terms when the deposit is extended. Program participation cannot be extended after maturity (unless it has been stipulated in the program). After the program membership is due, time deposits can be extended at an interest rate in accordance with the applicable ALCO provisions. Placements for program extensions are only permitted in multiples of a total of IDR 70 million and for a total extension of IDR 140 million Interest rate is subjected to 20% tax, unless there are other provisions for special customers.

Risk

- Customer deposits at a bank are subject to regulations related to the Deposit Insurance Corporation (LPS) and the value of deposits guaranteed for each customer at 1 (one) bank is in accordance with those stipulated in the applicable Prevailing Laws.
- The customer is aware of the risk of his savings if he is a customer who has an unfair advantage.
- Giving an interest rate on deposits that exceeds that set by the LPS.
- Because the interest rate exceeds the provisions of the Deposit Insurance Corporation (LPS), LPS is not guaranteed because the interest rate is above the LPS Guarantee.

Cost

- Stamp duty is according to the provisions of the applied stamp duty.
- There is a penalty fee if you make a break deposit in accordance with the provisions of the break fine applicable at J Trust Bank when making a break.

Placement illustration

DESCRIPTION OF DEPOSIT	DEPOSIT 1	DEPOSIT 2	DEPOSIT 3
------------------------	-----------	-----------	-----------

For initial placement

Nominal Placement	IDR 20,000,000	IDR 20,000,000	IDR 30,000,000
Interest rate	4.50% p.a	4.75% p.a	5.00% p.a
Term / Tenure	2, 3, 4, 6 and 12 Months	2, 3, 4, 6 and 12 Months	2, 3, 4, 6 and 12 Months

For the Extension Placement

Nominal Placement	IDR 40,000,000	IDR 40,000,000	IDR 60,000,000
Interest rate	4.50% p.a	4.75% p.a	5.00% p.a
Term / Tenure	2, 3, 4, 6 and 12 Months	2, 3, 4, 6 and 12 Months	2, 3, 4, 6 and 12 Months

Penalty calculation if you make a Deposit Break

TIME BREAK	VALUE OF FINES	CURRENT DEPOSIT INTEREST
< 1 Month	1.0 % x Nominal	Not paid
≥ 1 Month & < 2 Month	1.0 % x Nominal	Paid 50%
≥ 2 Month & < 3 Month	1.0 % x Nominal	Paid 75%
≥ 3 Month	1.0 % x Nominal	Paid 75%

Simulation

Interest Calculation	Nominal
Example:	
Deposit placement date: January 8, 2022	
1st deposit of IDR 20,000,000; interest 4.50%; tenure of 3 months	
With the payment of interest every month	IDR 258,904
When due on April 8, 2022:	
Interest (Gross) 1 month: $\text{IDR } 20,000,000 \times 4.50\% \times 90 \text{ days}$	IDR 44,384
365	IDR 177,534
Tax 20% : IDR 221,918 x 20%	
Rate (Net) : IDR 221,918 – IDR 44,384	
If paid monthly (Gross) = IDR 221,918 / 3	IDR 73,973
Interest (Net): IDR 73,973 - IDR 14,795	IDR 59,178

Requirements and Procedures

Documents that must be submitted to the Bank for opening an account:

- ✓ Copy of valid Identity Card (KTP / Passport)
- ✓ Photocopy of Taxpayer Identity (NPWP)
- ✓ Other data information (which is not included in the Identity Card and NPWP)
- ✓ Must have a savings account
- ✓ Fill out and sign the deposit account opening form and Program Participation Form and commitment to placing the funds within 1 (one) program period.

To submit questions and complaints, please contact:

24 hours service / complaint

