

SUMMARY OF PRODUCT INFORMATION

TIME DEPOSITS REFERRAL PROGRAM

SUMMARY DATA	
Program Description	Time Deposits Referral Program is a program that provides 3 criteria for winning, namely Depositor, Introducer and Medical Institutions. The definition of winners here is the provision of cashback for depositors and Introducers as well as donations for the medical institutions in connection with the handling of the Covid-19 pandemic that has hit Indonesia.
Types of products	J Trust Rupiah Deposits
Program Period	May 1—31, 2022
Publisher	PT Bank JTrust Indonesia Tbk.

Benefits

1. Provides flexibility in choosing the term of placement where available 3 months and 6 months.
2. Higher and competitive interest rates.
3. Get cashback for Depositors and Introducer.
4. Introducers may be J Trust Bank customers (new customers or existing customers) and not customers. Anyone can become an introducer to this program. Cashback introducer funds can be credited to the customer's account or paid in cash to the customer.
5. Based on customer placement, the total amount collected every month will be multiplied by 0.1% p.a as J Trust Bank donations for the medical community/medical institutions in the context of handling the Covid-19 pandemic in Indonesia.

Features

Type of deposit	: Time Deposit
Time deposit	: Time Deposit (3 months or 6 months)
Choice of currency types	: IDR
Deposit Interest Rate	: 4% p.a.
Cashback Value	: - Depositors receive 0.25% p.a of nominal - Introducer earns 0.50% p.a of nominal
Media reporting	: Deposit Form and Advice
Disbursement mechanism	: - Disbursements are made at maturity - Discharge before maturity, can be subject to penalties in the form of: *) For a period of 3 months, 0.39% x Nominal *) For a period of 6 months, 0.77% x Nominal *) other than mentioned above, the interest rate has changed to 3% since placement
Interest payments	: Interest can be credited to the account every month
Minimum placement	: IDR 10,000,000 (ten million rupiah) and only permitted by multiples of IDR 10 million.
Source of funds	: Fresh funds No extension of program membership after maturity, however, time deposits can be extended at an interest rate in accordance with the applicable ALCO provisions. Value of interest yield and cashback is subjected to 20% tax, unless there are other provisions for special customers.

Risks

- 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.
- The cashback value, although not listed on the deposit / advice bill, is an integral part of the interest rate given by the bank so that the total interest rate that exceeds the provisions of the Deposit Insurance Corporation (LPS) is not guaranteed by LPS because the interest rate is above the LPS Guarantee.
- Receive a penalty and interest rate decreases to 3% p.a if the customer makes a deposit withdrawal before maturity.

Cost

- Stamp duty is according to the provisions of the applied stamp duty.
- Applied penalty of 0.39% of the nominal for a period of 3 months, 0.77% of the nominal for a period of 6 months and the interest rate does not apply to the program but it will reduce to 3% p.a if the customer makes a deposit withdrawal before maturity.

Cashback Illustration

Cash back is given to depositors and referrers with the following illustration:

Nominal Penempatan Deposito	JUMLAH CASH BACK			
	Periode 3 bulan		Periode 6 bulan	
	Referentor	Deposan	Referentor	Deposan
	WIN 1	WIN 2	WIN 1	WIN 2
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

Simulation

Interest Calculation and Cash Back	Nominal
Example:	
Deposit placement date: May 8, 2022	
IDR 500,000,000; interest 4%; tenure of 3 months with Payment of interest every month	
When due on August 8, 2022:	
Interest (Gross) 1 month : $\text{IDR } 500,000,000 \times 4\% \times \frac{90 \text{ days}}{365 \text{ days}}$	IDR 4,931,506
Tax 20% : $\text{IDR } 4,931,506 \times 20\%$	IDR 986,301
Interest (Net) : $\text{IDR } 4,931,506 - \text{IDR } 986,301$	IDR 3,945,205
Cash Back :	
For depositors : $\text{IDR } 500,000,000 \times 0.25\% \times \frac{3 \text{ month}}{12 \text{ months}}$	IDR 312,500
Tax 20% : $\text{IDR } 312,500 \times 20\%$	IDR 62,500
Cash Back (Net) : $\text{IDR } 312,500 - \text{IDR } 62,500$	IDR 250,000
For Intoducer/Referentor : $\text{IDR } 500,000,000 \times 0.5\% \times \frac{3 \text{ month}}{12 \text{ months}}$	IDR 616,438
Tax 20% : $\text{IDR } 616,438 \times 20\%$	IDR 123,287
Cash Back (Net) : $\text{IDR } 616,438 - \text{IDR } 123,287$	IDR 493,151

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 ID (NPWP)
- ✓ Other data information (which is not included in the Identity Card and NPWP)
- ✓ Must have a savings account
- ✓ Filling out and signing the deposit account opening form and Program Participation Form and Cashback Receipt.

To submit questions and complaints, please contact:

24 hours service / complaint

