

**SUMMARY OF PRODUCT INFORMATION
DEPOSIT PROGRAM SPECIAL RATE 4.5% & 4.75%**

SUMMARY	
Product / Program Description	Special Rate 4.5% p.a and 4.75% p.a Deposit is time deposit program intended for the public or customers with low deposit funds and optimal interest rates.
Types of products	Time Deposit
Period	May 1—31, 2022
Publisher	PT Bank JTrust Indonesia Tbk.

Benefits

1. Low amount of time deposit placement
2. Fairly high deposit interest rates
3. There is a choice of 3 months and 6 months placement time

Features

Deposit type	: Special Rate Deposit
Deposit period	: 3 months and 6 months (not extendable)
Currency options	: IDR
Reporting Media	: Time Deposit Advice and Time Deposit Form
Disbursement mechanism	: Disbursement is carried out until the maturity period Disbursement before maturity, will be subject to a penalty Interest Rate: 4.5% p.a (tenure 3 months) and 4.75% p.a (tenure 6 months)
Source of Funds	: Fresh Fund
Deposit Amount	: Minimum IDR 500,000 (five hundred thousand rupiah) and Maximum IDR 20,000,000 (twenty million rupiah) for per customer
Program Participants	: New customers (New Customer Identification File) and existing customers on behalf of an individual. Joint account does not apply.

Risk

1. There is a risk of changes in deposit rates becoming smaller due to adjustments to Bank policies.
2. Break before maturity is not allowed.
3. If the deposit is disbursed before maturity (break), a penalty will be imposed, namely that the current interest will only be paid in accordance with the applicable provisions and a penalty fee will be charged.
4. Refer to the Regulation of the Deposit Insurance Corporation (LPS) for the payment of customer deposits, funds or customer interest rates in accordance with the terms and conditions set by the Deposit Insurance Corporation (LPS).

Cost

1. Stamp duty: according to the provisions of the applied stamp duty.
2. Break before maturity will be subject to the following penalties:

PERIOD	DEPOSIT INTEREST	PENALTY
< 1 Month	Not paid	1%
≥1 Month s/d < 2 Month	Paid 50%	1%
≥2 Month s/d < 3 Month	Paid 75%	1%
≥3 Month and above	Paid 75%	1%

Simulation

INTEREST CALCULATION	NOMINAL
Example: Time deposit placement May 8, 2022 (When due on November 8, 2022)	
As much as IDR 20,000,000; interest 4.75%; tenure of 6 months Assumed average days per month = 30 days	
Interest calculation in 3 month Interest (gross) = $\frac{\text{IDR } 20,000,000 \times 4.75\% \times 180 \text{ days}}{365}$	IDR 468,493
20% tax = IDR 468,493 X 20%	IDR 93,698
Interest (Net): IDR 468,493 - IDR 93,698	IDR 374,795

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
- ✓ Filling out and signing the deposit account opening form

To submit questions and complaints, please contact:

24 hours service / complaint

