

SUMMARY OF PRODUCT INFORMATION
DEPOSIT PROGRAM SPECIAL RATE NEW CIF

SUMMARY	
Product / Program Description	A special Rate Deposit Program New CIF is a deposit program intended for the public or customers with a low placement of deposit funds and gets attractive interest rates with a period of 3 and 6 months.
Types of products	Time Deposit
Period	September 1—30, 2022
Publisher	PT Bank JTrust Indonesia Tbk.

Benefits

1. The amount of deposit fund placement is low
2. Fairly high deposit rates
3. Placement period available in 3 months and 6 months
4. The program are available at every branch in J Trust Bank

Features

Tenor	:	3 months & 6 months
Currency	:	IDR (Rupiah)
Source of Funds	:	Fresh Funds
Participants	:	New CIF (Individuals and Non-individuals (legal entities) / Companies / BPR)
Form of Report	:	Deposit Certificate or Advice
Disbursement	:	<ul style="list-style-type: none"> Disbursement is carried out until the maturity period. Disbursement before maturity, will be subject to penalty.
Placement Amount	:	Minimum IDR 1,000,000 (one million rupiah).

Terms of Program

1. Interest is paid every months to the savings account opened by the customer
2. No break is allowed before maturity
3. If the deposit is disbursed before maturity (break), it will be subject to a penalty, namely the current interest will only be paid following applicable regulations, namely to:
Amount: ≥IDR 1 million to IDR 100 million = 1% p.a
 >IDR 100 million to IDR500 million = 2% p.a

The calculation of the interest rate is calculated from the moment of placement until the break of the deposit.
4. Below are the term of placement and interest for this program :

Type of CIF	Placement Amount	Tenor	Interest
New	IDR 1 Million to IDR 500 million	3 Months	4.75% p.a
	IDR 1 million to IDR 500 million	6 Months	5.00 p.a

Risks

1. There is a risk of changes in deposit rates becoming smaller due to adjustments to the Bank's policy
2. Refers to the Regulation of the Deposit Insurance Corporation (LPS) for the payment of Customer deposits or the Customer's interest rate following the provisions and requirements regulated by the Deposit Insurance Corporation (LPS) and applicable laws.

Fee

1. The cost of the seal according to the terms of use of the seal.
2. Penalty fee if break before maturity.
3. Tax fees following applicable regulations.

Simulation

INTEREST CALCULATION	NOMINAL
<p>Example:</p> <ul style="list-style-type: none"> - Placement Date : 6th of August 2022 (When due on February 6th, 23) ; - Amount Rp500.000.000 ; - Interest 5,00% p.a ; - Tenor 6 Months - Assumption average balance per months = 30 days <p>Interest calculation in 6 Months</p> <p>Interest (gross) = $\frac{\text{Rp500.000.000} \times 5,00\% \times 180 \text{ days}}{365 \text{ days}}$</p> <p>Tax 20% = $\text{Rp12.328.767} \times 20\%$</p> <p>Interest (Nett) : $\text{Rp12.328.767} - \text{Rp2.465.753}$</p> <p>If paid any Months (Gross) = $\text{Rp12.328.767} / 6$</p> <p>Interest (Nett) : $\text{Rp2.054.794} - \text{Rp410.958}$</p>	<p></p> <p>Rp12.328.767</p> <p>Rp2.465.753</p> <p>Rp9.863.014</p> <p>Rp2.054.794</p> <p>Rp1.643.836</p>

Requirements and Procedures

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

- Photocopy of valid Identity Card (KTP/Passport)
- Photocopy of NPWP
- Other data information (Which is not contained in the Identity Card and NPWP)
- It is mandatory to have a savings account at J Trust Bank (J Trust Savings, TORA Savings, J Trust One Savings, Giro Account)
- Fill out and sign the deposit account opening form



To submit questions and complaints, please contact:
24 hours service / complaint

