

## SUMMARY OF INFORMATION

### SPECIAL RATE DEPOSIT PROGRAM for NEW CIF

SUMMARY	
About Program	A special Rate Deposit Program for 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.
Type of Product	Time Deposit
Periods	1st January, 2023 to 31st of January, 2023
Publisher	PT Bank JTrust Indonesia Tbk.

### Benefit

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
Placement Amount	:	Minimum IDR1,000,000 (one million rupiah) to IDR500,000,000 (five hundred million rupiah) for New CIF.
Form of Report	:	Deposit Certificate or Advice
Disbursement	:	<ul style="list-style-type: none"> <li>Disbursement is carried out until the maturity period.</li> <li>Disbursement before maturity, will be subject to penalty.</li> </ul>
Participants	:	New CIF (Individual Customers and Business Entity Customers)

## 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:                                ≥IDR1,000,000 to IDR100,000,000                = 1% p.a  
   >IDR100,000,000 to IDR500,000,000        = 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	IDR1,000,000 to IDR500,000,000	3 Months	5.00% p.a
		6 Months	5.50% p.a

### Risks

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 accordance applicable regulations if break before maturity.
3. Tax fees following applicable regulations.

### Simulation

Interest Calculation for 6 months	Amount
<p>Example:</p> <ul style="list-style-type: none"> <li>- Placement Date : 6<sup>th</sup> of January 2023 (When due on 6<sup>th</sup> of July ,2023)</li> <li>- Amount IDR500,000,000</li> <li>- Interest 5.50% p.a</li> <li>- Tenor 6 Months</li> <li>- Assumption average day per months = 30 days</li> </ul> <p><b>Interest calculation in 6 Months</b></p> <p>Interest (gross) = <math>\frac{\text{IDR500.000.000} \times 5.50\% \times 180 \text{ days}}{365 \text{ days}}</math></p> <p>Tax 20% = IDR13,561,643 X 20%</p> <p>Interest (Nett) : IDR13,561,643 - IDR2,712,328</p>	<p>IDR13,561,643</p> <p>IDR2,712,328</p> <p><b>IDR10,849,315</b></p>

### Requirements 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.
- Other supporting documents if needed such as Family Card (KK), Certificate of Domicile, Letter of Reference/Work Certificate.
- 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.

\*)For prospective customers who do not yet/do not have an NPWP, they must 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 letter that they do not have a TIN. It is best if the statement is made in bilingual/2 languages in 1 document.)

**To submit questions and complaints, please contact:**

**Layanan/Keluhan 24 Jam**

