

**SUMMARY OF PRODUCT INFORMATION  
SAVINGS PLAN WITH FINE GOLD REWARD**

| SUMMARY                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Product / Program Description</b> | The Savings Plan with Fine Gold Reward is an investment savings product with a fixed monthly deposit with a period of 2 years. This savings plan program helps customers to manage their funds, carry out financial planning as well as provide education about the importance of saving in a disciplined manner, so that the customer's plan will be achieved. In addition, customers receive fine gold as prize when opening an account of Savings Plan product. |
| <b>Types of products</b>             | Savings Plan                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Publisher</b>                     | PT Bank JTrust Indonesia Tbk.                                                                                                                                                                                                                                                                                                                                                                                                                                      |

**Benefits**

1. Getting prize in the form of fine gold
2. Interest is calculated based on daily balance
3. Careful financial planning
4. Improving the discipline to save
5. Free to determine the deposit and membership period according to the provisions
6. Free monthly savings administration fee
7. Free of charge for account closure after program participation ends

**Features**

1. Product Type: Savings Plan with Fine Gold Reward
2. Duration of the program: January 1, 2022—June 30, 2022
3. Savings period: 2 (two) years
4. Choice of Currency: Rupiah
5. Interest Rate : 0,25% per annum (p.a.)
6. Deposit/month: Minimum IDR 1,200,000 (applies multiply and maximum IDR 5,500,000)
7. Balance Statement: Savings Book
8. Disbursement Mechanism: Until the End of Period
9. Interest calculation: Interest calculation based on daily balance
10. Rewards: Classic type of fine gold produced by ANTAM

| PRIZE TABLE          |                                |         |
|----------------------|--------------------------------|---------|
| DEPOSIT/ MONTH (IDR) | VALUE OF GOLD/ PRECIOUS PERIOD | PERIOD  |
| 1,200,000            | 1 Gram                         | 2 Years |
| 2,300,000            | 2 Gram                         | 2 Years |
| 3,300,000            | 3 Gram                         | 2 Years |
| 4,400,000            | 4 Gram                         | 2 Years |
| 5,500,000            | 5 Gram                         | 2 Years |

### Risks

1. There is a risk that changes in savings interest rates will be smaller due to adjustments to Bank policies.
2. Customer Deposits at Banks 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.
3. The value of the Fine gold prize is an integral part of the savings interest rate given, so that the total interest rate that exceeds the LPS provisions is not guaranteed and the customer knows the risk of his savings if he is a customer who benefits inappropriately:
  - a. Giving an interest rate on deposits that exceeds that set by the LPS.
  - b. As deposits that are not eligible to be paid if the Bank's business license is revoked.
4. Increase in deposits per month as a result of the increase in the price of Fine gold
5. Fine gold are given after 2 consecutive monthly deposits or the equivalent of 2 deposits, which will be used as collateral.
6. If the customer breaks before the membership period ends or does not make a deposit for 2 consecutive months then:
  - a. Program membership ceases
  - b. Is subject to a fine equal to the price of Fine gold when you become a participant and taxes that have been paid by the Bank, as well as other costs incurred such as insurance and distribution costs (if any)
  - c. Furthermore, the savings continue until maturity.

### Cost

1. Penalty fees attached to breaking the program, such as: reward costs, reward tax, reward delivery fee, insurance costs.
2. The cost of using stamp duty is in accordance with the provisions.

**Illustration:**

If the monthly deposit is IDR 1,200,000, the estimated final results for the savings balance for up to 2 years are as follows:

| Bulan ke | Setoran   | Bunga | Hasil    | Saldo Tab. |
|----------|-----------|-------|----------|------------|
| 1        | 1.200.000 | 0,25% | 197,26   | 1.200.197  |
| 2        | 1.200.000 | 0,25% | 394,55   | 2.400.592  |
| 3        | 1.200.000 | 0,25% | 591,88   | 3.601.184  |
| 4        | 1.200.000 | 0,25% | 789,24   | 4.801.973  |
| 5        | 1.200.000 | 0,25% | 986,63   | 6.002.960  |
| 6        | 1.200.000 | 0,25% | 1.184,05 | 7.204.144  |
| 7        | 1.200.000 | 0,25% | 1.381,50 | 8.405.525  |
| 8        | 1.200.000 | 0,25% | 1.578,99 | 9.607.104  |
| 9        | 1.200.000 | 0,25% | 1.776,51 | 10.808.881 |
| 10       | 1.200.000 | 0,25% | 1.974,06 | 12.010.855 |
| 11       | 1.200.000 | 0,25% | 2.171,65 | 13.213.026 |
| 12       | 1.200.000 | 0,25% | 2.369,26 | 14.415.396 |
| 13       | 1.200.000 | 0,25% | 2.566,91 | 15.617.962 |
| 14       | 1.200.000 | 0,25% | 2.764,60 | 16.820.727 |
| 15       | 1.200.000 | 0,25% | 2.962,31 | 18.023.689 |
| 16       | 1.200.000 | 0,25% | 3.160,06 | 19.226.849 |
| 17       | 1.200.000 | 0,25% | 3.357,84 | 20.430.207 |
| 18       | 1.200.000 | 0,25% | 3.555,65 | 21.633.763 |
| 19       | 1.200.000 | 0,25% | 3.753,50 | 22.837.516 |
| 20       | 1.200.000 | 0,25% | 3.951,37 | 24.041.468 |
| 21       | 1.200.000 | 0,25% | 4.149,28 | 25.245.617 |
| 22       | 1.200.000 | 0,25% | 4.347,22 | 26.449.964 |
| 23       | 1.200.000 | 0,25% | 4.545,20 | 27.654.510 |
| 24       | 1.200.000 | 0,25% | 4.743,21 | 28.859.253 |

### Requirements and Procedures

1. Required documents that must be submitted to the Bank for account opening, such as:
  - a. Copy of Identity Card (KTP/Passport)
  - b. Copy of Taxpayer Identity (NPWP)
  - c. Other data information (which is not included in the Identity Card and NPWP)
2. Every opening of a J Trust Savings Plan Account must have another savings account as the main account/source account.
3. Customer fills and signs the Program Participation Form.

To submit questions and complaints, you can go through:

### 24 hours service / complaint

