

**SUMMARY OF PRODUCT INFORMATION
J TRUST VALAS SAVINGS**

SUMMARY	
About Program	The J Trust Valas Savings product is not only used for transactions but also as an investment because it is a foreign currency deposit with 5 (five) choices of foreign currencies available, namely the United States (USD), Europe (EUR), Singapore (SGD), Japan (JPY) , Australia (AUD), Available for Individuals and non-Individual. In addition, the investment benefits become more attractive through administrative fees and low initial deposits as well as competitive J Trust Valas rates.
Type of Product	Savings
Currency	Foreign Currency
Publisher	PT Bank JTrust Indonesia, Tbk

Benefit

- Competitive interest rates with interest calculations calculated based on daily balances where your J Trust Valas savings will continue to grow safely.
- Affordable initial placement or deposit.
- Accounts can be opened in the name of an individual, support (QQ) and joint & non-individual account.

Features Product:

CURR ENCY CODE	PRODUCT FEATURE	
	INITIAL DEPOSIT	MINIMUM BALANCE
USD	USD10	USD10
EUR	EUR10	EUR10
SGD	SGD20	SGD20
JPY	JPY2.000	JPY2.000
AUD	AUD10	AUD10

Interest Rate *) :

CURRENCY CODE	PLACEMENT	INTEREST RATE (per annum)
USD	< USD 10	0.00%
	USD 10 s.d. < USD 50.000	1.40%
	≥ USD 50.000 s.d < USD 100.000	1.65%
	≥ USD 100.000	1.90 %
EUR	<EUR10	0,00%
	≥EUR10	0,125%
SGD	<SGD20	0,00%
	≥SGD20	0,125%
JPY	<JPY2.000	0,00%
	≥JPY2.000	0,05%
AUD	<AUD10	0,00%
	≥AUD10	0,25%

Risk

- Customer deposits at banks apply regulations related to the Deposit Insurance Corporation (LPS) and the guaranteed value of deposits for each customer at 1 (one) bank is in accordance with what is stipulated in the applicable laws and regulations.
- There is a risk of changes in savings interest rates due to adjustments to Bank policies.

Fees

Currency	Monthly Administration Fee	Inactive (Dormant) Account Fee *	Administrative Fee Below Minimum Balance	Account Closing Fee
USD	USD0 (Free)	USD2/month	USD1/month	USD5
EUR	EUR0 (Free)	EUR2/month	EUR1/month	EUR5
SGD	SGD0 (Free)	SGD4/month	SGD2/month	SGD5
JPY	JPY0 (Free)	JPY200 /month	JPY100/month	JPY500
AUD	AUD0 (Free)	AUD4/month	AUD2/month	AUD5

- Stamp duty in accordance with the terms of use of stamp duty.
- Telegraphic Transfer (TT) fee.
- Interest yield tax in accordance with tax provisions.
- Transaction fees for using banknotes in accordance with applicable provisions (provision fees for banknotes under applicable denomination provisions).
- If there are no transactions in the customer's account for 6 (six) consecutive months, the account will automatically become inactive (dormant).

Closing Account Fee : IDR 250,000

Dormant Account Fee : IDR 5,000/month

Procedures and Requirements

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

1. Indonesian citizen: e-KTP with NIK registered in the Population Administration Information System and NPWP *(Specifically for customers who are required to have an NPWP and already have an NPWP).
2. Foreign Nationals: Passport and KITAS/KITAP and Tax Identification Number (NPWP/TIN)*
3. 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 (as well as other supporting documents in accordance with applicable regulations)
4. Fill out the Customer Data Form (for new J Trust Bank customers) and/or open an account (if you want to open an account according to the product).
5. Fill out and sign the Sample Signature Card.

*) Other supporting documents if needed such as Family Card (KK), Certificate of Domicile, Letter of Reference/Work Certificate. 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. (Provision for foreign national customers if they do not

Additional information

Things that must be considered:

1. Depositing banknotes can be made at all Opening Branch Offices in accordance with the provisions for denomination stipulated in the Bank, if under provision for bank denominations a Provision Fee is charged.
2. Withdrawal of banknotes can only be made in USD, SGD and JPY currency options by confirming in advance at all J Trust Bank Opening Branch Offices prior to withdrawal.
3. If there is no transaction for 6 consecutive months, it will be declared as an inactive account.
4. If there are differences in recording the balance in the checking account/e-statement with the bank's record, the bank's record balance will be used.

General Information:

1. Customers are obliged to provide data/information that is complete and in accordance with actual conditions, original (if required by J Trust Bank), valid and up-to-date in accordance with applicable laws and regulations.
2. Applications for opening an account can be made at all J Trust Bank branch offices by fulfilling all the terms and conditions for opening an account.
3. No transactions for 6 consecutive months are declared a passive account (dormant account) and the account will be blocked by the system. Customers must come to the branch to activate their account.
4. Information regarding interest rates, fees and services can be accessed via the official J Trust Bank website www.jtrustbank.co.id.

To submit questions and complaints can be through:

Layanan/Keluhan 24 Jam

