

SUMMARY OF PRODUCT INFORMATION

WIN-WIN-WIN PROGRAM

SUMMARY DATA	
Program Description	The Win-Win-Win Program is a program that provides 3 criteria for winning, namely Depositor, Introducer and Medical Institutions. The definition of winners here is the provision of cashback for depositors and Introducers as well as donations for the medical institutions in connection with the handling of the Covid-19 pandemic that has hit Indonesia.
Types of products	J Trust Rupiah Deposits
Program Period	October 1—31, 2021
Publisher	PT Bank JTrust Indonesia Tbk.

Benefits

1. Provides flexibility in choosing the term of placement where available 3 months and 6 months.
2. Higher and competitive interest rates.
3. Get cashback for Depositors and Introducer.
4. Introducers may be J Trust Bank customers (new customers or existing customers) and not customers. Anyone can become an introducer to this program. Cashback introducer funds can be credited to the customer's account or paid in cash to the customer.
5. Customers can contribute to J Trust Bank donations to the medical institutions in the context of handling the Covid-19 pandemic in Indonesia.

Features

Type of deposit	: Time Deposit
Time deposit	: Time Deposit (3 months or 6 months)
Choice of currency types	: IDR
Deposit Interest Rate	: 4.25% p.a.
Cashback Value	: - Depositors receive 0.25% p.a of nominal - Introducer earns 0.25% p.a of nominal
Media reporting	: Deposit Form and Advice
Disbursement mechanism	: - Disbursements are made at maturity - Discharge before maturity, can be subject to penalties in the form of: *) For a period of 3 months, 0.39% x Nominal *) For a period of 6 months, 0.77% x Nominal *) other than mentioned above, the interest rate has changed to 3% since placement
Interest payments	: Interest can be credited to the account every month
Minimum placement	: IDR 10,000,000 (ten million rupiah) and only permitted by multiples of IDR 10 million.
Source of funds	: Fresh funds No extension of program membership after maturity, however, time deposits can be extended at an interest rate in accordance with the applicable ALCO provisions. Value of interest yield and cashback is subjected to 20% tax, unless there are other provisions for special customers.

Risks

- Customer deposits at a bank 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.
- The customer is aware of the risk of his savings if he is a customer who has an unfair advantage:
- Giving an interest rate on deposits that exceeds that set by the LPS.
- The cashback value, although not listed on the deposit / advice bill, is an integral part of the interest rate given by the bank so that the total interest rate that exceeds the provisions of the Deposit Insurance Corporation (LPS) is not guaranteed by LPS because the interest rate is above the LPS Guarantee.
- Receive a penalty and interest rate decreases to 3% p.a if the customer makes a deposit withdrawal before maturity.

Cost

- Stamp duty is according to the provisions of the applied stamp duty.
- Applied penalty of 0.39% of the nominal for a period of 3 months, 0.77% of the nominal for a period of 6 months and the interest rate does not apply to the program but it will reduce to 3% p.a if the customer makes a deposit withdrawal before maturity.

Cashback Illustration

Cash back is given to depositors and referrers with the following illustration:

Nominal Penempatan Deposito	JUMLAH CASH BACK			
	Periode 3 bulan		Periode 6 bulan	
	Referentor	Deposan	Referentor	Deposan
	WIN 1	WIN 2	WIN 1	WIN 2
10,000,000	6,250	6,250	12,500	12,500
30,000,000	18,750	18,750	37,500	37,500
50,000,000	31,250	31,250	62,500	62,500
70,000,000	43,750	43,750	87,500	87,500
90,000,000	56,250	56,250	112,500	112,500
100,000,000	62,500	62,500	125,000	125,000
200,000,000	125,000	125,000	250,000	250,000
300,000,000	187,500	187,500	375,000	375,000
400,000,000	250,000	250,000	500,000	500,000
500,000,000	312,500	312,500	625,000	625,000
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Simulation

Interest Calculation and Cash Back	Nominal
Example:	
Deposit placement date: October 6, 2021	
IDR 500,000,000; interest 4.25%; tenure of 3 months with Payment of interest every month	
When due on January 6, 2021:	
Interest (Gross) 1 month : <u>IDR 500,000,000 x 4.25% x 90 days</u> 365 days	IDR 5,239,726
Tax 20% : IDR 5,239,726 x 20%	IDR 1,047,945
Interest (Net) : IDR 5,239,726 – IDR 1,047,945	IDR 4,191,781
Cashback :	
For depositors : <u>IDR 500,000,000 x 0.25% x 3 month</u> 12 month	IDR 312,500
Tax 20% : IDR 312,500 x 20%	IDR 62,500
Cashback (Net) : IDR 312,500 – IDR 62,500	IDR 250,000
For Introducer/Referentor : <u>IDR 500,000,000 x 0.25% x 3 month</u> 12 month	IDR 312,500
Tax 20% : IDR 312,500 x 20%	IDR 62,500
Cashback (Net) : IDR 312,500 – IDR 62,500	IDR 250,000

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 ID (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 and Program Participation Form and Cashback Receipt.

To submit questions and complaints, please contact:

24 hours service / complaint

