

B. DEPOSITO

Summary of Product and Service Information (RIPLAY)

Issuer Name	: PT. Bank SMBC Indonesia Tbk. ("Bank")	Type of Product	: Time Deposit
Product Name	: Time Deposit	Description of Product	: Time deposits with a variety of placement period options that provide competitive returns
Currency	: IDR		

Main Features

Deposit placement	: Minimum Rp 10.000.000,-	Income Tax Fee	: 20% of the paid interest
Interest Rate	: Contact SMBC Indonesia at the nearest branch	Penalty**	: 0.25% of the amount disbursed and the current interest is not paid
Tenor	: 1-12 months (multiple of 1 month), 18 months, and 24 months	Monthly interest transfer fee	: Free
Guaranteed Interest Rate*	: 4.25%		
Interest payment account	: - Savings - Current account		

* The Deposit Insurance Corporation (LPS) guarantee interest rate applicable on the date this document is issued.

**Disbursement prior to maturity date.

Benefits	Risks
<ol style="list-style-type: none"> 1. Provide competitive returns. 2. Affordable placement value. 3. Available for various tenors that can be selected according to your needs. 	<ol style="list-style-type: none"> 1. There is a risk related to interest rates, in case there is an increase in interest rates, the Customer cannot get the increase if the placement has not matured. Conversely, a decrease in interest rates in the market also does not affect the Customer's savings. 2. There is a risk that the current interest is not paid for the disbursement of funds prior to maturity and the impact of the penalty on the principal of the deposit. 3. Deposits are not guaranteed by LPS if the nominal balance of the Customer's savings in one bank exceeds IDR 2 billion and/or the Customer's deposit interest rate exceeds the LPS guarantee interest rate.

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Consequences

1. Customer deposit is not guaranteed by LPS, If:
 - The nominal balance of the Customer's savings in one bank exceeds IDR 2 billion.
 - The Customer's deposit interest rate exceeds the LPS Guaranteed Interest Rate.
2. Deposit funds are unable to used during the placement period/tenor.
3. Customers will be charged a penalty fee and will not receive interest if they withdraw their deposits before maturity according to the provisions applicable at SMBC Indonesia.

Requirements & Procedures

You must complete the requirements:

1. Have a savings or current account at SMBC Indonesia with the same currency as the source of funds and deposit withdrawal account.
2. Fill out and sign the deposit account opening form.

The required documents:

- Individual – Indonesian Citizen
 - Original ID Card
 - TIN (Taxpayer Identification Number)
- Individual – Foreign Citizen
 - Passport
 - KIMS/KITAS/Reference Letter

You can submit a question or complaint, via:

- SMBCI Care: 1500-365 or +6221 2450 5500 (from overseas)
- Customer Service Email: smbcicare@smbci.com

Simulation of Deposit Product

Mr. Budi places a Rupiah time deposit of Rp. 100,000,000 with a tenor of 1 month and an interest rate of 3.50% p.a., then the interest calculation for Mr. Budi is as follows:

Amount of Deposit	Tenor	Interest rate (p.a)	Total Received Interest (Net)*	Taxes	Total Accumulation**
Rp 100,000,000	1 month	3.50%	Rp 230,137	Rp 57,534	Rp 100,230,137

*Interest calculation simulation with a total of 30 calendar days in 1 month.

**Deposit funds plus interest after tax deduction.

Additional Information

1. The procedure for disbursement/closing deposits follows the conditions that applicable at SMBC Indonesia.
2. The extension of Deposit:
 - Automatic extension/ARO (Automatic Roll Over).
 - Manual extension: deposit extension is carried out after receiving written confirmation from the Customer, where in the calculation of interest, it does not consider the interest on deposits that due and have not been extended.
3. Extension can be in the form of principal only or principal and interest.
4. Interest is paid monthly or at maturity.
5. Payment of deposit disbursement or interest payments is unable to be made in cash.

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6. Disbursement of deposit that has a maturity date on holidays is regulated as follows:
 - If the confirmation and disbursement instructions are fully received by the branch before the due date, the deposit can be disbursed according to the deposit due date.
 - If the confirmation and disbursement instructions are received by the branch 1 working day later, the deposit can be disbursed on the same day when the confirmation and instructions are fully received by the branch. Deposit interest during holidays is given to Customers according to the interest rate and principal value of the deposit that applies during the tenor of the deposit.
 - If the Customer has given confirmation and instructions before the due date, but wants to withdraw on the next 1 working day, then the withdrawal and interest payment refer to the points above.
7. Proof of deposit placement is given in the form of a Bilyet, Deposit Advice or E-Advise.
8. Transaction information services are available through SMBC Indonesia notification (SMS or Email) related to automatic deposit closing (Automatic Roll Over). Providers that can be used by Customers to obtain SMBC Indonesia notification services are currently all GSM providers (including XL, Telkomsel, Indosat Ooredoo, Axis and Tri).
9. The product is also equipped with an Account Consolidation Report (LKR) service that is sent at the beginning of each month for transactions from the past 1 month.
10. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), Customers are required to register to SMBC Indonesia.
11. Individual Customers are automatically registered for the SMBC Indonesia notification service.
12. Registration for the notification and Account Consolidation Report (LKR) services is free of charge.
13. Other information regarding costs, benefits, and risks can be accessed through the official website at www.smbci.com.

Disclaimer (Important to read):

1. You have read, received an explanation, and understood the deposit product according to the Summary of Product and Service Information.
2. This Summary of Product and Service Information is not part of the account opening application.
3. You are required to read, understand, and sign the account opening application.
4. The information contained in this Summary of Product and Service Information shall be valid from the printed date of document until there is a notification of changes from SMBC Indonesia.
5. SMBC Indonesia may reject your product application if it does not meet the applicable requirements and regulations.
6. Confidentiality of information related to the Bilyet, Deposit Advice, E-Advise, E-Statement services is the responsibility of the Customer.
7. You must read this Summary of Product and Service Information carefully before agreeing to open an account and have the right to ask SMBC Indonesia employees about all matters related to this Summary of Product and Service Information.

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Summary of Product and Service Information (RIPLAY)

Issuer Name	: PT. Bank SMBC Indonesia Tbk. ("Bank")	Type of Product	: Time Deposit
Product Name	: Foreign Currency Time Deposit	Description of Product	: Time deposits with various currency options and placement periods
Currencies	: USD, JPY dan SGD		

Main Features

Deposit placement	: Minimum USD 1,000 JPY 100,000 SGD 1,000	Income Tax Fee	: 20% of the paid interest
Interest Rate	: Contact SMBC Indonesia at the nearest branch	Penalty**	: 0.25% of the amount disbursed and the current interest is not paid
Tenor	: 1-12 months (multiple of 1 month), 18 months, and 24 months	Monthly Interest Transfer Fee	: Free
Guaranteed Interest Rate*	: 2.25%		
Interest Payment Account	: - Savings - Current Account		

* The Deposit Insurance Corporation (LPS) guarantee interest rate applicable on the date this document is issued.

** Disbursement prior to maturity.

Benefits

1. Provide competitive returns.
2. Affordable placement value.
3. Available for various tenors that can be selected according to your needs

Risks

1. There is a risk related to interest rates, in case there is an increase in interest rates, the Customer cannot get the increase if the placement has not matured. Conversely, a decrease in interest rates in the market also does not affect the Customer's savings.
2. There is a risk that the current interest is not paid for the disbursement of funds prior to maturity and the impact of the penalty on the principal of the deposit.
3. Deposits are not guaranteed by LPS if the nominal balance of the Customer's savings in one bank exceeds IDR 2 billion and/or the Customer's deposit interest rate exceeds the LPS guarantee interest rate.

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Consequences

1. Customer deposits are not guaranteed by LPS if:
 - The nominal balance of the Customer's savings in one bank exceeds IDR 2 billion.
 - The Customer's deposit interest rate exceeds the LPS Guaranteed Interest Rate.
2. Deposit funds cannot be used during the placement period/tenor.
3. Customers will be charged a penalty fee and will not receive interest if they withdraw their deposits before maturity according to the provisions applicable at SMBC Indonesia.

Requirements & Procedures

You must complete requirements:

1. Have a savings or current account at SMBC Indonesia with the same currency as the source of funds and deposit withdrawal account.
2. Fill out and sign the deposit account opening form.

The required Documents:

- Individual – Indonesian Citizen
Original of ID Card
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Simulation of Deposit Product

Mr. Budi places a USD time deposit of USD 100,000 with a tenor of 1 month and an interest rate of 2.20% p.a., so the interest calculation for Mr. Budi is as follows:

Amount of Deposit	Tenor	Interest Rate (p.a)	Total Received Interest (Net)*	Taxes	Total Accumulation **
USD 100,000	1	2.20%	USD 144.66	USD 36.16	USD 100,144.66

*Simulation of interest calculation with a total of 30 calendar days in 1 month.

**Deposit funds plus interest after tax deduction.

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Additional Information

1. The procedure for disbursement/closing deposits follows the provisions that applicable at SMBC Indonesia.
2. Deposit extension:
 - Automatic extension/ARO (Automatic Roll Over)
 - Manual extension: deposit extension is carried out after receiving written confirmation from the Customer, where in the calculation of interest, it does not consider the interest on deposits that have matured and have not been extended.
3. Extensions can be in the form of principal only or principal and interest.
4. Interest is paid monthly or at maturity.
5. Deposit disbursement payments or interest payments cannot be made in cash.
6. Disbursement of deposits that mature on holidays is regulated as follows:
 - If the confirmation and disbursement instructions are fully received by the branch before the due date, the deposit can be disbursed according to the deposit due date.
 - If the confirmation and disbursement instructions are received by the branch 1 working day later, the deposit can be disbursed on the same day when the confirmation and instructions are fully received by the branch. Deposit interest during holidays is given to Customers according to the interest rate and principal value of the deposit that applies during the tenor of the deposit.
 - If the Customer has given confirmation and instructions before the due date, but wants to withdraw on the next 1 working day, then the withdrawal and interest payment refer to the points above.
7. Proof of deposit placement is given in the form of a Bilyet, Deposit Advice or E-Advise.
8. Transaction information services are available through SMBC Indonesia notification (SMS or Email) related to automatic deposit closing (Automatic Roll Over). Providers that can be used by Customers to obtain SMBC Indonesia notification services are currently all GSM providers (including XL, Telkomsel, Indosat Ooredoo, Axis and Tri).
9. The product is also equipped with an Account Consolidation Report (LKR) service that is sent at the beginning of each month for transactions from the past 1 month.
10. To obtain the Account Consolidation Report (LKR) service via Email (E-Statement), Customers are required to register to SMBC Indonesia.
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Summary of Product and Service Information (RIPLAY)

Issuer Name	: PT. Bank SMBC Indonesia Tbk. ("Bank")	Type of Product	: Time Deposit
Product Name	: On Call Time Deposit	Description of Product	: Deposits with daily term options
Currency	: IDR		

Main Features

Deposit placement	: Minimum Rp 500.000.000,-	Income Tax Fee	: 20% of the paid Interest
Interest period	: Contact SMBC Indonesia at the nearest branch	Penalty**	: 0.25% of the amount disbursed and the current interest is not paid
Tenor	: Daily (max. 29 days)	Monthly interest transfer fee	: Free
Guaranteed interest rate*	: 4.25%		
Interest Payment Account	: - Savings - Current Account		

*The Deposit Insurance Corporation (LPS) guarantee interest rate applicable on the date this document is issued

** Disbursement prior to the maturity.

Benefits

1. Provide competitive returns.
2. Affordable placement value.

Risk

1. There is a risk related to interest rates, in case there is an increase in interest rates, the Customer cannot get the increase if the placement has not matured. Conversely, a decrease in interest rates in the market also does not affect the Customer's savings.
2. There is a risk that the current interest is not paid for the disbursement of funds prior to maturity and the impact of the penalty on the principal of the deposit.
3. Deposits are not guaranteed by LPS if the nominal balance of the Customer's savings in one bank exceeds IDR 2 billion and/or the Customer's deposit interest rate exceeds the LPS guarantee interest rate.

Consequences

1. Customer deposits are not guaranteed by LPS if:
 - The nominal balance of the Customer's savings in one bank exceeds IDR 2 billion.
 - The Customer's deposit interest rate exceeds the LPS Guaranteed Interest Rate.
2. Deposit funds cannot be used during the placement period/tenor.
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Simulation of Deposit Product

Mr. Budi places a Rupiah time deposit of Rp 10,000,000,000 with a tenor of 14 days and an interest rate of 4.20% p.a., then the interest calculation for Mr. Budi is as follows:

Amount of Deposit	Tenor	Interest Rate (p.a)	Total Received Interest (Net)*	Taxes	Total Accumulation **
Rp 10,000,000,000	14 days	4.20%	Rp 12,887,671	Rp 3,221,918	Rp 10,012,887,671

* Deposit Funds plus interest after tax deduction

Additional Information

1. The procedure for disbursement/closing deposits follows the provisions that applicable at SMBC Indonesia.
2. The tenor of the deposit placement cannot be extended.
3. Interest can be paid at maturity or at the time of disbursement.
4. Payment of deposit disbursement or interest payments cannot be made in cash.
5. Disbursement of deposit that has maturity date on holidays is regulated as follows:
 - If the confirmation and disbursement instructions are fully received by the branch before the due date, the deposit can be disbursed according to the deposit maturity date.
 - If the confirmation and disbursement instructions are received by the branch 1 working day later, the deposit can be disbursed on the same day when the confirmation and instructions are fully received by the branch. Deposit interest during holidays is given to Customers according to the interest rate and principal value of the deposit that applies during the tenor of the deposit.
 - If the Customer has provided confirmation and instructions before the due date, but wants to disburse on the following working day, the disbursement and interest payment refer to the points above.
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