



SUMMARY OF PRODUCT & SERVICE INFORMATION - GENERAL VERSION

Issuer Name PT Bank Sahabat Sampoerna

Currency Rp (Rupiah)

Product Name Sampoerna Time Deposits

Product Type Deposit Account

Main Features

- Variety of flexible term options.
- Low initial deposit with a minimum placement of Rp10 million.
- Can be used as collateral for credit at Bank Sahabat Sampoerna.
- Available in tenors of 1, 3, 6, 12, 15 and 18 months.
- There are time deposit extension options available:
 - a. Automatic Roll Over (ARO) of Principal.
 - b. Automatic Roll Over (ARO) of Principal and Interest.
 - c. Non-Automatic Roll Over (ARO).

Benefits

- The interest rates is based on the deposit amount guaranteed by the Deposit Insurance Corporation (LPS).
- Affordable minimum placement.
- Various tenors available to suit your needs.

Risks

- Market risk related to interest rates, i.e. increases in market interest rates are not directly reflected in changes in deposit interest rates.
- Risk of penalty for early withdrawal of funds amounting to 0,75% of the time deposit principal and current interest not being paid.
- Risk of system errors causing deposit interest not to be paid or a shortfall in interest paid to the customer.
- Risks related to the limit of the customer's time deposit account balance that is covered by the LPS guarantee program.

Requirements and Procedures

The requirements for opening a Time Deposit Account are as follows:

For individual customers:

1. Have become a customer and have a Bank Sahabat Sampoerna savings and/ or checking account.
2. Show original identity card (e-KTP).
3. Complete the time deposit account opening application form.
4. Sign the general terms and conditions of the time deposit account.

For non-individual/business entity customers:

1. Have become a customer of Bank Sahabat Sampoerna.
2. A Bank Sahabat Sampoerna savings/current account is not required, but the customer must fill out a statement of account source when opening a time deposit account.



3. Time Deposit account opening is done by:
 - The management of the authorized business entity in accordance with the last/latest Articles of Association (AD) must show the original identity card (e-KTP).
 - The opening of a Time Deposit account can be authorized by the authorized management of the business entity, with the following conditions:
 - The principal is the management of the business entity listed in the latest Articles of Association (AD) which has the authority to grant substitution rights.
 - There is a clause in the Articles of Association (AD) that authority can be substituted.
 - A power of attorney must be signed by both parties, namely the principal and the attorney.
 - The attorney appointed by the management of the authorized business entity in accordance with the Articles of Association (AD) to carry out transactions related to time deposit accounts, is required to:
 - Show the power of attorney to the bank officer.
 - Show the original identity card (e-KTP) and a copy of the principal identity card (e-KTP).
 - Shall not be permitted to transfer the power granted to another party (power is given without the substitution right).
4. Complete the time deposit account opening application form.
5. Sign the general terms and conditions of the time deposit account.

Fees

Stamp duty related to account opening/product placement shall be charged to the Customer.

Interest Rate

Fresh Fund & ARO (Individual Customer)

Time Deposit Amount	1 Month	3 Month	6 Month	12 Month	15 Month	18 Month
< Rp100 million	1.25%	1.75%	2.25%	2.25%	2.25%	2.25%
≥ Rp100 million - Rp500 million	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
≥ Rp500 million - < Rp1 billion	3.25%	3.50%	3.75%	4.00%	4.00%	4.00%
≥ Rp1 billion - < Rp5 billion	3.75%	4.00%	4.00%	4.00%	4.00%	4.00%
≥ Rp5 billion - < Rp25 billion	4.00%	4.25%	4.25%	4.25%	4.25%	4.25%
≥ Rp25 billion	4.00%	4.25%	4.25%	4.25%	4.25%	4.25%

Fresh Fund & ARO (Corporate Customer)

Jumlah Deposito	1 Month	3 Month	6 Month	12 Month	15 Month	18 Month
< Rp100 million	1.00%	1.50%	1.75%	1.75%	1.75%	1.75%
≥ Rp100 million - Rp500 million	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
≥ Rp500 million - < Rp1 billion	2.75%	3.00%	3.25%	3.50%	3.50%	3.50%
≥ Rp1 billion - < Rp5 billion	3.25%	3.50%	3.50%	3.50%	3.50%	3.50%
≥ Rp5 billion - < Rp25 billion	3.50%	3.75%	3.75%	3.75%	3.75%	3.75%
≥ Rp25 billion	3.50%	3.75%	3.75%	3.75%	3.75%	3.75%

*Annual interest rate, effective as of October 01, 2025.

*Interest rates are subject to change at any time.



Simulation

Time Deposit Amount	Tenor	Interest Rates	Principal Total + Interest
Rp1,000,000,000	3 month	4,00%	Rp1,007,890,411

Interest Calculation	Nominal
Date of time deposit placement: 25 January with 3 months tenor	
Time deposit placement	Rp1,000,000,000
Due date on 25 April:	
Interest (Gross) = $\frac{Rp1,000,000,000 \times 4.00\% \times 90 \text{ days}}{365 \text{ days}}$	Rp9,863,014
Tax 20% = $Rp9,863,014 \times 20\%$	Rp1,972,603
Interest (Nett) = $Rp9,863,014 - Rp1,972,603$	Rp7,890,411

Additional Information

The confidentiality of username and password information related to e-channel services or facilities, e-statements, ATM/debit cards and ATM PINs is the sole responsibility of the customer.

For more information about Bank Sahabat Sampoerna's products and/or services, please contact the nearest branch or the Bank Sahabat Sampoerna call center at **1500 035**.

Disclaimer (Important to read)

1. Bank Sahabat Sampoerna reserves the right to reject an account opening if the customer fails to meet the opening requirements.
2. The customer required to read carefully this Product and Service Information Summary and my consult with Bank officer for queries about this Product and Service Information Summary.

