SUMMARY OF PRODUCT & SERVICE INFORMATION – GENERAL VERSION

Issuer Name	PT Bank Sahabat Sampoerna (BSS)	**Currency**	Rp (Rupiah)
Product Name	Visa ATM/Debit Card	**Product Type**	Card Payment Instrument

Main Features

A Visa ATM/Debit Card is a card-based payment instrument issued by BSS. This card can be used for cash withdrawals, payments, and other transactions on the Visa network worldwide.

1. Type of ATM transactions that can be carried out:

Transaction	BSS ATMs	Other Bank ATMs
Balance Check	Available	Available
Fund Transfer	Available	Available
Cash Withdrawal	Available	Available
Bill Payment	Available	Not available

2. Can be used for payments at offline merchants using EDC machines connected to the Visa and GPN networks.
3. Supports online payments at e-commerce and online merchants supported by the Visa network using the 3D Secure security method.

Benefits

1. Provides ease and convenience for customers to conduct transactions at any time, from anywhere.
2. Customers can enjoy exclusive promotions and discounts from merchants partnering with Visa.

Risk

1. There is a potential risk of card theft by irresponsible parties.
2. The possibility of theft of personal data or customer card information due to fraudulent online transactions on unsecured websites or applications carried out by customers, resulting in personal data being misused by irresponsible parties.

Requirements and Procedures

1. Customers must have an online savings account by downloading the Sampoerna Mobile Banking app or a partner app partnered with BSS.
2. Register to open a savings account online (Sampoerna Mobile Savings (SMS) and Tabungan Hati Online) and activate the account through the Sampoerna Mobile Banking app and partner apps partnered with BSS.
3. Apply for a BSS Visa ATM/Debit Card through the Sampoerna Mobile Banking app or partner apps partnered with BSS, by linking to the previously opened account number.
4. Customers must agree to the BSS Visa ATM/Debit Card Terms & Conditions.
5. Activation of the BSS Visa ATM/Debit Card can be done through Sampoerna Mobile Banking or BSS Visa Card Management Webview, which is connected to the BSS partner app.

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Fees dan Transaction Limit

1. Card Fees

- Card issuance fee : Free
- Monthly administration fee : Gratis
- Card replacement fee : Rp30,000 per card

2. Transaction Fees

Transaction Type	Fee
Using BSS ATMs	
- Transfers to other banks	Rp6,500
- Transfers between BSS accounts	Free
- Balance checks	Free
- Cash withdrawals	Free
- Bill payments	Fees according to bill type
Using Other Bank ATMs in Indonesia	
- Online Transfer	Rp6,500
- Failed Transaction	- Prima Network : Rp2,500 - ATM Bersama Network : Rp3,000
- Balance check	Rp4,000
- Cash withdrawal	Free up tp 30x (thirty times) per month (The rest shall be charged Rp7,500 per transaction) * Free cash withdrawals are only valid for BSS customers and not for partner customers.
Using an ATM Abroad	
- Cash withdrawal	Rp20,000
- Balance check	Rp5,000
- Failed Transaction	Rp5,000
Using an EDC Machine	
- In Indonesia	Free
- Abroad	Rp10,000
Online payments in e-commerce (Indonesia and abroad)	Free

3. Transaction Limit

Transaction Type	Limit
Cash withdrawals through BSS ATMs and other bank ATMs	Rp10,000,000
Cash withdrawals through the VISA network ATMs abroad	Rp50,000,000
Transfers between BSS accounts through BSS ATMs	Rp50,000,000
Transfers to other banks through BSS ATMs	Rp25,000,000
Payments through EDC machines	Rp50,000,000
Bill payments through BSS ATMs	Rp1,000,000,000
Online payments in e-commerce	Rp100,000,000

The transaction limits listed above are subject to change at any time in accordance with the provisions of BSS.

Interest Rates

Referring to the provisions of the savings account product opened by the Customer.

Simulation

Simulation 1:

Customer transfers Rp100,000 to another bank using a Visa ATM/Debit Card at a BSS ATM the transaction will be recorded in the customer's account statement as follows:

- Transaction amount : Rp100,000
- Transaction fee : Rp6,500

Simulation 2:

Customer makes an online transaction on an e-commerce platform for IDR 500,000 using a Visa ATM/Debit Card, the transaction will be recorded in the customer's account statement as follows:

- Transaction amount : Rp500,000
- Transaction fee : Free

Additional Information

1. The issued BSS Visa ATM/Debit Card is the property of the Bank and must be returned immediately and unconditionally upon the Bank's request.
2. By accepting, signing, and/or using the BSS Visa ATM/Debit Card, the Cardholder agrees to the Debit Card Terms & Conditions applicable at BSS.
3. The BSS Visa ATM/Debit Card may not be transferred to anyone, and only the authorized owner of the BSS Visa ATM/Debit Card is permitted to use it for ATM transactions and transactions at stores/merchants.
4. The validity period of the BSS Visa ATM/Debit Card refers to the date, month, and year printed on the back of the Card.
5. If the BSS Visa ATM/Debit Card has expired but the customer's account is still active, the customer can apply for a new card by contacting the Call Center at 1500 035 or visiting the nearest BSS Branch Office.
6. The cardholder creates a PIN (Personal Identification Number) upon initial activation of their BSS Visa ATM/Debit Card via the Sampoerna Mobile Banking app and BSS Visa Card Management Webview.
7. The PIN applies to all transactions conducted via EDC at stores/merchants or ATMs.
8. The three-digit CVV (Card Verification Value) printed on the back of the card serves as an authorization code for online transactions at online merchants and e-commerce platforms.
9. The cardholder is responsible for maintaining the confidentiality of the PIN, card number, CVV, security, and use of the card. Any unauthorized use of the card or PIN for transactions that result in losses is the responsibility of the cardholder.
10. This summary has been adjusted to comply with statutory provisions, including the regulations of the Financial Services Authority.
11. For further information regarding Bank Sahabat Sampoerna products and/or services or complaints, customers can submit them through:
    - BSS *Call Center* : 1500 035
    - Facebook : Bank Sampoerna
    - Instagram : @BankSampoerna
    - Twitter/X : @BankSampoerna
    - Website : www.banksampoerna.com/contact
    - WhatsApp : 08114 1500 035
    - Email : complainthandling.bss@banksampoerna.com
    - Nearest BSS Branch Office

Disclaimer (Important to read)

- Bank Sahabat Sampoerna reserves the right to reject an account opening if the customer fails to meet the opening requirements.
- 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.