



SUMMARY OF PRODUCT & SERVICE INFORMATION – GENERAL VERSION

Issuer Name	PT Bank Sahabat Sampoerna (BSS)	Product Type	Card Payment Instrument
Product Name	GPN ATM Card		

Main Features

- A payment instrument using a card that can be used for cash deposits, cash withdrawals, fund transfers, purchases and payments.
- The ATM cards available are instant ATM cards with the GPN logo without including a name or photo, which can be given directly to customers when requesting an ATM card.
- The following types of transactions can be performed using a Bank Sahabat Sampoerna ATM/debit card:
 - a. Change PIN
 - b. Purchases
 - c. Cash withdrawals
 - d. Cash deposits
 - e. Balance inquiries
 - f. Transfers

Benefits

- Makes it easier for you to carry out various transactions, such as cash deposits, cash withdrawals, transfers, purchases, and payments, through the ATM and EDC network with the GPN logo.
- Cash deposit and withdrawal services at Bank Sahabat Sampoerna ATMs are available in real-time and are free of additional fees, providing convenience without the need for teller services.

Risk

- Operational risks include ATM inoperability or failed customer transactions.
- Risks related to ATM transaction security.
- Entering the wrong PIN or forgetting it three times results in the ATM card being blocked.

Requirements and Procedures

- Customers can request an ATM card, either for the first time or to replace a damaged or lost card, through the nearest Bank Sahabat Sampoerna branch or through the Sampoerna Mobile Banking application in the card settings menu.
- ATM cards are only issued to customers with individual savings and/or checking accounts, or in accordance with the applicable product terms and conditions.
- ATM cards can be linked to one or more customer accounts within the same CIF, but each account can only have one ATM card. ATM fees are charged per card or according to product terms and conditions.
- Customers can activate their ATM PIN through:
 - a. *Interactive Voice Response (IVR) call center 1500 035.*
 - b. Visiting the nearest Bank Sahabat Sampoerna branch.
 - c. Bank Sahabat Sampoerna ATM by entering the authentic code on the PIN mailer.
Customers can then immediately activate their PIN by changing their PIN.



Fees

Fee Type	Fee
Issuing your first ATM card	Free
Replacing a damaged or lost card	Rp30,000
Replacing an expired card	Free
Check balance, withdraw cash, and transfer money to Bank Sahabat Sampoerna	Free
Check balance through ATMs in the PRIMA and Bersama networks	Follows the provisions of each Bank Sahabat Sampoerna's product
Cash withdrawals through ATMs from other banks within the GPN, PRIMA, and ATM Bersama networks	Free up to 30x(thirty times) per month (The rest shall be charged Rp7.500 per transaction)
Online transfers	Rp6,500
Transactions failed at ATMs in the PRIMA and ATM Bersama networks	Rp2,500 through the PRIMA network and Rp3,000 through the ATM Bersama network

Transaction Limit

Transaction Type	Transaction Limit per Day
Cash deposits at Bank Sahabat Sampoerna ATMs	Rp50,000,000
Cash withdrawals at Bank Sahabat Sampoerna ATMs	Rp10,000,000
Cash withdrawals at PRIMA/ATM Bersama network ATMs	Rp10,000,000
Transfers between Bank Sahabat Sampoerna accounts	Rp50,000,000
Interbank transfers	Rp25.000.000
Transactions at Electronic Data Capture (EDC) machines with the GPN logo	Rp50,000,000
Purchases and Payments	No limit

Additional Information

For further information regarding product information and/or services from Bank Sahabat Sampoerna, please contact the nearest branch office or via the Bank Sahabat Sampoerna call center at 1500 035.

Disclaimer (Important to read)

- The Bank may reject your service request if it does not meet applicable requirements and regulations.
- You must carefully read this Summary of Product and Service Information and have the right to ask a Bank employee any questions regarding any matters contained in this Summary of Product and Service Information.



