



SUMMARY OF PRODUCT & SERVICE INFORMATION - GENERAL VERSION

Issuer Name PT Bank Sahabat Sampoerna

Currency Rp (Rupiah)

Product Name Sampoerna Current Account

Product Type Current Account

Main Features

- The interest rates provided are equivalent to those of time deposits.
- Designed for businesses/entrepreneurs to conduct financial transactions.
- Free checkbook and transfer fees (through National Clearing System/ SKN and Real-Time Gross Settlement/ RTGS mechanism).
- Accessible through Internet Banking services (free initial hard tokens with a minimum balance of Rp5 million).
- Personal service through a relationship manager ready to meet the customer's needs.
- Minimum initial deposit:
 - Individual customer: Rp1,000,000 (one million rupiah).
 - Non-individual customer: Rp2,000,000 (two million rupiah).

Benefits

- Competitive interest rates.
- Easy account access.
- Free checkbook and transfer fees:

The following is a program for adding cashback options to Sampoerna Giro products:

Current Account users who do not yet have Internet Banking Facilities

Account Balance	Free SKN Transfer Fee	Free RTGS Transfer Fee	Free BI-FAST Transfer Fee	Free Checkbook
Rp1 million - < Rp100 million	-	0x	10x (The minimum balance at the end of the transaction day Rp10 million)	1
Rp100 million - < Rp500 million	Unlimited	10x		2
Rp500 million - < Rp5 billion	Unlimited	40x		3
Rp5 billion - < Rp50 billion	Unlimited	50x		4
≥ Rp50 billion	Unlimited	60x		5

* Customers who do not have Internet Banking receive rewards for transactions completed in branches.

Current Account users who already have Internet Banking Facilities

Account Balance	Free SKN Transfer Fee	Free RTGS Transfer Fee	Free BI-FAST Transfer Fee	Free Checkbook
Rp1 million - < Rp100 million	-	0x	15x (The minimum balance at the end of the transaction day Rp10 million)	1
Rp100 million - < Rp500 million	Unlimited	20x		2
Rp500 million - < Rp5 billion	Unlimited	60x		3
Rp5 billion - < Rp50 billion	Unlimited	80x		4
≥ Rp50 billion	Unlimited	100x		5

* Customers who already have Internet Banking receive rewards for transactions completed through both branches and Internet Banking.



Risks

- Market risk related to interest rates, i.e. increases in market interest rates are not directly reflected in changes in deposit interest rates.
- Transaction risk related to using a check, such as insufficient funds in the account or rejection of the instrument by the issuing bank.
- Operational risks related to transactions using ATM/debit card facilities, including ATM network connection issues (for individual customers).
- Risks of misuse of e-channels, username, password, e-statement, ATM/debit card, and ATM PIN (for individual customers).
- Risks related to the maximum limit of customer savings account balances that are included in the LPS guarantee program.

Requirements and Procedures

- Available for individual and corporate/non-individual customers.
- The primary documents for opening a Current Account are as follows:
 - Proof of Identity (E-KTP).
 - Account Opening General Terms and Conditions Form.
 - Account Opening Form.
 - Signature Specimen.
- For customers representing Beneficial Owners (BO), the required data include:
 1. Beneficial Owner of Individual Customer:
 - Copy of ID Card.
 - Copy of Tax ID (NPWP).
 - Beneficial Owner Form.
 - An assignment letter, agreement letter, or power of attorney indicates the legal relationship between the customer and the Beneficial Owner;
 - Statement from the customer regarding the correctness of the identity and source of funds from the Beneficial Owner.
 2. Beneficial Owner of Corporate/Non-Individual Customers:
 - Copy of ID Card.
 - Copy of Tax ID (NPWP).
 - Beneficial owner form.

Fees and minimum balance

Fee Type	Fees
Minimum initial deposit	Rp1,000,000
Minimum balance	Rp500,000
Monthly administration fee	Rp25,000
Monthly below the minimum balance fee	Rp50,000
Minimum balance for current account services	Rp1,000,000
Monthly dormant account fee	Rp25,000



Fee for dishonored checks	Rp120,000
Checkbook (25 sheets) fee	Rp275,000
Check the processing fee per sheet	Rp10,000
Account closure fee	Rp100,000
Clearing deposit fee	Rp2,000

Interest Rates

Balance	Interest Rates
Rp1 million - < Rp100 million	0.25%
Rp100 million - < Rp500 million	1.00%
Rp500 million - < Rp5 billion	1.75%
Rp5 billion - < Rp50 billion	2.25%
≥ Rp50 billion	2.75%

- Interest Rates are effective as of October 1, 2025.
- Interest Rates are subject to change at any time.

Simulation

Account Balance	Interest Rates	Date	Interest Calculation
10,000,000	0.25%	1-8 March	10,000,000 x 0.25% x 8 days : 365 hari = Rp548
50,000,000	0.25%	9-15 March	50,000,000 x 0.25% x 7 days : 365 hari = Rp2,397
100,000,000	1.00%	16-25 March	100,000,000 x 1.00% x 10 days : 365 hari = Rp27,397
1.000,000,000	1.75%	26-31 March	1,000,000,000 x 2.00% x 6 days : 365 hari = Rp287,671
Total interes before tax (<i>Gross</i>)			Rp318,013
Income tax (20%)			Rp63,602
Total interest after tax on March (<i>Nett</i>)			Rp254,411

Additional Information

The security of checkbooks and the confidentiality of e-statements are the 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.

