SUMMARY OF PRODUCT & SERVICE INFORMATION - GENERAL VERSION

Issuer Name PT Bank Sahabat Sampoerna

Product Name Individual Internet Banking

Product Type Internet banking for individual customers

Main Features

Banking services for individual customers that can be accessed via laptops, PCs, tablets, and mobile phones, with available services:

- Balance information (savings, current accounts, and time deposits).
- Information on balance movement (maximum 30 days).
- Information on transaction history (maximum 90 days).
- Transfer to account in Bank Sahabat Sampoerna.
- Transfer to other banks via BI-FAST.
- Transfer to other banks via SKN & RTGS.
- Transfer to other banks via PRIMA & BERSAMA networks.
- Batch transfers.
- Bill payment.
- Mobile top-up.
- Loan information.

Benefits

Transaction flexibility without having to visit the branch, thereby increasing convenience. .

Risks

Risks related to the security of transactions in e-channel, especially concerning user ID information, passwords, and activation codes used in this service.

Requirements and Procedures

A. Individual Internet Banking enrollment mechanism:

1. Intended for individual customers.
2. Customers must have a savings account, regular checking account, and/or current account loan account at Bank Sahabat Sampoerna.
3. Customers with “AND” or “OR” joint accounts can not have Individual Internet Banking facilities.
4. Individual Internet Banking registration can be done through ATMs and the nearest Bank Sahabat Sampoerna Branch.
5. Registration through an ATM is done using a Bank Sahabat Sampoerna ATM card to get a user ID and password. Then, customers visit the nearest Bank Sahabat Sampoerna Branch to obtain a token and pin mailer to activate Individual Internet Banking.

6. When the customer registers/activates the Individual Internet Banking facility at the Bank Sahabat Sampoerna Branch, the customer needs to show a valid original proof of identity (ID Card/ KTP, Driving License/ SIM) and proof of ownership of the account holder and complete:
    a. New customer: Individual Internet Banking application (on account opening form).
    b. Existing customer: Individual Internet Banking facility approval form.
7. The customer must put his/ her email address on the Individual Internet Banking application form. The email address will be used to receive information on Internet Banking transactions.

B. Individual Internet Banking closing mechanism:

1. Access to Individual Internet Banking services will be terminated by Bank Sahabat Sampoerna if:
    a. The customer submits a request for termination of Bank Sahabat Sampoerna Individual Internet Banking services in writing by filling out the Individual Internet Banking facility approval form provided by Bank Sahabat Sampoerna.
    b. The customer closes the account at Bank Sahabat Sampoerna.
    c. A written report is received from the customer regarding the suspicion or knowledge of user ID, password, security image, secret question, and PIN by unauthorized parties.
    d. Bank Sahabat Sampoerna discovers the misuse of customer accounts in relation to law violations .
    e. Bank Sahabat Sampoerna is obliged to terminate access to Internet Banking services based on applicable laws and regulations.
    f. Bank Sahabat Sampoerna experiences a disruption, causing the cessation of these services.
2. Customers who terminate access to Individual Internet Banking services are not required to return the token to the Branch.
3. To re-activate due to the termination of service access mentioned above, customers must re-register at the Bank Sahabat Sampoerna branch office.

Transaction Limit

Transaction Type	Min. Amount Per Transaction	Max. Amount Per Transaction	Max. Amount Per Day
Transfer to accounts in Bank Sahabat Sampoerna	Rp10,000	Rp500,000,000	Rp500,000,000
Transfer to another bank:			
• SKN	Rp50,000	Rp250,000,000	Rp250,000,000
• RTGS	Rp100,000,001	Rp500,000,000	Rp500,000,000
• Online transfer	Rp10,000	Rp25,000,000	Rp100,000,000
• BI-FAST	Rp5,000	Rp250,000,000	Rp500,000,000
All Purchases	Rp0	Rp5,000,000	Rp10,000,000
All Payments	Rp10,000	Rp250,000,000	Rp250,000,000

Additional Information

- The customers in responsible for the confidentiality of passcode information (User ID, password, and activation code) related to this service.
- To maintain transaction security, before accessing the Bank Sahabat Sampoerna website, please ensure that the computer, laptop, or smartphone device used meets the standard requirements of the device manufacturer and complies with the official platform. Please ensure the device has not been modified (rooted or jailbroken). Non-compliance with the above provisions is the responsibility of the customer. The customer hereby releases the Bank from all forms of responsibility or demands from the customer for any consequences that arise.

Disclaimer (Important to read)

- The bank reserves the right to reject your service application if it does not meet the applicable requirements and regulation.
- You are required to carefully read this Product and Service Information Summary and have the right to ask Bank employees about all matters contained in this Produk and Service Information Summary.

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