Bank Sahabat Sampoerna

SUMMARY OF PRODUCT & SERVICE INFORMATION - GENERAL VERSION

Issuer Name PT Bank Sahabat Sampoerna

Product Name Sampoerna Mobile Banking

Product Type The banking e-channels service in the form of Mobile Banking

Main Features

- Transactional Features:
  - E-Wallet top-up.
  - Purchase of mobile phone credit & electricity tokens.
  - Payment for Telkom, internet, cable TV, PDAM (water utility), PLN (electricity utility), airline tickets, and KAI (train) tickets.
- Functional features:
  - Face ID/fingerprint ID (according to the customer's gadget specifications).
  - QRIS.
  - Remember the user ID.
- Account Management Features:
  - Online new product registration.
  - Mobile banking activation for existing customers.
  - Physical Debit Card request.
  - e-statement.
- Membership & Rewards Features:
  - Points and.
  - Referral Code.
- Notification Feature.

Benefits

Provides flexibility for transactions without the need to visit a branch to facilitate customer mobilization and can increase convenience when making transactions for customers.

Risks

Risks related to transaction security on e-channels, especially concerning User ID, Password, SMS token, activation code, and/or Mobile Personal Identification Number (Mobile PIN) used in this service.

Requirements and Procedures

1. The Sampoerna Mobile Banking application can be accessed by:
   a. Prospective customers
   Prospective customers can open online accounts.
   b. Existing customers
   Customers can open online accounts, make banking transactions, and access all features available in Sampoerna Mobile Banking.
2. Users can use the Sampoerna Mobile Banking application service to get information and/or carry out banking transactions that Bank Sahabat Sampoerna determined.
3. The Sampoerna Mobile Banking application can be downloaded from:
   a. Play Store (for Android users).
   b. App Store (for iOS users).

4. A User ID and password are required to log into the Sampoerna Mobile Banking application. The User ID consists of a combination of letters and numbers generated by the system or is the customer's registered mobile number at Bank Sahabat Sampoerna.
5. For every banking transaction, then:
    a. Customers must ensure the accuracy and completeness of banking transaction instructions (including ensuring all required transaction data is filled in completely and correctly).
    b. Approval for the execution of banking transactions is given once the customer confirms the accuracy and completeness of the inputted data during system confirmation. As a sign of approval, the customer must enter the Application PIN.
    Notes:
        - Application PIN consists of a 6 (six) digit number generated during registration (firstime online account opening/Mobile Banking activation).
        - All banking transactions ordered to Bank Sahabat Sampoerna and approved by the customer cannot be canceled.
6. Each approved customer order stored in the Bank Sahabat Sampoerna data center is considered accurate and serves as proof of the customer's instruction to Bank Sahabat Sampoerna to execute the intended banking transaction.
7. Bank Sahabat Sampoerna accepts and processes every customer order as a valid instruction based on the use of user ID, password, and application PIN.
8. For each financial transaction, the system confirms the inputted data so that the customer can correct the data by clicking the "Back" button.
9. Transaction limits follow the deposit's terms and conditions that can be accessed via the Sampoerna Mobile Banking application.
10. Customers will receive notifications through the Sampoerna Mobile Banking application if their balances are insufficient and transactions cannot be processed.
11. Bank Sahabat Sampoerna reserves the right not to execute orders from the user/customer if:
    a. The Customer's account balance at Bank Sahabat Sampoerna is insufficient or the account is blocked/ closed or based on other considerations by Bank Sahabat Sampoerna communicated to the customer.
    b. Bank Sahabat Sampoerna knows or suspects fraud or criminal activity has occurred or will occur.
    c. There is an official order from the authorized institution or law enforcement agencies in accordance with applicable laws (such as investigators, public prosecutors, judges, police, KPK, PPATK, etc.).

Note: Bank Sahabat Sampoerna will inform customers in writing if transactions are blocked, delayed, or terminated.

12. As proof that the banking transactions ordered by the customer have been successfully executed by Bank Sahabat Sampoerna, then:
    a. Customers will receive transaction/reference numbers on the transaction page of the Sampoerna Mobile Banking application.
    b. Customers will receive email notifications (push notifications on the application and email) for every transaction.
    c. Customers can check the history of banking transactions on the Sampoerna Mobile Banking application for up to the past 90 calendar days.

Transaction Limit

Transaction Type	Min. Amount Per Transaction	Max. Amount Per Transaction	Max. Amount Per Day
Transfer to an account in Bank Sahabat Sampoerna	Rp2,000	Rp500,000,000	Rp500,000,000
Online transfer	Rp10,000	Rp25,000,000	Rp100,000,000
Transfer BI-Fast	Rp5,000	Rp250,000,000	Rp250,000,000
Transfer SKN	Rp50,000	Rp250,000,000	Rp250,000,000
Transfer RTGS	Rp100,000,001	Rp500,000,000	Rp1,000,000,000
All purchases	Rp0	Rp5,000,000	Rp10,000,000
All payments	Rp10,000	Rp250,000,000	Rp250,000,000

Additional Information

- The customer is responsible for the confidentiality of passcode information (User ID, password, SMS token, activation code, and/or Mobile PIN) related to this service.
- To maintain transactions' security, before downloading the Sampoerna Mobile Banking application, ensure that the smartphone device used meets the standard requirements from the device manufacturer, complies with the type of official platform used (Android and iOS), and has not been modified (rooted or jailbroken). Non-compliance with these provisions is the responsibility of the customer, who hereby releases the Bank from any liability or claims arising from such actions.
- In case the customer loses their smartphone or changes their telephone number, they should promptly inform Bank Sahabat Sampoerna.

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**.