



SUMMARY OF PRODUCT AND SERVICE INFORMATION - GENERAL VERSION

Issuer Name	PT Bank Sahabat Sampoerna	Currency	Rp (Rupiah)
Product Name	Individual High Yield Savings (HYS)	Product Type	Savings Account

Main Features

- Interest rates that are equivalent to time deposit rates.
- Opening an account can be carried out at the nearest branch.
- Equipped with ATM/debit cards, Mobile Banking, and Internet Banking.
- Affordable initial deposit.
- Various free-of-charge features:
 - Monthly administration fee.
 - Account statement printing fee.
 - ATM card issuance fee.
 - Internet Banking token fees.
 - Checking balances, cash withdrawals, and transfers through the GPN/PRIMA/ BERSAMA network.

Benefits

- Competitive interest rates.
- Numerous free-of-charge features.
- Comfort and convenience in transacting at various merchants utilizing the Bank's Electronic Data Capture (EDC) on the GPN network.
- Convenient transactions through the GPN, PRIMA, and BERSAMA networks.
- Reimbursement fee for up to 10x (ten times) per month for incoming LLG/SKN/RTGS/online transfers if the end-of-day balance is more than Rp25,000,000 (fifty million Rupiah) using the cashback method, which will be paid on the next business day.
 - SKN/LLG: Rp2,900 (two thousand nine hundred Rupiah).
 - Online transfer: Rp6,500 (six thousand five hundred rupiah).
 - RTGS: Rp20,000 (twenty thousand rupiah).

Risks

- Market risk related to interest rates, i.e. increases in market interest rates are not directly reflected in changes in deposit interest rates.
- Operational risks related to transactions using ATM/debit card facilities, including issues with ATM network connections and/or Electronic Data Capture (EDC) machines.
- Risks related to the maximum limit of customer savings account balances that are covered by the LPS guarantee program.
- Risk of misuse of e-channel, username, password, e-statement, ATM/debit card, and ATM PIN.

Requirements and Procedures

The requirements for opening a savings account are as follows:

- Available for individual customers.
- Have an e-KTP & Tax ID/ NPWP (customers who do not have an NPWP must complete a statement letter stating that they do not have an NPWP).
- Completed and signed account opening forms.



- Sign the general terms and conditions of the savings.
- Provide a sample signature on the Signature Specimen Card (KCTT).
- If the customer opening the account for someone else (Beneficial Owner (BO)), then the prospective customer must complete:
 1. Beneficial Owner (BO) Identity Card (E-KTP).
 2. Beneficial Owner (BO) Form.
 3. Beneficial Owner (BO) Tax ID.

Fees

Fee Type	Fee
Initial deposit	Rp1,000,000
Balance on hold	Rp1,000,000
Monthly administration & ATM fees	Free
Cash withdrawal fees at Bank Sahabat Sampoerna ATMs	Free
Cash withdrawal fees at GPN/PRIMA/BERSAMA	Free for 30x (thirty times) per month (The rest shall be charged Rp7,500)
Transfer fee to Bank Sahabat Sampoerna	Free
Transfer fees to other banks:	
• Real-time online	Free for 10x (ten times) per month (minimum end-of-day balance is Rp5 million)
• LLG/SKN	Free for 25x (twenty five times) per month (minimum end-of-day balance of Rp25 million)
• RTGS	Free for 10x (ten times) per month (minimum end-of-day balance of Rp25 million)
• BI-FAST	Rp2,500
Balance checking fees:	
• Bank Sahabat Sampoerna ATMs • Internet Banking • Mobile Banking • Branch	Free
• Other banks' ATMs in the GPN/PRIMA/BERSAMA network	Free (minimum end-of-day balance of Rp5 million)
Other administrative costs:	
• Account opening & ATM card issuance	Free
• Account closure	Rp50,000
• IB hard token	(Minimum balance of Rp5 million at the time of application)
Replacement fee:	
• ATM Card due to damaged/lost	Rp30,000
• ATM Card due to expiration	Free
• IB Token	Rp500,000



Interest Rates

Total Balance	Interest Rates
≥ Rp10 million - < Rp100 million	0.50%
≥ Rp100 million - < Rp1 billion	1.00%
≥ Rp1 billion - < Rp5 billion	2.50%
≥ Rp5 billion	3.00%

*Interest rates are effective as of October 01, 2025.

*Interest rates are subject to change at any time.

Simulation

Account Balance	Interest Rates	Date	Interest Calculation
10,000,000	0.50%	1-8 March	$10,000,000 \times 0.50\% \times 8 \text{ days} : 365 \text{ days} = \text{Rp1,096}$
50,000,000	0.50%	9-15 March	$50,000,000 \times 0.50\% \times 7 \text{ days} : 365 \text{ days} = \text{Rp4,795}$
100,000,000	1.00%	16-25 March	$100,000,000 \times 1.00\% \times 10 \text{ days} : 365 \text{ days} = \text{Rp27,397}$
1,000,000,000	2.50%	26-31 March	$1,000,000,000 \times 2.50\% \times 6 \text{ days} : 365 \text{ days} = \text{Rp410,959}$
Total interest before tax (Gross)			Rp444,247
Income Tax (20%)			Rp88,849
Total interest after tax (Nett)			Rp355.398

Additional Information

Passbook, ATM card, and confidentiality of passcode information related to ATM/debit services, as well as e-statements shall be the responsibility of the customer.

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 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 Summary of Product and Service Information.

