



SUMMARY OF PRODUCT AND SERVICE INFORMATION - GENERAL VERSION

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

Main Features

- Savings specifically for business purposes.
- Interest rates that are equivalent to deposit rates.
- Account opening shall be carried out at the nearest branch.
- Equipped with ATM/debit card and internet banking (IB).
- Affordable initial deposit.
- Several 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.
- Many free features.
- Convenient transaction 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 Rp50,000,000 (fifty million Rupiah) using the cashback method which will be paid on the next business day.
- The reimbursement amounts are as follows:
 - 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.
- Risk of misuse of e-channel, username, password, e-statement, ATM/debit card, and ATM PIN.
- Risks related to the maximum limit of customer savings account balances that are covered by the LPS guarantee program.

Requirements and Procedures

The requirements for opening a savings account are as follows:

- Available for non-individual customers/business entities.
- Show the current Deed of Establishment/Articles of Association and Bylaws (AD ART) and identity card (e-KTP) of the authorized management.
- Provide a power of attorney from the management authorized to represent the business entity.



- Complete the account opening forms.
- Sign the general terms and conditions of the savings account.
- Provide a sample signature on the Signature Specimen Card (KCTT).
- If the customer is 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 (NPWP).

Fees

Fee Type	Fee
Initial deposit	Rp2,000,000
Minimum balance	Rp2,000,000
Below minimum balance fee	Free
Monthly administration and 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 Sampoerna Bank	Free
Transfer fees to other banks:	
• Real-time online	Free for 10x (ten times) per month (minimum end-of-day balance of Rp25 million)
• LLG/SKN	Free for 25x (twenty-five times) per month (minimum end-of-day balance of Rp50 million)
• RTGS	Free for 10x (ten times) per month (minimum end-of-day balance of Rp50 Million)
• BI-FAST	Rp2,500
Balance checking fees:	
• Bank Sahabat Sampoerna ATMs • Internet Banking • Mobile Banking • Branch	Free
• Other banks' ATMs	Free (minimum balance of Rp25 million)
Other administrative costs:	
• Account opening & ATM card issuance	Free
• Account closure	Rp100,000
• Submission of Internet Banking hard tokens	Free 2 units (Minimum balance of Rp5 million at the time of application)
Dormant account	Rp10,000



Dormant period	6 month
Replacement fee:	
• ATM Card due to damage or lost	Rp30,000
• ATM Card due to expiration	Free
• Token IB	Rp500,000

Interest Rates

Balance Level	Interest Rate
< Rp100 million	0.50%
≥ Rp100 million - < Rp1 billion	1.00%
≥ Rp1 billion - < Rp10 billion	2.50%
≥ Rp10 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 Rate	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 on March (Nett)			Rp355,398

Additional Information

Confidentiality of username and password information related to e-channel, e-statement, ATM/debit card, and ATM PIN services shall be the customers' responsibility.

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 Product and Service Information Summary.

