



Bank Sahabat
Sampoerna

SUMMARY OF PRODUCT AND SERVICE INFORMATION - GENERAL VERSION

Issuer Name PT Bank Sahabat Sampoerna

Currency Rp (Rupiah)

Product Name Tabungan Hati

Product Type Savings Account

Main Features

- Bank Sahabat Sampoerna will donate some of the customer's interest to those in need without reducing the principal balance of the savings.
- It's convenient, as donations are automatically deducted monthly from savings interest to partner foundations while customers continue to receive competitive interest rates.
- Transparent donation distribution reports to customers via SMS and WhatsApp (monthly notification of donation amounts and quarterly e-newsletters).
- It is equipped with an Internet Banking (IB) facility and free hard token fees if the account balance is at least Rp2.000.000 (two million Rupiah) at the time of token application.
- The customer may request Mobile Banking (MB) and ATM access.
- Affordable initial deposit.
- Free of monthly administration fee.
- Free ATM card issuance fee.

Benefits

- Competitive interest rates even after donations.
- Affordable initial deposit.
- Daily interest calculation.
- Free cash withdrawal fee up to 30 times per month at any ATM using GPN/PRIMA/BERSAMA networks.

Risks

- Market risk related to interest rates, where an increase in market interest rate is 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 covered under the LPS guarantee program.

Requirements and Procedures

The requirements for opening this savings account are as follows:

- Available for Individual customers.
- Owns identity card (e-KTP) & tax ID (NPWP) (customers who do not have a tax ID must complete a statement declaring they don't have one).
- Completed and signed the account opening form.
- Signed general terms and conditions of the savings account.
- A sample signature on the Sample Signature Card (KCTT).
- If a customer opens an account for someone else (Beneficial Owner (BO)), the customer must attach:
 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	Rp500,000
Balance on hold	Rp500,000
Monthly administration and ATM fees	Free
Cash withdrawal fees at Bank Sahabat Sampoerna ATMs	Free
Cash withdrawal fees at ATMs with in GPN/PRIMA/ BERSAMA Network	Free for 30x (thirty times) per month (The rest shall be charged Rp7,500)
Transfer to accounts in Bank Sahabat Sampoerna	Free
Transfer fees to other banks:	
• Real-time online	Rp6,500
• LLG/SKN	Rp6,500
• RTGS:	
- Via Internet Banking	Rp25,000
- Via Counter	Rp30,000
• BI-FAST	Free for 50x (fifty times) per month (The rest shall be charged Rp2,500)
Balance checking fees at:	
• ATM Bank Sahabat Sampoerna/Internet Banking (IB)/ Mobile Banking (MB)/teller	Free
• ATMs of other banks in the GPN/PRIMA/BERSAMA network	Rp4,000
Other administrative costs:	
• Account opening & Account closure	Free
• ATM card issuance	Free
• IB Token	(minimum balance of Rp2 million at the time of application)
Replacement fee:	
• ATM card due to damage/lost	Rp30.000
• ATM card due to expired	Free
• IB token	Rp500,000

Interest Rates

Total Balance	Total Interest	Interest Received by the Customer	Donation
Rp500 thousand – < Rp100 million	3.00%	0.50%	2.50%
≥ Rp100 million	3.50%	1.00%	2.50%

* Effective interest rate per October 01, 2025.

* Interest rates shall be subject to change at any time.



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Simulation*

Saving Value	Interest**	Charity**	Interest per Month***	Nominal Donation per Month
Rp10 million	0.50%	2.50%	Rp1,644	Rp20,548
Rp50 million	0.50%	2.50%	Rp8,219	Rp102,740
Rp100 million	1.00%	2.50%	Rp65,753	Rp205,479
Rp500 million	1.00%	2.50%	Rp328,767	Rp1,027,397

*Simulation is based on the interest rate effective from October 01, 2025.

**Interest rates shall be subject to change at any time.

***After deduction of income tax.

Additional Information

The customer is solely responsible for the passbook and the confidentiality of username and password information related to e-channel services or facilities, e-statements, ATM/debit cards, and ATM PINs.

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.



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Bank Sahabat Sampoerna is licensed and supervised by the Financial Service Authority of Indonesia (OJK) & Bank Indonesia (BI), and an insured member of Indonesia Deposit Insurance Corporation (LPS).

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