SUMMARY OF PRODUCT AND SERVICE INFORMATION - GENERAL VERSION

Issuer Name	PT Bank Sahabat Sampoerna	**Currency**	Rp (Rupiah)
Product Name	Sampoerna Savings	**Product Type**	Savings Account

Main Features

- Provides competitive interest rates.
- Account opening can be carried out at the nearest Branch Office.
- Equipped with ATM/debit cards, Mobile Banking (MB) and Internet Banking (IB)
- Affordable initial deposit.
- Free of charge for up to 30x (thirty times) cash withdrawals per month on the GPN/PRIMA/BERSAMA networks.

Benefits

- Competitive interest rates.
- Affordable initial deposit.
- Easy and practical account opening process.
- Comfort and convenience in making transactions at all merchants that use the Electronic Data Capture (EDC) on the GPN network.
- Ease of transaction on the GPN, PRIMA, and BERSAMA networks, with the following menu options:
  - Balance information.
  - Cash withdrawal.
  - Transfers between accounts within participating banks' networks.
  - Debit transactions on the GPN/PRIMA/BERSAMA network.
  - Change of PIN.
  - Payments and purchases.

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 that are covered under the LPS guarantee program.

Requirements and Procedures

The requirements for opening a savings account are as follows:

- Available for individual customers.
- Owns e-KTP & Tax ID (NPWP) (customers who do not have an NPWP must complete a statement declaring they do not have an NPWP).
- Completed and signed the account opening forms.
- Signed general terms and conditions of the savings account.
- Sample signature on the Sample Signature Card (KCTT).
- If the customer opens an account for someone else (Beneficial Owner/ BO), the 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	Fees
Minimum initial deposit	Rp100,000
Balance on hold	Rp50,000
Minimum balance fee	Rp10,000
Opening stamp duty fee	Rp10,000
Monthly administration fee	Rp10,000
ATM card replacement fee:	
• Damage or lost	Rp30,000
• Expired	Free
Cash withdrawal fees at GPN/PRIMA/ BERSAMA network ATMs	Free for 30x (thirty times) per month (The rest shall be charged Rp7,500)
Cash withdrawal fees at Bank Sahabat Sampoerna ATMs	Free
Transfer to accounts in Bank Sampoerna	Free
Online tranfer fee	Rp6,500
Online Transfer fees using Prima/ BERSAMA Network	Rp4,000
LLG/SKN transfer fees	Rp2,900
RTGS transfer fee:	
• Via Teller	Rp30,000
• Via Internet Banking	Rp25,000
BI-FAST	Rp2,500
Dormant fee	Rp10,000
Account closing fee	Rp25,000
Internet Banking hard token issuance fee	Free (minimum balance of Rp2 Million at the time of application)
Internet Banking hard token replacement fee	Rp500,000

Interest Rates

Total Balance	Interest Rate
< Rp500 million	0.25%
≥ Rp500 million	1.00%

**interest rates are effective as of September 01, 2025.*

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

Simulation

Account Balance	Interest Rate	Date	Interest Calculation
10,000,000	0.25%	1-8 March	10,000,000 x 0.25% x 8 days : 365 days = **Rp548**
50,000,000	0.25%	9-15 March	50,000,000 x 0.25% x 7 days : 365 days = **Rp2,397**
100,000,000	0.25%	16-25 March	100,000,000 x 0.25% x 10 days : 365 days = **Rp6,849**
500,000,000	1.00%	26-31 March	500,000,000 x 1.00% x 6 days : 365 days = **Rp82,192**
Total Interest Before Tax (Gross)			**Rp91,986**
Income Tax (20%)			**Rp18,397**
Total Interest After Tax March (Nett)			**Rp73,589**

Additional Information

The confidentiality of username and password information related to e-channel services, e-statements, ATM/debit cards, and ATM PINs shall be the sole 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.