SUMMARY OF PRODUCT AND/OR SERVICE INFORMATION (PERSONAL VERSION)

Issuer Name:	PT Bank CTBC Indonesia	Product Type:	Current Account
Product Name:	Current Account	Product Description:	A current account designed to support the Customer's business and operational transaction needs, complemented by convenient and secure banking services.
Currency:	IDR		

KEY FEATURES

Initial Deposit:	Rp2,000,000	Daily Debit Card Purchase Limit***	Rp. 10.000- Rp 10.000.000
Minimum Balance:	Rp10,000,000	Daily ATM Cash Withdrawal Limit***	Rp. 50.000- Rp 15.000.000

Current Account Interest Rate*

Placement Amount Tier	Interest Rate p.a.
< 50 Mio	0.00%
50 Mio - < 500 Mio	0.15%
500 Mio - < 1 Bio	0.50%
1 Bio - < 2 Bio	0.75%
≥ 2 Bio	

Deposit Insurance Maximum Interest Rate**: 3.75%

Daily E-Channel Transfer Limits

ATM: ***	Rp. 10.000- Rp 25.000.000
Internet Banking:	N/A
Mobile Banking:***	Rp. 10.000- Rp 150.000.000

* Current account interest rates are non-binding, may be changed at any time, and are applicable as of the date this document is issued
** The applicable maximum insured interest rate determined by the Indonesia Deposit Insurance Corporation (LPS) as of the date this document is issued.
*** ATM and Mobile Banking facilities are available only to individual Customers.

FEES AND CHARGES

Monthly Administration Fee:	N/A
Stamp Duty:	Rp10,000
Inactive Account Fee:	Rp100,000
Additional Administration Fee for Balance Below Minimum:	Rp50,000
Dormant Account Fee:	Rp100,000
Account Closure Fee:	Rp100,000

Lost/Damaged Card Replacement Fee:	Rp30,000
Cash Withdrawal Fee at Other Banks' ATMs:	Free
Balance Inquiry Fee at Other Banks' ATMs:	Rp4,000

Interbank Transfer Fee:

Online	Rp3,500
SKN	Rp2,900
RTGS	Rp30,000
BI-Fast	Rp2,500

Note: Fees may be changed at any time in accordance with the Bank's policies, subject to prior notification to the Customer in accordance with applicable laws and regulations.

Benefits

1.Customers may use the current account to support their business and operational transaction needs in accordance with the Bank's terms and conditions.
2.Customers may earn current account interest based on the account balance, applicable interest-rate tiers, currency, taxes, and the Bank's prevailing terms and conditions.
3.Customers may use Cheques and/or Bilyet Giro as payment instruments in accordance with the Bank's terms and applicable regulations.
4.Customers may receive monthly transaction reports in the form of account statements, monthly statements, e-statements, or other media provided by the Bank, subject to facility availability and the Bank's terms and conditions.
5.Customers may use Digital Banking services, subject to facility availability and the Bank's terms and conditions.
6.Customers may be eligible for waivers or reductions of certain fees if they meet the minimum-balance, minimum-average-balance, or other requirements stated in the Key Features, Fees and Charges, and/or the Bank's prevailing terms and conditions.

Risks / Consequences

1.Customer deposits will not be insured by LPS if they do not meet the applicable LPS deposit insurance requirements, including where the total amount of the Customer's deposits with one bank exceeds the maximum amount insured by LPS, the current account interest rate exceeds the LPS Maximum Insured Interest Rate, and/or the Customer receives other benefits or incentives from the Bank that are treated as an interest component and cause the effective return on the deposit to exceed the LPS Maximum Insured Interest Rate.
2.Current account interest rates may be changed at any time in accordance with the Bank's policies. A reduction in the interest rate will reduce the amount of current account interest received by the Customer.
3.Customers may be charged fees in accordance with the Bank's prevailing tariff and fee schedule, as stated in the Fees and Charges section.
4.Customers may be listed in Bank Indonesia's National Blacklist (Daftar Hitam Nasional or DHN) if they meet the applicable DHN criteria relating to the issuance of dishonoured Cheques and/or Bilyet Giro.
5.Customers are responsible for the use, safekeeping, and security of Cheques and/or Bilyet Giro. Misuse, loss, or negligence in their use may result in losses to the Customer.
6.If the Customer's account remains inactive for a certain period in accordance with the Bank's terms and conditions, the account status may be changed to inactive or dormant, and the applicable fee may be charged.
7.Customers are responsible for maintaining the confidentiality and security of their PIN, password, OTP, user ID, token, and/or other transaction credentials.
8.The Bank has the right to reject an account-opening application, restrict transactions, block an account, or close an account in accordance with the Bank's terms and conditions and applicable laws and regulations.

REQUIREMENTS AND PROCEDURES

Customers are required to complete the following requirements:
1.Complete and sign the Customer Data Form, Account Opening Form, and/or other documents required by the Bank.
2.Provide the documents required by the Bank, including a copy of a valid Indonesian Identity Card (KTP) or passport, a copy of the Taxpayer Identification Number (NPWP) if required, business legality documents, authorization documents, and/or other supporting documents according to the Customer type and the Bank's requirements.
3.Make the initial deposit in the amount stated in the Key Features section.
4.Maintain the minimum balance or minimum average balance in accordance with the product terms stated in the Key Features section.
5.If the Customer's account balance or average balance falls below the required minimum, the Customer may be charged a below-minimum-balance fee, may not receive certain benefits, or may be subject to other consequences as stated in the Fees and Charges section and/or the Bank's prevailing tariff and fee schedule.
6.Comply with the requirements governing the use of Cheques and/or Bilyet Giro in accordance with the Bank's terms and applicable regulations.
7.Provide the Bank with information and/or data that is true, accurate, complete, and up to date.
8.The Bank has the right to reject an account-opening application, request additional documents, restrict transactions, block an account, or close an account if the Customer does not meet the requirements, provides inaccurate information, or based on other considerations in accordance with the Bank's terms and conditions and applicable laws and regulations.

Questions and complaints may be submitted through:
- • Nearest CTBC Branch
- • Call CTBC: 0807 122 1111
- • Website: www.ctbcbank.co.id
- • Email: callcenter@ctbcbank.co.id

SIMULATION

illustration of the interest rate

Fund Placement Tiering	Rate p.a
< Rp 50 Mio	0%
Rp 50 Mio - < Rp 500 Mio	0.25%
Rp 500 Mio - < Rp 1 Bio	0.50%

balance assumption:
Date 1 – 15 = Rp 50.000.000
Date 16 – 30 = Rp 100.000.000

Using the illustrative interest-rate table above, the amount of interest received by the Customer would be:

$$\frac{(15\text{xRp } 50.000.000\text{x}0.25\%) + (15\text{xRp } 100.000.000\text{x}0.50\%)}{365} = \text{IDR } 25{,}684.93 \quad \text{(Gross)}$$

Interest Rate Calculation:

$$\frac{\text{Number of days from funded fund x Balance x Interest Rate}}{365}$$

Notes
• The interest calculation above is for illustrative purposes only. The actual calculation is performed automatically by the system and can be viewed in the Customer's account transaction records.
• The interest amount above is before the deduction of 20% tax on interest.
• Interest will be credited to the Customer's account monthly.

ADDITIONAL INFORMATION
1.The initial deposit, minimum balance, minimum average balance, transaction limits, current account interest rates, benefits, and product features are subject to the terms stated in the Key Features section. 2.Fees charged to Customers are subject to the terms stated in the Fees and Charges section and/or the Bank's prevailing tariff and fee schedule. 3.Current account interest is calculated based on the account balance, applicable interest-rate tiers, number of days, taxes, and the Bank's prevailing terms and conditions. 4.Current account interest is credited to the Customer's account monthly in accordance with the Bank's terms and conditions. 5.Cheque and/or Bilyet Giro facilities may be provided for IDR Current Accounts in accordance with the Bank's terms and applicable regulations. 6.Customers must use Cheques and/or Bilyet Giro carefully and responsibly in accordance with the Bank's terms and applicable regulations. 7.The Bank may provide monthly transaction reports in the form of account statements, monthly statements, e-statements, or other media provided by the Bank, subject to facility availability and the Bank's terms and conditions. Such reports may be used by Customers to monitor account transactions and support business administration needs. 8.PT Bank CTBC Indonesia is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia, and is a participant in the Indonesia Deposit Insurance Corporation (LPS) deposit insurance program.

DISCLAIMER (IMPORTANT—PLEASE READ CAREFULLY)
1.The Prospective Customer has read, received an explanation of, and understood the current account product in accordance with this Summary of Product and/or Service Information, including its features, benefits, risks, fees, rights, obligations, and the consequences of using the product. 2.The Prospective Customer understands that the use of Cheques and/or Bilyet Giro is subject to the Bank's terms and applicable regulations, including provisions relating to dishonoured Cheques and/or Bilyet Giro and the National Blacklist. 3.This Summary of Product and/or Service Information does not form part of the account-opening application. The Prospective Customer remains required to read, understand, and sign the application, forms, agreements, and other documents required by the Bank. 4.The Bank has the right to reject an account-opening application if the Prospective Customer does not meet the requirements, the Bank's internal policies, and/or applicable laws and regulations. 5.The Prospective Customer is required to read, understand, and sign the account-opening application. 6.The information in this Summary of Product and/or Service Information is valid from the document print date until 31/07/2027, or until any change is notified by the Bank in accordance with applicable requirements. 7.The Prospective Customer must carefully read this Summary of Product and/or Service Information before agreeing to open the account and has the right to ask Bank employees about any matter relating to it.

CTBC BANK
中國信託銀行

Document Print Date
31/07/2026