

PRODUCT AND/OR SERVICE INFORMATION SUMMARY GENERIC VERSION			
Issuer Name : PT Super Bank Indonesia Tbk		Product Type : Saving Account	
Product Name : Celengan by Superbank ("Celengan")		Product Description : A savings account featuring a daily automatic debit function from the Main Account, with either a rounding-based amount or a fixed amount determined by the Customer.	
Currency : Rupiah (IDR)			
Celengan Main Features			
Minimum Balance : IDR 0		Guaranteed Interest Rate** :	3.5%
Initial Deposit : IDR 0		Daily Transfer / Transaction Limit:	No transaction features are available in the Celengan.
Interest Rate* : 10% per annum		Maximum Account Balance :	IDR 5,000,000
*) Effective as of the date this document is issued. Interest rates may change at any time. The Bank may offer special and tactical interest rates during promotional periods			
**) The deposit insurance interest rate of the Indonesia Deposit Insurance Corporation (LPS) applicable on the date this document is issued may change at any time in accordance with LPS regulations and can be viewed at www.lps.go.id			
Fees			
Monthly Administration Fee : None		Account Closure Fee : None	
Below Minimum Balance Fee: None		Dormant Account Fee : None	
Tax on Interest : 20% interest tax			
Benefits		Risks	
1. Helps customers save automatically through the Superbank App, without needing to open a new account or exit the Superbank App. 2. With a one-time authorization and automatic credit of funds into the		1. Your savings are not guaranteed by LPS if: a. The nominal balance exceeds IDR 2,000,000,000 in the Bank; b. The savings interest rate exceeds the LPS-guaranteed	

Celengan account based on the amount and calculation determined by the Customer, saving can continue consistently without requiring repeated authorization processes. - The entire process is conducted online, including balance monitoring and transaction history for the Celengan account, allowing customers to view their activities in the Celengan account without visiting a Bank branch. - The crediting process of the Celengan account is done using funds from the Main Savings Account, meaning transfers occur within the customer's own account. - Helps the Customer maintain consistency and discipline in saving, as the Celengan will be credited daily and the funds will be locked in accordance with applicable terms and conditions. - The balance in the Celengan account will be automatically disbursed to the Main Savings Account once it reaches the specified amount of IDR 5,000,000. - A competitive interest rate is applied, in accordance with the terms set by the Bank.	rate. - The customer's failure to maintain the confidentiality of their PIN or OTP (One-Time Password) may result in unauthorized parties misusing access to the Superbank App. - The balance in the Celengan cannot be used for transactions, unless the Customer first transfers or withdraws the Celengan balance.
Terms and Procedures	
- Customers must fulfill the following requirements: - Must be a registered Customer of PT Super Bank Indonesia Tbk. - Must have an active Superbank account. - Must use the Superbank Application in the applicable version for Android or iOS. - Must open Celengan through the Superbank Application and select the funding amount and funding method, without being required to provide any additional data or information. - You may submit inquiries and complaints through our 24-hour Customer Service, Super Care: 📞 Contact Center 1500333 ✉ Email care@superbank.id 💬 Live Chat feature in the Superbank Application - Additional information on fees, benefits, and risks is accessible through PT Super Bank Indonesia Tbk's official website or other Bank communication channels.	
Simulation	
Celengan Interest Calculation Example : Gross Interest Calculation : (Balance x Interest Rate x Number of Days Balance Held) / Number of Days in a Year	

Tax: 20% x Gross Interest
 Net Interest: Gross Interest - Tax

Tax on interest shall be imposed where the total balance of the Customer's deposits in a single account exceeds IDR 7,500,000 or in accordance with the prevailing regulations.

Interest Calculation Example:

The Customer has a balance in Celengan of IDR 1,000,000 and maintains a total deposit balance exceeding IDR 7,500,000 across all savings products at Superbank.

Balance	Interest Rate (%) per annum	Holding Term	Holding Period	Gross Interest	Tax 20%	Net Interest
IDR 1,000,000	10%	1 Jan - 31 Jan 2025	31 days	IDR 8,493	IDR 1,699	IDR 6,795

Gross Interest Calculation : (IDR 1,000,000 x 10% x 31 days) / 365 days = IDR 8,493

Interest Tax 20% : IDR 8,493 x 20% = IDR 1,699

Net Interest : IDR 8,493 - IDR 1,699 = IDR 6,795

Simulation of the Automatic Saving Feature in Celengan

1. Saving spare change (Using the 'Without Auto-Fill' Feature)
 - a. Selected top-up amount Scenario: Up to IDR 10,000.
 - b. Activated saving method: Without Auto-Fill (Round up the balance to IDR 10,000 daily).

Description	Day 1	Day 2	Day 3	Day 4	Day 5
Main Savings Account Initial Balance	IDR 1,124,400	IDR 1,247,500	IDR 1,240,000	IDR 1,472,500	IDR 1,318,000
Amount Credited into Celengan (Without Auto-Fill Feature)	IDR 4,400	IDR 7,500	IDR 0	IDR 2,500	IDR 8,000
Main Savings Account Remaining Balance (after the automatic saving process)	IDR 1,120,000	IDR 1,240,000	IDR 1,240,000	IDR 1,470,000	IDR 1,310,000
Celengan Balance	IDR 4,400	IDR 11,900	IDR 11,900	IDR 14,400	IDR 22,400

2. Saving a Fixed Amount (Using the 'Auto-Fill' Feature)
 - a. Selected top-up amount Scenario: Up to IDR 10,000.
 - b. Activated saving method: Auto-Fill

Description	Day 1	Day 2	Day 3	Day 4	Day 5
Main Savings Account Initial Balance	IDR 1,124,400	IDR 1,241,900	IDR 1,231,900	IDR 1,454,400	IDR 1,444,400
Amount Credited into Celengan (With Auto-Fill Feature)	IDR 10,000	IDR 10,000	IDR 10,000	IDR 10,000	IDR 10,000
Main Savings Account Remaining Balance	IDR 1,114,400	IDR 1,231,900	IDR 1,221,900	IDR 1,444,400	IDR 1,434,400
Celengan Balance	IDR 10,000	IDR 20,000	IDR 30,000	IDR 40,000	IDR 50,000

Additional Information

1. Transaction reports are available as e-Statements in the Superbank App
2. Fund sources must be from the customer's savings account.
3. Annual interest rates are accessible via Superbank App, in accordance with the terms and conditions applicable to the respective e-channel.
4. The Superbank application utilizes an authentication process through an OTP (One-Time Password) mechanism, which is a unique, single-use verification code sent to the Customer via communication channels registered in the Bank's system, such as a phone number or email address, to enhance security during Customer registration or login.
5. Dormant Customers referred to in the Fees section are Customers who have not conducted any outgoing transactions or balance checking for 1,800 consecutive days.
6. Customers may use the 'Without Auto-Fill' or 'With Auto-Fill' feature when saving to Celengan:
 - a. The 'Without Auto-Fill' feature will automatically fill the Celengan from the rounding of the Main Savings Account balance (starting from rounding to IDR 1,000 up to rounding to IDR 50,000). The deposited amount will not exceed the desired amount determined by the Customer.
 - b. The 'With Auto-Fill' feature will automatically fill the Celengan according to the desired amount determined by the Customer.

Disclaimer (important to read) :

1. The Bank may reject a product application if the Customer does not meet the applicable requirements and regulations.
2. Customers must carefully read this Summary of Product and Service Information and have the right to inquire with Bank employees through available communication channels



regarding all matters related to this Summary of Product and Service Information.

3. This Summary is for informational purposes only and is not intended as an official offer for any product and/or service. If there is any discrepancy between this Summary and the agreement and/or terms and conditions related to the product and/or service ("Agreement"), the Agreement shall prevail.
4. The confidentiality of password / security code / PIN / OTP (One-Time Password) information related to PT Super Bank Indonesia Tbk's Mobile Banking services is the Customer's responsibility.



PT Super Bank Indonesia Tbk is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia (BI) and is a participant in the Deposit Insurance Corporation (LPS) guarantee program.

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02/06/2026