

## SPECIAL TERMS AND CONDITIONS FOR SUPERBANK CELENGAN

### 1. General

- 1.1. By applying for or using the Celengan Account, you are deemed to have read, understood, and accepted these Special Terms and Conditions for the Celengan Account ("Celengan Special Terms").
- 1.2. These Celengan Special Terms specifically govern your relationship with us regarding the use of the Celengan Account on the Superbank Application.
- 1.3. These Celengan Special Terms are part of and must be read together with the Digital Banking Service Terms of PT Super Bank Indonesia Tbk or the Banking Service Terms.
- 1.4. Therefore, matters not specifically regulated in these Celengan Special Terms will refer to the Banking Service Terms.
- 1.5. Unless otherwise specified in writing in these Special Terms, if there is any inconsistency between the Banking Service Terms and these Celengan Special Terms, the Banking Service Terms shall prevail.

### 2. Definitions

- 2.1. "**Celengan Account**" or "**Celengan**" is a type of Pocket Savings Account (*Tabungan Saku*), which you can fill by instructing Us to transfer funds from the Source Fund Account to your Celengan Account with a rounded-up nominal value or other value that you can determine yourself, in accordance with these Celengan Special Terms.
- 2.2. "**Source Fund Account**" means your Main Savings Account (Rekening Tabungan Utama), which is used as the source of funds to top up the balance of the Celengan Account.
- 2.3. "**Debit Time**" means 07:00 AM WIB every day.

### 3. Opening a Celengan Account

- 3.1. You may open 1 (one) Celengan Account, and the opening of a Celengan Account can only be done if you are already registered as Our Customer.
- 3.2. The opening of the Celengan Account is done on your Superbank Application and by agreeing to these Celengan Special Terms.
- 3.3. When opening the Celengan Account, we will not ask for any additional data from you; you only need to press the activation button and select your desired Celengan Top-Up method.
- 3.4. Once the Celengan Account opening is successful, the Celengan Account service will be immediately available in accordance with these Celengan Special Terms.

#### 4. Celengan Account Service

- 4.1. With the Celengan Account, you can:
  - a. Save a balance with the Celengan Top-Up up to a maximum of Rp5,000,000.00 or five million Rupiah ("**Maximum Balance**");
  - b. Perform withdrawal or cash-out of the balance whenever you wish; and/or
  - c. Share your Celengan level on social media.
- 4.2. With the Celengan Top-Up feature, you can instruct us to debit the Source Fund Account and credit it to the Celengan Account, with funds calculated from the rounded-up value of the remaining Source Fund Account balance on 1 (one) day up to the Debit Time or with a fixed amount you determine.
- 4.3. Debiting with a rounded-up value will be carried out if there is a transaction you perform in the Source Fund Account that causes a change in the Source Fund Account balance on 1 (one) day. As for the fixed amount, the debiting will be carried out if the source fund balance is sufficient. The funds will be transferred to the Celengan Account in accordance with the instruction you provide.
- 4.4. You only need to provide the instruction 1 (one) time, and we will process your instruction via Autodebit, in accordance with the applicable Autodebit provisions in the Banking Service Terms.
- 4.5. The balance value that can be saved in the Celengan Account is up to the Maximum Balance and cannot be transferred, used for payment Transactions, or fund transfers.
- 4.6. The Celengan Account balance will be automatically transferred by Us to the Main Savings Account whenever its value reaches the Maximum Balance.
- 4.7. However, you can withdraw the entire Celengan Account balance by pressing the *Pecahin Celengan* (Break the Celengan) button whenever you wish, and the balance in the Celengan Account will be immediately credited by Us to the Main Savings Account. Provisions regarding the withdrawal of the Celengan Account balance are further regulated in article 6 of these Celengan Special Terms.
- 4.8. You can view the Celengan Account balance every time you access the Celengan feature on the Superbank Application.
- 4.9. The Celengan Account can only be credited through the Celengan Top-Up process and cannot be done through other deposit methods.
- 4.10. The Celengan Account balance can only be transferred to the Main Savings Account if the Celengan Account is manually closed by you (according to the provisions of article 6.1) or automatically closed when the balance has reached the Maximum Balance (according to the provisions of article 6.2).
- 4.11. The Celengan Account cannot be used:
  - a. As a recipient account to receive incoming fund transfers from other banks or other Superbank Accounts, other than in accordance with the Celengan Top-Up procedure; and
  - b. As a source fund account for fund transfer activities or bill payments and the like.
- 4.12. The Celengan Account is a type of savings account protected by the LPS (Deposit Insurance Agency), where the provisions of the Banking Service Terms

regarding Accounts as a type of savings protected by the LPS also apply to the Celengan Account.

## **5. Celengan Top-Up Procedure**

5.1. Celengan Top-Up can only be done from the Source Fund Account.

5.2. Celengan Top-Up can be done in the following ways:

a. Celengan Top-Up with the '*Tanpa Auto-is*' (Non-Auto-fill) feature

- i. To use the Non-Auto-fill feature, the Customer must first select the desired rounding value.
- ii. The funds that We will credit to the Celengan Account are calculated by rounding up the remaining Source Fund Account balance on 1 (one) day up to the Debit Time.
- iii. The Bank's System will calculate the rounded-up value from the last 3 (three) digits of the Source Fund Account balance on that 1 (one) day, with the difference between your remaining Source Fund Account balance and the rounded-up value you determine, to the Celengan Account at every Debit Time. For example, if you choose Rp5,000.00 (five thousand Rupiah) as the rounded-up value where your available Source Fund Account balance on that 1 (one) day is Rp9,500.00 (nine thousand five hundred Rupiah), We will debit the difference of Rp5,000.00 (five thousand Rupiah) from Rp500.00 (five hundred Rupiah), which is Rp4,500.00 (four thousand five hundred Rupiah).
- iv. The Bank will only credit the Celengan Account in accordance with points (i) through (iii) above only if there is a banking activity/Transaction that causes a change in the nominal balance of the Source Fund Account on 1 (one) day up to the Debit Time.
- v. The debiting process will not be run if the balance in the Source Fund Account is insufficient or if the Customer does not perform any Transaction that causes a change in the nominal balance of the Source Fund Account.

b. Celengan Top-Up with the '*Auto-is*' (Auto-fill) feature

- i. With the Auto-fill feature, you can select the amount of funds you wish to credit to the Celengan Account.
- ii. We will credit the funds to the Celengan Account according to your instruction, which is a nominal amount equal to the amount of funds determined by the Customer.
- iii. The debiting process will be run every day at the Debit Time.
- iv. We will still perform the debiting process even if the Customer does not perform any Transaction on the Source Fund Account.
- v. The debiting process will not be run if the balance in the Source Fund Account is insufficient and will be carried out again on the following day.

## **6. Balance Withdrawal and Celengan Account Closure**

### **6.1. Manual Balance Withdrawal and Celengan Account Closure**

- a. Balance withdrawal can be done manually by pressing the *Pecahin Celengan* (Break the Celengan) button, anytime before the balance reaches the Maximum Balance.
- b. You agree that the withdrawal of the Celengan Account balance can only be done for the entire available balance and includes accrued running interest (partial withdrawal is not allowed), and you will be asked to provide authorization for the withdrawal order, in accordance with the applicable provisions at the Bank.
- c. Please be aware that by agreeing to withdraw the entire Celengan Account balance by pressing the *Pecahin Celengan* (Break the Celengan) button, it means you have closed the Celengan Account.
- d. You will not be charged any fees for withdrawing the Celengan Account balance in accordance with these provisions.

### **6.2. Automatic Balance Withdrawal and Celengan Account Closure**

- a. You agree, acknowledge, and understand that:
  - i. We will perform the Celengan Account balance withdrawal if it has reached the Maximum Balance, and transfer it to your Main Savings Account; and
  - ii. With the transfer of the Celengan Account balance in accordance with these provisions, your Celengan Account will also be closed by Us;
- b. You will not be charged any fees if the Celengan Account balance withdrawal is carried out automatically by Us in accordance with these provisions.

6.3. After the Celengan Account is closed, you agree that you have stopped using the service on the Celengan Account feature, and We will stop processing the Celengan Top-Up.

6.4. The Customer may still reopen the Celengan Account at any time in accordance with these Celengan Special Terms.

6.5. The closure of the Celengan Account will not affect the provision of Our other Digital Banking Services, including the Main Savings Account and other Pocket Savings (*Tabungan Saku*), where you can still access those Accounts even though the Celengan Account has been closed.

## **7. Fees**

The Bank reserves the right to charge fees and/or change existing fee provisions related to the Celengan Account in accordance with the Bank's policy. The changes and imposition of fees as referred to will be carried out by the Bank in accordance with the provisions on Changes applicable in article 1.6 of the Banking Service Terms.

**8. Interest**

- 8.1. The interest rate applicable to the balance in the Celengan Account is in accordance with the policy applicable at the Bank and as We reserve the right to change from time to time. If Bank Indonesia imposes a different interest rate, the Bank reserves the right to make adjustments as a form of the Bank's compliance with the interest rate set by Bank Indonesia.
- 8.2. The changes and determination of interest rates as referred to will be carried out in accordance with the applicable interest imposition provisions in article 6 of the Banking Service Terms.
- 8.3. Income Tax on interest will be applied based on the prevailing tax regulations.

**9. Miscellaneous**

- 9.1. No written reports, confirmation advice, or account books are issued for the Celengan Account. Electronic confirmations may be issued in connection with the Celengan Account at the time of opening, change, or closure, which will be sent to you via email to your email address recorded in Our system. E-Statement reports for the Celengan Account will be available for viewing and downloading through Our Superbank Application.
- 9.2. These Special Terms have been adjusted to the provisions of the applicable laws and regulations, including the provisions of the Financial Services Authority (Otoritas Jasa Keuangan) regulations.