

PRODUCT AND SERVICE INFORMATION SUMMARY

Issuer Name : PT Super Bank Indonesia Tbk Product Type : Consumer Credit

Product Name : Pinjaman Atur Sendiri (PAS)

Currency : Rupiah

Product Description : A flexible, unsecured digital loan product with the following features:

- The available limits can be reused repeatedly.
- Loan funds are disbursed directly into the Customer's savings account at Superbank.
- Loans can be repaid in fixed monthly installments.
- Loan payments can be done directly from the Customer's savings account at Superbank.
- The loan application, credit approval, and loan facility agreement process are conducted online through the Superbank app or other partner platforms that collaborate with Superbank from time to time.

MAIN CREDIT FEATURES

Credit Limit Rp200.000 - Rp100.000.000

Loan Tenure 1 - 36 months

Interest Rate* 0.03% - 0.30% flat per day

Collateral Type No collateral

☐ Fixed
☐ Floating

☐ Efektif
☐ Anuitas
☒ Flat

Monthly Installment

As stated in the Loan Notification according to each Disbursement Request

*) applies on the date this document is issued

BENEFITS

1. Flexibility in payment options

Pinjaman Atur Sendiri offers flexible loan tenures options up to 36 months according to the Customer's risk profile. This provides freedom for Customers to repay the loan according to individual preferences and financial capacity.

RISKS

1. A late payment penalty will be applied if there is a delay in fulfilling the payment obligation that has become due.
2. If the customer fails to make the payment obligation to the Bank on the due date, the customer understands the consequences of late payments, which negatively affect the customer's credit collectability, as per the Creditor Information Service System from the Financial Services Authority (SLIK OJK).

2. Ease of multiple loan withdrawals With a single loan limit, you can withdraw multiple loans as long as the limit is sufficient and approved by the Bank, and the funds will be directly disbursed to your Superbank savings account. 3. Early repayment In addition to flexible payment dates and tenures, Pinjaman Atur Sendiri provides flexibility for Customers to make full bill payments or partial prepayment before the due date.	3. If the customer does not settle their obligations in accordance with the Bank's terms, the bank may initiate collections and is entitled to resolve the loan through available legal channels, either through court or out-of-court procedures, in accordance with applicable laws and regulations. 4. The Bank reserves the right to deduct funds from any other accounts registered by the customer with the Bank for any outstanding payments not yet deducted from the customer's main or other savings account (Saku), due to insufficient funds in any of those accounts, as per the Banking Terms and Services regarding debt settlement. 5. The customer understands that the Bank periodically reviews the customer's credit facilities. The Bank fully reserves the right to reject disbursement requests, close credit facilities, or adjust Customer facility benefits based on Bank's internal policies and risk assessment.				
FEES*	REQUIREMENTS AND PROCEDURES				
A. Loan Application Fee <table border="1" data-bbox="344 1140 769 1227"> <tr> <td>Administration Fee</td> <td>Starting from 2.9% of the loan disbursement amount</td> </tr> </table> B. Incidental Fees <table border="1" data-bbox="344 1379 769 1467"> <tr> <td>Late Fee</td> <td>Starting from 0.1% per day of the outstanding bill</td> </tr> </table> <i>*) follows the Terms and Conditions of Pinjaman Atur Sendiri (PAS). The variation in the amount of fees is determined based on the Bank's risk assessment.</i>	Administration Fee	Starting from 2.9% of the loan disbursement amount	Late Fee	Starting from 0.1% per day of the outstanding bill	You must meet the requirements: 1. Indonesian Citizen 2. Aged 21 - 65 years at the time of application 3. Minimum monthly income of IDR 2,000,000 4. Registered as a Superbank Account Customer Document Requirements: • e-KTP Application Procedure: Registration for Pinjaman Atur Sendiri can be done through the Superbank Application, which can be downloaded via the App Store (Apple) and Google Play Store, or through official Superbank links, on Partner platforms (including applications or websites) collaborating with the Bank from time to time. The following items should be noted regarding Pinjaman Atur Sendiri registration: 1. Customers must meet the General Requirements and provide the necessary documents to apply for this product. 2. Customers must first complete and submit the digital form and must read, understand, accept, and agree to the Terms and Conditions of the loan to register as a Pinjaman
Administration Fee	Starting from 2.9% of the loan disbursement amount				
Late Fee	Starting from 0.1% per day of the outstanding bill				

Atur Sendiri customer in the Superbank app.

3. Superbank will evaluate in accordance with the criteria established by Superbank prior to approving the Pinjaman Atur Sendiri registration application, including rejecting the Pinjaman Atur Sendiri application.
4. Customers will receive the status result of the Pinjaman Atur Sendiri application (either approved or rejected) after the Bank finishes conducting analysis and verification according to the Bank's assessment of the Customer's risk and credit profile, in the Confirmation Advice sent by the Bank through the Customer's correspondence media recorded at the Bank.
5. If the loan application is approved, the Customer can start using the approved credit limit.
6. Product Terms:
 - The credit limit, interest rate, and maximum term of the product are determined by the Bank and may be adjusted by the Bank from time to time.
 - Newly approved customers will receive a maximum credit limit of IDR 100,000,000, according to the Bank's credit policy.
 - PAS customers who meet the Bank's credit policy can receive a gradual credit limit increase of up to IDR100,000,000.
 - Customers can make withdrawals as long as the credit limit is available
 - The minimum withdrawal amount is IDR 200,000.
 - The maximum withdrawal amount is based on the available credit limit.
 - The payment due date can be selected from the 1st to the 25th of the month.
 - Customers can choose the payment due date when there is no active loan.

You can submit questions and complaints via: **24-Hour Customer Service**

Super Care

 Contact Center 1500333

 Email care@superbank.id

 Live chat feature in Superbank app

SIMULATION

The following simulation is only an example calculation. The actual amount of the facility, interest, installment, and/or payment may vary and will be determined by the Bank based on various factors, including but not limited to the limit, tenor, promotional program, and other applicable provisions.

Available Limit	Amount Borrowed	Selected Loan Tenure	Interest Rate	Selected Due Date	Administration Fee	Amount of Loan Received	Monthly Installment	Available Limit	Available Limit after 1st installment is paid by the customer
Rp30.000.000	Rp3.000.000	3 Months	3% Flat per Month	15	Rp90.000	Rp2.910.000	Rp1.090.000	Rp27.000.000	Rp28.000.000

- Administration Fee: Rp90,000 (3% x Rp3,000,000)**
 Administration fee charged on every loan withdrawal.
- Amount of Loan Received: Rp3,000,000 - Rp90,000 = Rp2,910,000**
 The amount of the loan received by the customer in the Superbank savings account is Rp2,910,000.
- Loan Interest Rate: 0.1% flat per day or 3% flat per month**
 With a 3-month tenor, the total loan interest is: 3% x 3 months = 9% flat.
 - 9% x Rp3,000,000 = Rp270,000 (total interest for 3 months). If converted, 9% flat per 3 months is equivalent to 53.23% Effective per annum.
- Monthly Installment: (Rp3,000,000 : 3) + (Rp3,000,000 x 0.1% x 30)**
 Rp1,000,000 + Rp90,000 = Rp1,090,000
 - The customer is required to make a monthly installment payment of Rp1,090,000 on the 15th. The Customer can see the details of the monthly installment in the Superbank application when making a loan withdrawal.
- Available Limit: Rp30,000,000 - Rp3,000,000 = Rp27,000,000**
 The customer can still make a loan withdrawal up to the available limit, which is Rp27,000,000.
- Available Limit after 1st installment payment: Rp27,000,000 + Rp1,000,000 = Rp28,000,000**
 After the first installment payment, the limit will increase by the amount of the principal loan paid by the Customer.

ADDITIONAL INFORMATION

1. The above simulation is an illustration of the interest calculation for Pinjaman Atur Sendiri (PAS) based on the applicable interest calculation method at Superbank. The amount of the installment, interest, and total payment may vary depending on the limit, tenor, and risk profile of each Prospective Customer.
2. The variation in interest and fees charged is determined following the Bank's risk assessment.
3. The applicable interest rate percentage will be notified to you through the Personal RIPLAY (Personal Product and/or Service Information Summary) or other Confirmation Advice provided by the Bank, as applicable. The interest rate presented to you will be a Flat Interest Rate. For clarity, the Flat Interest Rate is the interest calculation based proportionally on the initial loan ceiling amount throughout the loan tenor (term).
4. Confirmation Advice is a communication, record including transaction records, report, of activities carried out by the Debtor related to the Loan Facility, including the final status of the Loan Facility application in the Approval Notification, provided by the Bank in the form of warnings, reports, notifications in the Superbank Application, announcements, downloadable files for the Debtor, email, short message or voice message, or reports in other formats provided by the Bank from time to time.
5. For your information, the system interest calculation for the Pinjaman Atur Sendiri (PAS) facility uses the Effective Interest Rate, with the following provisions:
 - a. the monthly installment value (including interest value) is equivalent to the Flat Interest Rate calculation;
 - b. the calculation above is an illustration assuming a 30-day duration;
 - c. calculated from the Loan Disbursement Date until the date payment is made in full to the Bank;
 - d. calculated daily (including holidays) based on the number of days elapsed, using a base of 360 (three hundred and sixty) days in 1 (one) year;
 - e. calculated using *in arrear* annuity, which is based on the remaining Principal Loan balance that decreases after the payment of the principal installment; and
 - f. the interest calculation by the Bank is a valid and binding calculation.
6. For more information regarding interest calculation methods, fees, and other provisions, please refer to the applicable Superbank Pinjaman Atur Sendiri (PAS) Terms and Conditions.
7. Personal RIPLAY (Personal Product and/or Service Information Summary) will be provided after the Prospective Customer receives approval from Superbank according to the applicable policy. Facility approval will be granted based on the risk profile of each Prospective Customer.

Disclaimer (important to read):

1. The Bank may reject your credit application if you do not meet the applicable requirements and regulations.
2. You must carefully read this Product and/or Service Information Summary before agreeing to your loan and are entitled to ask the Bank any questions regarding this Product and/or Service Information Summary.



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 Cooperation (LPS) guarantee program

Document Print Date
21/09/2026