

PRODUCT AND/OR SERVICE INFORMATION SUMMARY GENERIC VERSION			
Issuer Name : PT Super Bank Indonesia Tbk		Product Type : Term Deposit	
Product Name : Term Deposit by Superbank ("Deposit")		Product Description : Long Term Savings Product in the form of Term Deposit managed by PT Super Bank Indonesia Tbk through Superbank Application.	
Currency : Rupiah (IDR)			
Term Deposit Main Features			Fees
Minimum Deposit Placement :	IDR 500,000.		Tax on Interest : An amount of 20% tax on interest applies if total savings under one customer ID exceed IDR 7,500,000.
Interest Rates and Tenures* :	Tenure	Principal Amount	
		IDR 500,000 – IDR 1,000,000,000	> IDR 1,000,000,000
	7 days	6.00%	6.00%
	14 days	6.00%	6.00%
	1 month	7.50%	6.50%
	3 months	7.50%	6.50%
	6 months	7.50%	6.50%
	9 months	7.50%	6.50%
	12 months	7.50%	6.50%
	*) Effective as of the document issuance date.		
Guaranteed Interest Rate** :	3.5% **) The Deposit Insurance Corporation (LPS) guaranteed interest rate in effect on the date		
Monthly Interest Transfer Fee :	IDR 0		

	of this document's publication is subject to change at any time in accordance with LPS regulations and can be viewed at www.lps.go.id										
Interest Placement :	Interest placement may be made to a Savings Account or Term Deposit in accordance with the Extension Instructions determined by the Customer, as follows: <table><tr><th>Extension Instruction</th><th>Placement of Interest and Principal</th></tr><tr><td>No Renewal (Non Automatic Roll-Over/ARO)</td><td>Principal amount and interest earned is transferred to the Superbank Main Saving Account.</td></tr><tr><td>Automatic Renewal (ARO Principal & Interest)</td><td> 1. The principal amount and interest earned is automatically renewed according to the tenure specified at the beginning of the deposit placement. 2. Interest earned is added to the term deposit's principal. </td></tr><tr><td>Principal Renewal Only (ARO Principal)</td><td> 1. The principal amount is automatically renewed according to the tenure specified at the beginning of the deposit placement. 2. The interest earned is transferred to the main savings account. </td></tr></table> Customers can change the Maturity Instructions from ARO Principal or ARO Principal & Interest to Non-ARO.	Extension Instruction	Placement of Interest and Principal	No Renewal (Non Automatic Roll-Over/ARO)	Principal amount and interest earned is transferred to the Superbank Main Saving Account.	Automatic Renewal (ARO Principal & Interest)	1. The principal amount and interest earned is automatically renewed according to the tenure specified at the beginning of the deposit placement. 2. Interest earned is added to the term deposit's principal.	Principal Renewal Only (ARO Principal)	1. The principal amount is automatically renewed according to the tenure specified at the beginning of the deposit placement. 2. The interest earned is transferred to the main savings account.		
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Benefits		Risks									
1. Provides easy-to-use, fast, and flexible Term Deposit solutions that are safe and secure for customers. 2. Offers long-term saving options with optimal returns. 3. Provides alternative saving options beyond the main account.		1. Loss of Benefits: Term deposits have fixed tenures, early withdrawal may result in penalties or loss of accrued interest. 2. LPS Guarantee Risk: Your Term Deposit is not guaranteed by LPS if: a. The nominal balance exceeds									

- Flexible tenure options to suit customer needs. - Multiple renewal instructions: - Non-ARO; - ARO Principal & Interest; - ARO Principal. - Interest is paid at maturity. - Open term deposits through the Superbank digital application with applicable interest rates based on placement amount/tenure. - The interest rate earned depends on the nominal deposit amount and tenor applicable at the time of placement. - A customer may create up to 10 Term Deposit accounts.	IDR 2,000,000,000 in the Bank; - The savings interest rate exceeds the LPS-guaranteed rate. Digital Security and Technology Risk: Despite Bank's efforts to secure platforms, the Superbank application may face technological disruptions or data loss risks. Regulatory Changes Risk: Changes in financial regulations may affect operational conditions, including new taxes, changes in deposit insurance protection, or updated interest/liquidity rules. Early Withdrawal Risk: If the Customer makes an early withdrawal before the maturity date, the Customer will not receive the accumulated interest and may be subject to a penalty*. <i>*) Interest rates and penalties are subject to change with notice through the Bank's communication channels.</i>
Terms and Procedures	
- Customers have to fulfill the following requirements to open Deposit: - Have the Superbank App, available on Play Store and App Store. - Be an existing customer of PT Super Bank Indonesia Tbk. - Maintain an active main savings account and is not currently blocked. - Complete the opening of the Term Deposit through the Superbank Application, which includes providing the required information regarding the placement amount, term, and renewal instructions. - 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	
Example of Term Deposit product simulation and its term Gross Interest Calculation: $(\text{Deposit Amount} \times \text{Interest Rate} \times \text{Tenure}) / \text{Number of Days in a Year}$ Tax: $20\% \times \text{Gross Interest}$ Net Interest: $\text{Gross Interest} - \text{Tax}$	

Interest Calculation Example:

Principal Amount	Tenure (Month)	Interest Rate (%) p.a.	Placement Date until Due Date of Term Deposit	Period (Days)	Gross Interest	Tax 20%	Net Interest
IDR 10,000,000	1	7.5%	1 Jan - 1 Feb 2025	31 days	IDR 63,699	IDR 12,740	IDR 50,959

Gross Interest : $(\text{IDR } 10,000,000 \times 7.5\% \times 31 \text{ days}) / 365 \text{ days} = \text{IDR } 63,699$

Tax on Interest (20%) : $\text{IDR } 63,699 \times 20\% = \text{IDR } 12,740$

Net Interest : $\text{IDR } 63,699 - \text{IDR } 12,740 = \text{IDR } 50,959$

Additional Information

1. 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.
2. Customer Information File (CIF) is a digital record in the form of a unique code that stores all Customer information held by the Bank.
3. Customer may make an early withdrawal with the following terms and conditions:
 - a. Early withdrawal is made no later than 2 days prior to the maturity date.
 - b. Early withdrawal cannot be made 1 day prior to, on the maturity date, or on the renewal date of the Time Deposit.
 - c. In the event the Customer makes an early withdrawal, the accrued interest accumulated in the Term Deposit account will not be paid to 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.