superbank

PRODUCT AND/OR SERVICE INFORMATION SUMMARY GENERIC VERSION	
A. DIGITAL SAVING PRODUCT	
Issuer Name : PT Super Bank Indonesia Tbk	**Product Type** : Saving Account
Product Name : 1. Main Account 2. Saku by Superbank	**Product Description** : There are two types of digital saving: 1. Main Account, which is the primary account with various transaction features. 2. Saku by Superbank ("Saku"), which is savings account that is attached to the Main Savings Account used for money allocation according to the customer's needs.
Currency : Rupiah (IDR)	
Digital Saving Main Feature	
Minimum Balance : IDR 0	Guaranteed Interest Rate** : 3.5%
Initial Deposit : IDR 0	Transfer Limit per Transaction : 1. IDR 1,000,000,000 per transaction for transfers to other Superbank accounts. 2. IDR 100,000,000 per transaction for transfers to accounts at other banks via RTOL (Real Time Online Transfer). 3. IDR 250,000,000 per transaction for transfers to accounts at other banks via BI-FAST.
Interest Rate* : 5% per annum	Daily Transfer Limits : 1. IDR 1,000,000,000 for transfers to other Superbank accounts. 2. IDR 300,000,000 for transfers to other banks via RTOL (Real Time Online Transfer). 3. IDR 1,000,000,000 for

	transfers to other banks via BI-FAST.

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***) The Deposit Insurance Corporation (LPS) guaranteed interest rate in effect on the date 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*

Fees			
Monthly Administration Fee :	None	Account Closure Fee :	None
Below Minimum Balance Fee:	None	Dormant Account Fee :	None
Interbank RTOL Transfer Fee (Real Time Online Transfer) :	IDR 6,500 (or as per the Bank's promotional scheme)	Interbank BI-FAST Transfer Fee:	IDR 2,500 (or as per the Bank's promotional scheme)
Tax on Interest :	20% interest tax		

Manfaat	Risiko
1. Serves as a medium for saving in the form of a savings account. 2. Customers can obtain transaction information through the Superbank Mobile Banking Application. 3. Customers can conduct transactions using the main savings account and Saku account as funding sources. 4. Customers may enjoy loyalty programs and promotions available through the Superbank application features or by performing transactions, in accordance with the applicable terms and conditions. 5. Account opening can be performed through third-party partner applications, subject to the Bank's applicable terms and processes. 6. Types of accounts customers can have: a. Main Savings Account: Obtained when opening an account.	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 rate. 2. The potential of service or system/network disruptions from the Bank or Partners. 3. Misuse of PIN if confidentiality is not maintained. **Other consequences:** 1. Transaction failure due to insufficient funds in the customer's source account. 2. Transaction failure due to the customer entering an incorrect PIN. 3. Direct Debit, transfer between Superbank, and interbank transactions due to exceeding the maximum daily payment transaction limit. 4. Account blocking if the Account remains inactive for a certain period (in

b. Saku by Superbank: An additional savings account which may be accessed and/or opened through the Superbank Application or Partner Applications that cooperate with Superbank, subject to the applicable terms and conditions. 7. Interest rates depend on applicable balance nominal regulations. 8. Offers an easy-to-use, fast, and flexible deposit product solution that is secure and reliable for the Customer, with features including daily interest and financial transaction capabilities (such as payments and fund transfers). 9. Availability of real-time interbank transactions through RTOL and BI-FAST features, as well as convenient fund transfers via the Superbank Application. 10. The Customer may link their Account with Partner accounts cooperating with Superbank in accordance with the applicable Banking Service Terms. 11. Upon linking the Account, the Customer may also enjoy services provided by OVO as a Superbank Partner and access their Account through the additional account known as OVO Nabung, either directly via the Superbank Application or the OVO application. 12. With respect to the use of OVO Nabung: a. The entire balance of the Customer's OVO electronic money shall constitute the Customer's savings balance with Superbank. b. The terms and conditions governing the use of the OVO application and the services made available through it shall remain subject to the terms and conditions imposed by PT Visionet Internasional, including any applicable fees for OVO top-up transactions and transactions conducted	accordance with the applicable Banking Service Terms). 5. The Bank may automatically close the Account if the balance remains at IDR 0 for a certain period (in accordance with the applicable Banking Service Terms).

using the OVO application at merchants cooperating with OVO. c. Customers may conduct transactions, including fund transfers and payments via direct debit or QRIS, using OVO Nabung as the source of funds. 13. In Saku feature, the Customer may open up to 30 (thirty) Saku Accounts with the following additional features: a. Auto Top-Up, a feature that enables automatic debiting from the Main Savings Account based on a specified frequency, date, and amount. b. Savings Target, a feature that allows the Customer to set a target savings amount and a target date.	

Terms and Procedures

General requirements for Superbank account opening:

1. Available only to individual Customers who are Indonesian citizens (WNI).
2. Minimum age of 17 years and/or possession of a valid e-KTP.
3. Must not have tax obligations in other countries, based on the Customer's declaration.
4. Must not open an account on behalf of another party.
5. Must open the Account through the Superbank Application or through such other Partner channels as may be designated by the Bank.
6. Account opening must be conducted through the Superbank Application or other Partner channels designated by the Bank. In opening an account, the Customer must prepare the following information:
   a. Original and valid KTP
   b. Valid NPWP (optional)

   The Customer is required to provide documents and information that accurately reflect the actual condition. The Bank will verify the information and documents submitted by the Customer. The Bank reserves the right to approve or reject the Customer's application based on compliance with the applicable banking service terms and conditions.
7. Must use an active Indonesian mobile phone number.
8. Must enter the OTP code sent to the Customer's mobile phone number.
9. Must use the Superbank Application in the current version for Android or iOS.

General requirements for savings and/or transactions at Superbank:

1. Customers are provided with a Main Savings Account upon successful account opening.
2. Customers must have an active Superbank account to conduct banking transactions.
3. Customers may perform transactions using either the Main Savings Account or the Saku Account.
4. The balance in the Account (Main Savings Account or Saku Account) used as the source of funds must be sufficient and available in the amount required for the transaction.
5. The Customer must provide valid transaction authorization.

6. The Main Savings Account may be closed upon the Customer's request or at the Bank's discretion, in accordance with the applicable Banking Service Terms governing account closure and management.
7. Customers may perform savings and transaction activities through the Superbank Application or Partner Applications that cooperate with Superbank, subject to the applicable terms and conditions governing the Digital Banking Services.

General requirements for fund transfers:

1. The Customer's Superbank Account must be active.
2. There is no limitation on daily transfer frequency.
3. Transactions must not fall under the category of suspicious transactions in accordance with the Bank's policies.
4. The Customer must successfully complete transaction authorization in accordance with the Bank's requirements.
5. Sufficient funds to perform banking transactions.
6. The transaction amount must not exceed the applicable transaction limits or daily limits set by the Bank.
7. Any applicable transaction limits shall apply cumulatively across all of the Customer's Accounts, including the Main Savings Account and all Pocket Accounts (including OVO Nabung).
8. Fund transfers may be made to other Superbank Accounts as well as to accounts maintained with other banks.
9. The BI-Fast transfer is only available on the Superbank Application version 1.13 or higher.
10. Transaction fees and any applicable discounts on such fees shall be applied in accordance with Superbank's applicable terms and conditions.

General requirements for Saku feature:

1. Customers can have up to 30 Saku accounts.
2. Customers can perform payment and fund transfer transactions using the Saku Account as the source of funds.
3. There is no daily frequency limit for fund transfers from the Saku Account, provided that sufficient balance is available.

Information, Inquiry, and Complaint Channels:

1. 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
2. Additional information on fees, benefits, and risks is accessible through PT Super Bank Indonesia Tbk's official website or other Bank communication channels.

Simulation

Digital Savings 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

Interest tax applies if total customer savings exceed IDR 7,500,000 or per applicable regulations.

Interest Calculation Example:

Balance	Interest Rate (%) per annum	Holding Term	Holding Period	Gross Interest	Tax 20%	Net Interest
IDR 10,000,000	5%	1 Jan - 31 Jan 2025	31 days	IDR 42,466	IDR 8,493	IDR 33,973

Gross Interest Calculation: (IDR 10,000,000 x 5% x 31 days) / 365 days = IDR 42,466

Interest Tax 20% : IDR 42,466 x 20% = IDR 8,493
Net Interest : IDR 42,466 - IDR 8,493 = IDR 3,973

Informasi Tambahan

1. Transaction reports are available as e-Statements in the Superbank Application that will be issued monthly.
2. A transaction receipt shall be issued each time the Customer conducts a financial transaction. The transaction receipt shall be sent to the Customer's email address registered with Superbank and may also be accessed through the Superbank Application or the applicable Partner Application to which the source Account is linked.
3. Fund sources for transactions can be from the customer's savings or Saku account.
4. Annual interest rates are accessible via Mobile Banking.
5. A reduction in the savings account interest rate will result in a corresponding reduction in the amount of interest earned by the Customer.
6. Superbank provides a free transfer promotion via RTOL and BI-FAST for the first 200 transfers per month. The applicability of this promotion is subject to change at any time. The Customer may access the latest information regarding applicable promotions through the Superbank website.
7. The Customer will receive product offers if the Customer consents to receiving product information and authorizes the use of the Customer's personal data for marketing activities.
8. 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.
9. 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.
10. Information regarding, and any changes to, the benefits, fees, risks, and the applicable terms and conditions governing this product and service shall be communicated by letter or through such other means as permitted under the applicable terms and conditions. Such notice shall be provided at least 30 (thirty) days prior to the effective date of the relevant change.

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

or refer to the information displayed in the channels provided by the Bank 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.

B. OVO NABUNG PRODUCT

Issuer Name	: PT Super Bank Indonesia Tbk	**Product Type**	: Creation and Linking of Superbank Saku Account on the OVO Application
Product Name	: Digital Banking Services - Integration of Digital Banking Application with Third-Party Systems/Applications (“OVO Nabung”)	**Product Description**	: OVO Nabung by Superbank is a collaboration for the creation and/or linking of a Saku carried out between the Bank and PT Visionet Internasional (“**OVO**”) on the OVO Application.
Currency	: Rupiah (IDR)		

OVO Nabung Main Features			
Minimum Balance :	IDR 0	Initial Deposit :	IDR 0
Interest Rate* :	5% per annum	Transaction Limit :	1. Transaction limit: IDR 20,000,000 per transaction. 2. Daily limit: IDR 40,000,000 per day. 3. Top-up limits: a. Via OVO top-up channel: IDR 40,000,000 per month; and b. Via Bank channel: No limit.
Guaranteed Interest Rate** :	3.5%	Features Description :	**Main Features** OVO users can open a Superbank account, create an OVO Nabung account, and connect the OVO Nabung Saku account as the source of payment for transactions carried out on the OVO channel as well as the

	Superbank application. **Other Features:** 1. There is an AutoSweep feature where, when the Customer tops up their OVO Cash balance, the balance will automatically be moved to the OVO Nabung balance. 2. Viewing the linked OVO Nabung account balance on the OVO Application. 3. Viewing the OVO Nabung account number on the OVO Application. 4. Receiving notifications in the form of Push Notifications and email notifications for: a. Linking of the OVO Nabung account to the OVO Application; b. Successful Autosweep; and c. Successful transactions using the Saku account as the source of funds. 5. Viewing the OVO Nabung transaction history on the OVO Application and the Superbank application. 6. Conducting transactions through channels (both online and offline) that are integrated with and partnered with OVO. 7. Unlinking the OVO Nabung account through the Customer Experience team of Superbank or OVO.

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***) The Deposit Insurance Corporation (LPS) guaranteed interest rate in effect on the date 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*

Fees			
Monthly Administration Fee :	None	Account Closure Fee :	None

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.

Below Minimum Balance Fee:	None	Dormant Account Fee :	None
Interbank RTOL Transfer Fee (Real Time Online Transfer) :	IDR 6,500 (or as per the Bank's promotional scheme)	Interbank BI-FAST Transfer Fee:	IDR 2,500 (or as per the Bank's promotional scheme)
Tax on Interest :	20% interest tax		

Benefits	Risks
1. The Customer can open a Superbank account through the OVO Application. 2. The Customer gets an additional payment option for transactions on the OVO channel (including QRIS, bill payment, transfer, and other features in the OVO ecosystem) by using the OVO Nabung by Superbank account as the source of funds. 3. The OVO Nabung account receives competitive interest rates.* 4. Customers can make transactions on the OVO Application simply by moving the balance in the Main Savings account to the OVO Nabung account. 5. Transactions are secure because Superbank will perform authentication using an OTP (One-Time Password) and/or PIN when linking on the OVO Application. 6. Customers can view the OVO Nabung account balance and transaction history through the OVO Application and the Superbank Application. **) The Bank may change the nominal amount and terms regarding the interest rate at any time, which will be published periodically on the application. Customer deposits are not guaranteed by the LPS (Deposit Insurance Corporation) if the interest rate obtained exceeds the rate guaranteed by the LPS.*	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 rate. 2. Potential for disruption to the service, and/or the Bank's API (Application Programming Interface) and/or OVO's system/communication network. 3. Misuse of the PIN if the Customer does not maintain the confidentiality of the PIN. 4. Takeover of the OVO customer account which impacts the OVO Nabung account. Other Consequences: 1. Failure of a Direct Debit transaction on the OVO Application due to the Customer incorrectly entering the PIN. 2. Failure of a Direct Debit transaction on the OVO Application due to exceeding the maximum limit per transaction or the daily payment limit. 3. Failure of a transaction if the OVO or Superbank system is unavailable.

Terms and Procedures

General Requirement:

1. Must have downloaded the OVO Application on the Customer's mobile phone.
2. Must be registered as an OVO account user with the following requirements:

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.

	OVO Club Membership*	OVO Premiere Membership*	Superbank Account	OVO Nabung Requirements
Account Ownership Status	Yes	No	No	The Prospective Customer needs to upgrade their account status to OVO Premier before creating and linking the OVO Nabung account
	Yes	Yes	No	The prospective customer needs to create a Superbank account
	Yes	No	Yes	The Prospective Customer needs to upgrade their account status to OVO Premier before linking the OVO Nabung account
	Yes	Yes	Yes	The Prospective Customer only needs to perform the linking using the same mobile number as the one registered in both the OVO application and the Superbank application

3. The Customer links the account using the same mobile number registered in the Superbank Application and in the OVO Application.
4. The Bank will send an OTP (One-Time Password) to the Customer's mobile number registered in the Superbank system and verify the Superbank PIN to authenticate the linking instruction.
5. The Customer is required to authorize the Direct Debit transaction using the OVO account PIN or through the authentication method provided by OVO.
6. Unlinking can be done by contacting OVO Customer Experience via the OVO application or Superbank Customer Experience via the Superbank application, or through other channels developed by the Bank or OVO in the future.

**) OVO Club and OVO Premiere are the types of membership that the OVO Application uses for every user of the OVO Application.*

Information, Inquiry, and Complaint Channels:

1. You may submit inquiries and complaints through:
    a. **Superbank - 24-hour Customer Service Super Care:**

📞*Contact Center* 1500333
✉️*Email* care@superbank.id
📱Fitur *live chat* pada Aplikasi Superbank

b. **OVO**
📃Help Centre Form
📱 In-app Chat in the OVO Application
📞Customer Call Centre 1500 696
✉️Email: cs@ovo.id

2. Additional information on fees, benefits, and risks is accessible through PT Super Bank Indonesia Tbk's official website or other Bank communication channels.

Simulation

OVO Nabung 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

Interest tax applies if total customer savings exceed IDR 7,500,000 or per applicable regulations.

Interest Calculation Example:

Balance	Interest Rate (%) per annum	Holding Term	Holding Period	Gross Interest	Tax 20%	Net Interest
IDR 10,000,000	5%	1 Jan - 31 Jan 2025	31 days	IDR 42,466	IDR 8,493	IDR 33,973

Gross Interest Calculation: (IDR 10,000,000 x 5% x 31 days) / 365 days = IDR 42,466

Interest Tax 20% : IDR 42,466 x 20% = IDR 8,493
Net Interest : IDR 42,466 - IDR 8,493 = IDR 3,973

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. 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.
3. Information regarding, and any changes to, the benefits, fees, risks, and the applicable terms and conditions governing this product and service shall be communicated by letter or through such other means as permitted under the applicable terms and conditions. Such notice shall be provided at least 30 (thirty) days prior to the effective date of the relevant change.

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C. QRIS SERVICE

Issuer Name	:	PT Super Bank Indonesia Tbk	**Product Type**	:	Payment Method
Product Name	:	Payment Method using Quick Response Code Indonesian Standard (QRIS)	**Product Description**	:	QRIS is a payment method in the Superbank application where customers can scan the QR code displayed by merchants to make payments. Customers can scan the QR code using their phone camera or upload a QR code image to complete transactions.
Currency	:	Rupiah (IDR)	**Daily Spending Transaction Limit**	:	IDR 25,000,000 via QRIS payment method

QRIS Main Feature

Usage Model for the Customer:

1. Real-time QR-based Merchant Payment Method for both static and dynamic QR codes.
2. Payment for QRIS transactions to merchants can be made using the following types of accounts:
   a. Main Savings Account; or
   b. Saku Account.
3. QRIS payment transactions may be made using funds from the Customer's Superbank Account, accessed through a Partner Application and initiated using the QR code scanner available within the applicable Partner Application.
4. Upload a QR code image from the phone's gallery to the Superbank app for payments.
5. Use the phone camera's flashlight when scanning QR codes.
6. Receive real-time transaction status updates via email or push notifications.
7. Monitor transaction amounts and values using the transaction history feature.
8. Change PIN through the "Change PIN" feature.

9. Automatic transaction limit settings for QRIS.
10. Provide tips to merchants with the following options:
    a. Customized tip amount determined by the Customer at the time of payment;
    b. The tip amount determined by the merchant based on a percentage; or
    c. A fixed tip amount determined by the merchant.
11. Transactions conducted through QRIS are subject to the following limits:
    a. IDR 10,000,000 per transaction.
    b. IDR 25,000,000 per day.

Fees

There are no additional fees for customers to use the QRIS service in the Superbank Application.

Benefits	Risks
1. Quick and instant transaction processing. 2. Transactions can be made using either Saku account or the main account. 3. Cashless transaction for payments. 4. Optional tipping feature available via a button during the transaction. 5. Payments using the QRIS code scanning method provide Customers with a secure payment solution (without requiring physical contact or the exchange of sensitive information such as card numbers, and with the implementation of transaction data encryption to reduce the risk of fraud) and are easy to use in the Superbank Application. 6. No additional fees are charged for QRIS transactions. 7. Interconnection and interoperability with any point-of-sale media available at merchant outlets, enabling Customers to conduct transactions at any merchant using funds from their Superbank Account without the need to change the source of funds to another provider, by simply scanning the QRIS.	1. Potential fraud through illegal QR code printing. 2. Potential data leakage if the PIN is misused. 3. Potential network connection disruptions preventing transaction processing. **Other Consequences:** 1. QRIS transaction failures due to insufficient funds in the customer's funding account. 2. QRIS transaction failures due to incorrect PIN entry by the customer. 3. QRIS transaction failures due to exceeding the daily transaction limit. 4. QRIS transaction failures caused by issues with the customer's camera. 5. QRIS transaction failures due to the customer not granting the Superbank app permission to access the camera or upload image files. 6. QRIS transaction failures due to poor-quality QR images during the camera capture process.

Terms and Procedures

1. The Customer must be a registered customer of PT Super Bank Indonesia Tbk.
2. The Customer must have an active Superbank account.
3. The Customer must grant the Superbank app access to the camera to capture static or dynamic QR codes.
4. The Customer must grant the Superbank app access to upload static or dynamic QR code images.

5. The Customer must provide valid transaction authorization.
6. 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
7. Additional information on fees, benefits, and risks is accessible through PT Super Bank Indonesia Tbk's official website or other Bank communication channels.

Additional Information

1. The Customer may make payments using either a static or dynamic QRIS code:
   a. A static QRIS code is a fixed QRIS code. The Customer is required to manually enter the transaction amount to complete the payment.
   b. A dynamic QRIS code is a unique QRIS code generated for each transaction. The Customer is not required to manually enter the amount, as the QRIS code automatically specifies the amount to be paid.
2. Information regarding, and any changes to, the benefits, fees, risks, and the applicable terms and conditions governing this product and service shall be communicated by letter or through such other means as permitted under the applicable terms and conditions. Such notice shall be provided at least 30 (thirty) days prior to the effective date of the relevant change.

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 or refer to the information displayed in the channels provided by the Bank 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.
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D. BILL PAYMENT SERVICE

Issuer Name	: PT Super Bank Indonesia Tbk	**Product Type**	: Top Up and Payment
Product Name	: Payment Method to pay for bills, as well as the purchase and top-up of digital products using funds from a Superbank Account ("Bill Payment")	**Product Description**	: A service that enables Customers to make payments for various types of bills and purchase digital products, including internet bills, cable television bills, electricity token top-ups, electronic money top-ups, and other digital products, directly through the

	Superbank Application, with payments made using the Customer's Superbank Account balance as the source of funds. This feature is designed to provide convenience and efficiency in conducting bill payment transactions using funds from a Superbank Account.
Currency : Rupiah (IDR)	

Bill Payment Main Feature

1. Customers may make bill payments and purchase digital products directly through the Superbank Application.
2. Payments may be made using the Main Savings Account, Pocket Account, or OVO Nabung as the source of funds.
3. Customers may make payments for, among others, the following categories*:
   a. Prepaid Product Top-Up/Purchase: Mobile phone credit, electricity tokens, e-wallet balance top-ups, and other prepaid products.
   b. Postpaid Product Payments: Electricity bills and other postpaid products.

   **) The above categories may be added by the Bank from time to time and will be communicated to Customers through the Superbank Application.*
4. An inquiry feature is available to display the account name/customer name/bill owner name, payment code, or customer number that may be used as the intended payment reference, based on the data provided by the relevant service provider (Biller), prior to payment confirmation. At this stage, the displayed name will be masked, and the number of inquiries will be limited to protect Customer data from the Biller.
5. Customers will receive a transaction receipt for each successful transaction, which may be accessed through the transaction history feature in the Superbank Application.

Fees

1. The applicable administration fees for transactions conducted through the Bill Payment service shall be subject to the following provisions:
   a. Customers shall be charged an administration fee depending on the type of bill payment, purchase, or digital product top-up transaction, with the applicable fee details displayed on the Superbank website and Application at the time the transaction is conducted.
   b. The transaction amount debited from the Customer shall consist of the total bill amount plus the applicable administration fee. Specifically, for OVO billers, Superbank shall not impose any administration fee. The administration fee shall be charged by OVO by deducting the fee from the top-up amount to be received by the Customer; therefore, the Customer shall receive the top-up amount after deduction of the applicable administration fee.
   c. Administration fees may be changed from time to time and shall be communicated through the Superbank website at https://www.superbank.id/biaya-limit or through other information channels owned by Superbank.
2. Transactions conducted through the Bill Payment service shall be subject to the following limits:

a. The combined daily transaction limit for all transactions conducted through the Bill Payment service: IDR 100,000,000.
b. The transaction limit per transaction for E-Wallet Top-Up*: IDR 20,000,000.
**) The transaction limit per E-Wallet Top-Up may be subject to change from time to time in accordance with the prevailing provisions of Bank Indonesia.*

Benefits	Risks
1. Fast and instant transaction settlement process. 2. Transactions may be conducted using funds from the Main Savings Account, Pocket Account, or OVO Nabung Account. 3. Cashless transaction payment method. 4. Enhanced payment security, as each transaction requires the input of the Bank PIN. 5. Provides convenience and ease of payment without the need to queue or visit payment counters or bank tellers. 6. Helps Customers avoid the risk of late payments that may result in penalties or service termination through the availability of automatic reminder notifications.	1. Potential data leakage arising from misuse of the PIN. 2. Potential network connection disruptions that may result in transactions being unable to be processed properly. **Other consequences:** 1. Transaction failure due to insufficient funds in the Customer's source Account. 2. Transaction failure due to the Customer entering an incorrect PIN. 3. Transaction failure due to exceeding the maximum daily payment transaction limit. 4. Transaction failure due to incorrect entry of the customer number, mobile phone number, customer reference number, or payment code issued by the Biller. 5. Transaction failure caused by failure or disruption on the part of the Biller.

Terms and Procedures

1. The Customer must be a registered customer of PT Super Bank Indonesia Tbk.
2. The Customer must have an active Superbank account.
3. Customers shall ensure that they have sufficient balance to make bill payments, purchase digital products, or perform digital product top-up transactions.
4. Customers fully acknowledge and agree that the bill amount, completeness, and accuracy of the data are based on the information provided by the Biller Superbank.
5. 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
6. Additional information on fees, benefits, and risks is accessible through PT Super Bank Indonesia Tbk's official website or other Bank communication channels.

Additional Information

1. The Bill Payment service offers digital products categorized based on their payment methods, as follows:
   a. Prepaid Products are services where payment is made in advance before the Customer may use the product.
   b. Postpaid Products allow Customers to use the product first and make payment for such product at the end of the billing period.

2. Information regarding, and any changes to, the benefits, fees, risks, and the applicable terms and conditions governing this product and service shall be communicated by letter or through such other means as permitted under the applicable terms and conditions. Such notice shall be provided at least 30 (thirty) days prior to the effective date of the relevant change.

Disclaimer (important to read):

1. The Bank may reject a purchase / bill payment 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 or refer to the information displayed in the channels provided by the Bank 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.

E. DIRECT DEBIT SERVICE

Issuer Name	: PT Super Bank Indonesia Tbk	**Product Type**	: Payment Method
Product Name	: Direct Debit	**Product Description**	: An online payment service provided to individual Superbank customers (“Customers”) to be able to make payment transactions using their Superbank account on Partner platforms that have collaborated with Superbank.
Currency	: Rupiah (IDR)		

Direct Debit Main Features	
Transaction Limits :	Limit for Direct Debit transaction value per day & per transaction: 1. Minimum: IDR 1 or according to the limit determined by Superbank and the third-party provider or manager of the online platform where the transaction is conducted, which collaborates with Superbank (“Partner”). 2. Maximum Limit: The maximum value of Direct Debit transactions that can be carried out by the Customer on each Partner platform can be configured and authorized by the Customer according to the nominal amount desired by the Customer, while still complying with the Default Limit constraints determined by the Partner and Superbank. 3. Default Limit: The initial limit given to the Customer; the nominal limit

	is determined in accordance with the cooperation between the Third Party and Superbank.
Feature Description :	1. Managing the linking and unlinking of the Superbank account on Partner platforms that cooperate with Superbank. 2. Viewing the Superbank account balance on Partner platforms that cooperate with Superbank. 3. Setting the daily transaction limit that can be carried out on the Partner platform, directly from the relevant Partner platform using the authorization and authentication specified by Superbank. 4. Viewing the account number on Partner platforms that cooperate with Superbank. 5. Viewing the funding method (top up) for the Superbank account on Partner platforms that cooperate with Superbank. 6. Viewing the Superbank Direct Debit transaction history on the Partner platform, provided that the Direct Debit transaction history displayed will only show Direct Debit transactions conducted by the Customer on that specific Partner platform and will not display transactions on other platforms. 7. Setting Superbank as the primary payment method on the Partner platform 8. Carry out transactions at outlets that are in cooperation with the Partner by utilizing the account balance in Superbank as the source of funds.

Fees
There are no additional fees for customers to use the Direct Debit.

Benefits	**Risks**
1. The Customer can carry out Direct Debit transactions on the Partner's platform and at merchant outlets cooperating with the Partner (as applicable), using the balance in the Customer's Superbank Account as the source of funds. 2. Customers can easily register for the Direct Debit service (account linking) through the Partner platform. 3. Transactions are secure because Superbank will perform authentication using an OTP (One-Time Password) and/or a PIN during registration / when carrying out a Direct Debit transaction. 4. Ease of unlinking the Superbank account through the Partner platform or through the Superbank application.	1. Potential for disruption to the service, and/or the Bank's API or Partner's system/communication network. 2. Misuse of the PIN if the Customer does not maintain the confidentiality of the PIN. **Other consequences:** 1. Failure of a Direct Debit transaction due to insufficient funds in the Customer's source account. 2. Failure of a Direct Debit transaction due to the Customer incorrectly entering the PIN. 3. Failure of a Direct Debit transaction due to exceeding the maximum daily payment transaction limit.

5. Customers can view their Superbank account balance through the Partner platform. 6. Ease of managing the Direct Debit transaction limit on the Partner platform.	

Terms and Procedures

1. Must be a Customer of PT Super Bank Indonesia
2. The Customer must have an active Superbank account.
3. The Customer links their Superbank account on the Partner platform.
4. The Bank will send an OTP (One-Time Password) to the Customer's mobile number registered in the Superbank system to authenticate the linking instruction.
5. The Customer is required to authorize the Direct Debit transaction using the correct Superbank PIN.
6. Unlinking can be done by pressing the button or accessing the widget available on the Partner platform, which functions to forward the unlinking instruction, or directly in the Superbank application by accessing the 'Profile' menu in the Superbank application.
7. 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
8. Additional information on fees, benefits, and risks is accessible through PT Super Bank Indonesia Tbk's official website or other Bank communication channels.

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. Information regarding, and any changes to, the benefits, fees, risks, and the applicable terms and conditions governing this product and service shall be communicated by letter or through such other means as permitted under the applicable terms and conditions. Such notice shall be provided at least 30 (thirty) days prior to the effective date of the relevant change.

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 or refer to the information displayed in the channels provided by the Bank 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 Banking services is the Customer's responsibility.

F. PRODUCT BUNDLING AFFIRMATION STATEMENT

The Savings Account Product, QRIS Service, and Bill Payment Service are three separate and distinct products/services. Although consent to the **Digital Savings Product, QRIS Service, Bill Payment Service, OVO Nabung Product, and Direct Debit Service** is obtained simultaneously under the Banking Services Terms (as bundled consent), such consent shall be deemed to have been provided by the Customer separately for each individual product/service (individual consent), such that:

1. Any consent relating to the QRIS, Bill Payment, or Direct Debit shall not constitute a requirement for the opening of a Digital Savings Account or an OVO Nabung account.
2. Except with respect to the opening of an Account, where the Customer cannot use any Digital Banking Service without first having an Account, the Customer's consent to any one product or service shall not constitute a prerequisite for the use of any other product or service.

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.

Date Issued:
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