



SUMMARY OF PRODUCT AND SERVICE INFORMATION	
Issuer Name	PT Bank Shinhan Indonesia
Product Name	<i>Digital KTA</i>
Product Type	<i>Credit/Loan</i>
Product Description	Digital banking services provided for prospective individual debtors, in the form of checking limits and applying for unsecured credit (KTA) online via the mobile banking application (“SOL Indonesia application”) and credit payments are made by autodebit (automatic installment debit) every month according to the schedule loan payments.
MAIN FEATURES	
<ul style="list-style-type: none">• Loan Limit Check feature Prospective debtors who are not yet Bank Shinhan customers can check their loan limits via the KTA Digital Microsite, while prospective debtors who are already Bank Shinhan customers can check their loan limits directly from the SOL Indonesia application.• KTA Digital Submission Feature Used by prospective debtors (Customers and Non-Customers) to apply for loans online.• Loan payment schedule feature Used by debtors to view the loan payment schedule• Loan account information feature Used by debtors to view detailed loan account information.	
BENEFIT	
<ul style="list-style-type: none">• Prospective debtors can check their credit limits online at any time, easily and quickly before applying for a Digital KTA loan.• Prospective debtors can apply for Digital KTA loans with competitive interest rates and loan terms online at any time, easily and quickly via the SOL Indonesia application.	



- If the Digital KTA application is approved by the Bank, the loan funds will be immediately credited to the Customer's account in accordance with applicable Bank regulations.

RISK

- There is a disruption/timeout in the system or network which results in delays in using the credit limit checking feature and/or applying for a Digital KTA loan.
- Systems that are accessed by the public are vulnerable to hacker attacks (malware, keyloggers, etc.).

TERMS AND CONDITIONS

Credit Limit Check Terms and Conditions

A. General Information

1. The prospective debtor is an Indonesian citizen, who has an active e-KTP and cellphone number.
2. The minimum age of a prospective debtor when applying for a loan is 21 years and the maximum age at the end of the loan is 55 years.
3. Prospective Debtors are employees of companies that have collaborated with the Bank or are domiciled in the Bank's coverage area.
4. The minimum loan is IDR 5,000,000 (five million Rupiah) and the maximum loan is IDR 100,000,000 (one hundred million Rupiah) or adjusted to the agreement with the company that has collaborated with the Bank.
5. The minimum income of a Prospective Debtor is IDR 5,000,000 (five million Rupiah) or adjusted according to the agreement with the company that has collaborated with the Bank.
6. Documents that must be submitted by Prospective Debtors for loan applications are: e-KTP photo, selfie photo and NPWP photo..

**B. General Provisions**

1. Prospective Debtors are required to complete all required data and/or documents in accordance with Bank regulations and if the data and/or documents have been fulfilled after the specified time limit, the Bank cannot inform the Prospective Debtor's credit limit.
2. Prospective Debtors agree and authorize the Bank to use Prospective Debtor data/information regarding credit limit checks, including the use of Prospective Debtor data/information with third parties who collaborate with the Bank.
3. Prospective Debtors can only check their credit limits in accordance with applicable Bank regulations.
4. The credit limit resulting from the examination does not constitute credit approval from the Bank and may change if there are data changes that could affect the final approval of the loan being applied for.
5. The credit limit for examination results is only valid for 7 (seven) days from issuance.
6. The credit limit displayed is the maximum credit limit that can be granted by calculating using the largest loan term.
7. Credit limits can change according to the loan term chosen by the prospective debtor
8. The Bank has the right to request other additional documents in accordance with the Bank's provisions, if necessary.
9. Prospective Debtors must continue the loan application process via the SOL Indonesia application or other media available at the Bank.

Terms and Conditions for Loan Application

Can be seen in the Shinhan Digital KTA Terms and Conditions

Procedures for applying for a loan

- **Procedures for applying for a loan**
 1. Check the loan limit on the Bank Microsite, [click here](#).
 2. After checking the loan limit successfully, continue the Digital KTA application process via the SOL Indonesia application.



3. Download the SOL Indonesia application via AppStore or PlayStore, then open an account online via SOL Indonesia.
 4. After the account opening has been successfully completed, log in to the SOL Indonesia application then select the Product menu > Digital KTA and continue the Digital KTA application process.
- **For Prospective Debtors who are already customers**
 1. Login to the SOL Indonesia application
 2. Select the Product menu > Digital KTA, carry out the process of checking the loan limit and continue the Digital KTA application process.

A detailed guide regarding the steps for applying for Digital KTA on the SOL Indonesia application can be accessed via the Digital KTA Manual Book document at <https://shinhan.co.id/digitalkta>

INTEREST RATE AND FEES

Interest rate

0.74% - 0.84% (flat interest/month) or equivalent to 16% - 18% (effective interest/year) *Flat interest is used to indicate the customer's monthly installment amount. The interest used by the Bank is effective interest per year

FEES

Provision Fee	Free
Admin Fee	Free
Electronic sign and stamps fees	Rp 10.000

LOAN SIMULATION

SIMULATION SAMPLE :

Loan Amount: Rp. 100,000,000

Interest rate: 18% effective per year

Term: 12 Months

Stamp Fee: Rp. 10,000



Administration Fee: Rp. 0

Provision Fee: Rp. 0

Disbursement Amount received: Rp. 99,990,000

So the debtor's monthly installments are:

Installment	Installment Amount	Installment Principal	Installment Interest	Outstanding
1	9,167,999	7,667,999	1,500,000	92,332,001
2	9,167,999	7,783,019	1,384,980	84,548,982
3	9,167,999	7,899,764	1,268,235	76,649,218
4	9,167,999	8,018,261	1,149,738	68,630,957
5	9,167,999	8,138,535	1,029,464	60,492,422
6	9,167,999	8,260,613	907,386	52,231,809
7	9,167,999	8,384,522	783,477	43,847,287
8	9,167,999	8,510,290	657,709	35,336,997
9	9,167,999	8,637,944	530,055	26,699,053
10	9,167,999	8,767,513	400,486	17,931,540
11	9,167,999	8,899,026	268,973	9,032,514
12	9,167,999	9,032,514	135,488	0

If the debtor makes repayment before the maturity date, a repayment fee of 5% of the remaining loan will be charged.

For example, in the simulation above, if the debtor makes a repayment in the 5th month, a repayment fee of $5\% \times \text{Rp. } 68,630,957 = \text{Rp. } 3,431,548$

LOAN LIMIT

- Minimum loan limit IDR 5,000,000 (five million rupiah)
- Maximum loan limit IDR 100,000,000 (one hundred million rupiah)

ADDITIONAL INFORMATION

1. In the event of any changes to interest rates, fees, benefits, risks, as well as terms and conditions stated in this Summary, Bank Shinhan Indonesia will provide information through the Bank's available communication channels.
2. Customers may submit questions and/or complaints through the Bank's Call Center at 1500 881 or by visiting a Bank branch office.



3. This RIPLAY does not form part of the Digital Unsecured Loan (Digital KTA) credit agreement and does not guarantee that the loan application will be approved.
4. The Bank may reject a Customer's Digital KTA application if it does not meet the applicable terms and conditions.
5. The Customer may receive offers for other products and/or services from third parties if they consent to share their personal data.
6. Further information regarding fees, benefits, and risks can be accessed through the website: www.shinhan.co.id

DISCLAIMER

1. The Customer hereby declares that they have read, received an explanation of, understood, and comprehended the product and/or service as described in this Service Information Summary ("Summary") and are fully aware of, understand, and accept all consequences of the product and/or service, including all benefits, risks, and associated costs.
2. This Summary is provided for informational purposes only and does not constitute an official offer of any product and/or service. In the event of any discrepancies between this Summary and the agreement and/or terms and conditions related to the product and/or service (hereinafter referred to as the "Agreement"), the Agreement shall prevail.
3. The Customer is obliged to read thoroughly, understand, and comprehend the contents of this Product and Service Information Summary before agreeing to the product and/or service and is entitled to ask Bank Shinhan Indonesia about any matters related to this Summary.
4. The information stated in this Summary is valid from the date of printing until any subsequent changes are made.
5. This Summary has been adjusted to comply with the prevailing laws and regulations, including those stipulated by the Financial Services Authority (Otoritas Jasa Keuangan – OJK).

PT. Bank Shinhan Indonesia is licensed and supervised by OJK & BI and is a participant of LPS guarantee