

SUMMARY OF PRODUCT AND SERVICE INFORMATION	
Issuer name	PT Bank Shinhan Indonesia
Product name	Individual Internet Banking
Product type	Internet Banking
Product description	Web-based banking transaction services accessed by individual customers via the internet network.
MAIN FEATURE	
Financial Features	- Transfer within Shinhan - Transfer within Shinhan - Transfer to virtual accounts - Automatic Transfer - Domestic Transfer - SKN/RTGS Transfer - Online Transfer - BI-FAST Transfer - Foreign Currency Transfer to Other Banks - Payment - Postpaid bill payment (Electricity, Telephone, Mobile Phone, Tax, Credit Card, BPJS Kesehatan) - Purchase of prepaid vouchers (Electricity, Mobile Phone) - Top up electronic money (Astrapay, iSaku, LinkAja, GOPAY, OVO, Shopeepay) - Products - Opening Time Deposits - Closing Time Deposits
Non- Financial Features	- Deposit Account Information - Account List - Account Transaction Detail - Closed Accounts - Loan Account Information - Loan Information - Loan Transaction Details - Loan Repayment Schedule - Loan Limit Inquiry - Loan Interest Details - Transaction History Inquiry - Fee Transaction History

	5. Automatic Transfer Results 6. Transfer SKN/RTGS Details 7. Bill Payment Results 8. Tax MPN Inquiry 9. Inquiry Foreign Currency Transfer 10. E-Slip Service 11. Exchange Rate Information 12. Settings • User Management • Account Management • Report Lost and Stolen • ATM Card Management (ATM card password registration) • Message Box • BI-FAST Proxy • Language Settings
BENEFIT	
1. Easily accessible from various electronic devices and web browsers. 2. Easy to use with a user-friendly navigation menu. 3. Internet Banking services are available 24 hours a day and 7 days a week. 4. Equipped with various security features such as user ID and password, security questions, and transaction authorization with OTP tokens.	
RISK	
1. Theft of Customer's personal information and/or identity including User ID and Password internet banking for criminal acts such as misuse of identity and account, fraud, theft of money, etc. 2. Unable to access internet banking or transact on internet banking due to weak/unstable internet network. 3. Risk of damage/loss of token causing customer to be unable to transact on internet banking. 4. Error in inputting transaction by Customer (human error) on Internet Banking.	
TERMS AND CONDITION	
Internet Banking Registration through Branch Office: 1. Fill out the service application form at the Branch Office 2. Show a valid Identity Card (KTP/SIM/Passport/KIMS/KITAS).	

SERVICE FEES AND TIME

Transaction	Fee	Cut Off Time (COT)
Transfer Within Shinhan	Free	IDR Transfer : 24 Hours (7 days a week) USD Transfer : 09:15 - 14:30 (working days)
SKN	IDR 2.900	14:00 (working days)
RTGS	IDR 25.000	14:00 (working days)
BI-FAST	IDR 2.500	24 Hours (7 days a week)
Online Transfer	IDR 6.500	24 Hours (7 days a week)
FX Transfer to Other Banks	Refer to FX Transfer Fee Table Below	09:15 - 14:30 (working days)
Payment		
- PLN Postpaid	IDR 3.000	24 Hours (7 days a week)
- Halo Postpaid	IDR 1.750	24 Hours (7 days a week)
- TelkomPay	IDR 2.500	24 Hours (7 days a week)
- Credit Card	Follow SKN/RTGS Fee	Follow Cut Off Time SKN/RTGS
- Tax MPN	Free	24 Hours (7 days a week)
- BPJS Kesehatan	IDR 2.500	24 Hours (7 days a week)
Prepaid		
- PLN Prepaid	IDR 3.000	24 Hours (7 days a week)
- Telkomsel Prepaid	IDR 1.500	24 Hours (7 days a week)
- Indosat Prepaid	IDR 1.500	24 Hours (7 days a week)
- XL Prepaid	IDR 1.500	24 Hours (7 days a week)
- Tri Prepaid	Free	24 Hours (7 days a week)
- Smartfren Prepaid	Free	24 Hours (7 days a week)
Top Up E-Money		
- Astrapay	IDR 1.500 (Deducted from Astrapay Cash)	24 Hours (7 days a week)
- iSaku	IDR 1.500	24 Hours (7 days a week)
- LinkAja	IDR 1.500	24 Hours (7 days a week)
- Gopay	IDR 2.000	24 Hours (7 days a week)
- OVO	IDR 1.500 (Deducted from OVO Cash)	24 Hours (7 days a week)
- ShopeePay	IDR 1.500	24 Hours (7 days a week)

FX TRANSFER TO OTHER BANK FEES

Fee type	Payer		Fees	
	SHA	OUR	From IDR Debit Account	From USD Debit Account
Commission	Paid By Customer	Paid By Customer	Free	0,125% of transfer amount (min. USD 5, max. USD 150)
Cable	Paid By Customer	Paid By Customer	USD 5	
Correspondent Bank Fee	-	Paid By Customer	Refer to Correspondent Bank Fee Table	

SHA : Costs are shared between Sender and Beneficiary. Sender Bank charges are borne by Sender. Correspondent Bank charges are borne by Beneficiary.

OUR : Sender Bank Fees and Correspondent Bank Fees are borne by the Sender.

CORRESPONDENT BANK FEES TABLE

Transfer Amount Currency	Beneficiary Bank	Correspondent Bank Fee
USD	Shinhan Bank Korea (BIC : SHBKRRSEXXX)	USD 10
USD	Other beneficiary Bank	USD 25
AUD	Any Bank	AUD 40
EUR	Any Bank	EUR 40
SGD	Any Bank	SGD 70
HKD	Any Bank	HKD 200
KRW	Shinhan Bank Korea (BIC : SHBKRRSEXXX)	USD 10

SPECIAL DISCOUNTED RATE (For FX Transfer to Other Bank from IDR Debit Account)

Transfer Amount Currency	Transfer Amount	Rate Discount
USD	USD 1 - 4,999	40%
	USD 5,000 - 9,999	60%
	≥ USD 10,000	80%
AUD, EUR, SGD, HKD, JPY, KRW	Any Transfer Amount	40%

OTP TOKEN FEE

Customer Type	Fee type	Fees
Individual	New Token	IDR 50.000
	Replacement Token	IDR 50.000

**Transaction fees may change according to applicable provisions*

SIMULATION
Simulation 1:

- Customer balance Rp. 1.000.000
- There is a 30x free fee promo

Transaction Order	Transaction Activity	Amount (Rp)	Fee (Rp)	Last balance (Rp)
1	Transfer to another Shinhan account	100.000	Free	900.000
2	Online transfer	150.000	Free promo	750.000
3	PLN Postpaid Payment	50.000	Free promo	700.000
4	Topup Gopay	200.000	Free promo	500.000

Simulation 2:

- Customer balance Rp. 1.000.000

- There is a 2x free fee promo

Transaction Order	Transaction Activity	Amount (Rp)	Fee (Rp)	Last balance (Rp)
1	Transfer to another Shinhan account	100.000	Free	900.000
2	Online transfer	100.000	Free promo	800.000
3	PLN Postpaid Payment	200.000	Free promo	600.000
4	Topup Gopay	100.000	2.000	498.000

Simulation 3:

- Customer balance Rp. 1.000.000
- There is no free fee promo

Transaction Order	Transaction Activity	Amount (Rp)	Fee (Rp)	Last balance (Rp)
1	Transfer to another Shinhan account	100.000	Free	900.000
2	Online transfer	100.000	5.000	795.000
3	PLN Postpaid Payment	200.000	3.000	592.000

* The simulation calculation above is an illustration example based on nominal assumptions, transaction types, transaction amounts, fees, and Bank promotional program provisions, so the value can change at any time.

**The Bank's promotional program (promo) related to free transaction fees can change or be terminated in accordance with applicable Bank provisions and with prior notification to the Customer.

TRANSACTION LIMIT

Max. Transfer Limit	Individual	
	Per Transaction (IDR)	Per Day (IDR)
SKN	500.000.000	500.000.000
RTGS	500.000.000	500.000.000
BI-FAST	250.000.000	250.000.000
Online	100.000.000	100.000.000
FX Purchase Transaction to IDR without Underlying Document on Internet Banking and SOL:		
USD Transfer to Bank Shinhan Indonesia Account from IDR Account	Max. USD 100.000/ equivalent per month. T & C: - All purchases of FX to IDR made by Customers on all Bank Shinhan Indonesia channels will cut the limit above. - Customers can transact above the limit at the Teller by attaching the Underlying Document.	
FX Transfer to Other Bank from IDR Account		

**Transaction limits may change according to applicable provisions*

ADDITIONAL INFORMATION

1. In the event of changes in the costs, benefits, risks, and terms and conditions listed in this RIPLAY, the Bank will notify the Customer through the Bank's website (www.shinhan.co.id).
2. Customers can submit questions and/or complaints through the Bank's Call Center at 1500 881 or through the Bank's Branch Office.
3. Customers must read and understand this RIPLAY carefully before using the Personal Internet Banking service.
4. The Bank may reject the Customer's application to open Personal Internet Banking if the Customer does not meet the applicable Bank's terms and conditions.

Bank Shinhan Indonesia is licensed and supervised by the Financial Services Authority.