



SUMMARY OF PRODUCT AND SERVICE INFORMATION	
Issuer Name	PT Bank Shinhan Indonesia
Product Name	Mobile Banking (SOL) Corporate
Product Type	Mobile Banking
Product Description	Mobile banking application-based banking transaction services for individual customers to manage their financial transactions. Customers can download the Mobile Banking application via the Apple Appstore/ Google Playstore and carry out various financial and non-financial transactions anytime and anywhere from their mobile phone.
MAIN FEATURES	
Financial Features	<ol style="list-style-type: none">1. Transfer<ul style="list-style-type: none">• Transfer Within Shinhan Indonesia• Transfer SKN• Transfer RTGS• Transfer Online• Automatic Transfer• FX Transfer within Shinhan Indonesia• FX Transfer to other banks2. Payment<ul style="list-style-type: none">• Postpaid bill payments (Electricity, Telephone, Cellular Phone, Tax, Credit Card, BPJS Kesehatan)• Prepaid Voucher Purchase (Electricity, cellular phone)• Electronic Money top up (Astrapay, iSaku, LinkAja, GOPAY, OVO, Shopeepay)3. Product<ul style="list-style-type: none">• Time Deposit
Non-Financial Features	<ol style="list-style-type: none">1. Account information2. Fast transaction information3. Transaction history information4. E-slip5. Information on the list of closed accounts6. Information on loan payment schedule7. Loan limit information8. Transaction fee history information9. Approving status information10. Automatic Transfer Results11. Information on domestic transfer history



	<ul style="list-style-type: none">12. Information on foreign exchange transfer history13. Exchange Rate Information14. Bill payment results15. Tax payment results16. Inbox17. News & announcements18. Indonesian SOL Guide19. Interest rate information20. Terms & conditions information21. Branch information22. User Information Settings23. Password Settings24. Virtual keypad settings25. Cache and cookies settings26. Language Settings
BENEFITS	
<ul style="list-style-type: none">1. Easy to access. The Mobile Banking (SOL) application can be downloaded from the Apple Appstore/Google Playstore with cell phones using the Android or iOS operating system.2. Easy to use with a user friendly navigation menu.3. Mobile Banking (SOL) services are available 24 hours a day and 7 days a week4. Equipped with various security features such as user ID, password, and transaction authorization with M-OTP PIN.5. Equipped with several login method options, namely password, pattern and fingerprint.6. Provide flexibility for companies to set user information and transfer limits.	
RISKS	
<ul style="list-style-type: none">1. Theft of Customer's personal information and/or identity including Mobile Banking User ID and Password for crimes such as misuse of identity and accounts, fraudulent acts, theft of money, etc.2. Unable to access Mobile Banking or make transactions on Mobile Banking due to a weak/unstable internet network.3. Transaction input errors by customers (human error) in Mobile Banking.	
TERMS AND PROCEDURE	
Mobile Banking Registration via Branch Office: <ul style="list-style-type: none">1. Fill out the service application form at the Branch office2. Complete the required documents:	



- Identity card (KTP/SIM/Passport/KIMS/KITAS) from the company representative or party given a power of attorney by the company.
- Company deed (Articles of Association)
- Deed of change (if any)
- Decree of the Ministry of Law and Human Rights (Letter of Endorsement)
- Power of Attorney to Open Mobile Banking
- Proof of Account Ownership

Internet Banking User Customers:

For customers who have registered with the Internet Banking service, the customer can log in to the Mobile Banking (SOL) application with the Internet Banking User ID and Password.

SERVICE FEES AND TIMES

TRANSAKSI	BIAYA	BATAS WAKTU LAYANAN
Transfer Antar Rekening Shinhan	Gratis	Transfer Rupiah : 24 jam (7 hari seminggu) Transfer USD : 09:15-14:30 (hari kerja)
SKN	Rp 2.500	14:00 WIB (hari kerja)
RTGS	Rp 20.000	14:00 WIB (hari kerja)
Transfer Online	Rp 5.000	24 jam (7 hari seminggu)
Transfer Valas ke Bank Lain	Lihat Tabel Biaya Transfer Valas	09:15-14:30 (hari kerja)
Transfer Multi Antar Shinhan Indonesia	Mengikuti Biaya Transfer Antar Rekening Shinhan	Mengikuti Batas Waktu Transfer Antar Rekening Shinhan
Transfer Multi Dalam Negeri	Mengikuti Biaya SKN/RTGS	Mengikuti Batas Waktu SKN/RTGS
Multi Remittance	Mengikuti Biaya Transfer Valas ke Bank Lain	Mengikuti Batas Waktu Transfer Valas ke Bank Lain
Pembayaran		
- Telkompay	Gratis	24 jam (7 hari seminggu)
- Telkomsel Prepaid	Gratis	24 jam (7 hari seminggu)
- Telkomsel Postpaid	Gratis	24 jam (7 hari seminggu)
- BPJS Kesehatan	Gratis	24 jam (7 hari seminggu)
- Indosat Prepaid	Gratis	24 jam (7 hari seminggu)
- XL Prepaid	Gratis	24 jam (7 hari seminggu)
- Tri Prepaid	Gratis	24 jam (7 hari seminggu)
- Smartfren	Gratis	24 jam (7 hari seminggu)
- PLN Prepaid	Gratis	24 jam (7 hari seminggu)
- PLN Postpaid	Gratis	24 jam (7 hari seminggu)
OVO	Rp 1.500 (Dipotong dari OVO Cash)	24 jam (7 hari seminggu)
Gopay	Rp 2.000	24 jam (7 hari seminggu)
Pajak	Gratis	24 jam (7 hari seminggu)
Kartu Kredit	Mengikuti Biaya SKN/RTGS	Mengikuti Batas Waktu SKN/RTGS

BIAYA TRANSFER VALAS KE BANK LAIN

JENIS BIAYA TRANSFER LUAR NEGERI	PEMBAYAR		BIAYA	
	SHA	OUR	DARI REK DEBIT IDR	DARI REK DEBIT USD
Komisi	Dibayar nasabah	Dibayar nasabah	Gratis	0.125% dari nominal transfer (min. USD 5, max. USD 150)
Telex	Dibayar nasabah	Dibayar nasabah		USD 5
Biaya Bank Koresponden	-	Dibayar nasabah		Lihat Tabel Biaya Bank Koresponden

*SHA : Biaya dibagi antara Pengirim dan Penerima. Biaya Bank Pengirim ditanggung oleh Pengirim. Biaya Bank Koresponden ditanggung oleh Penerima.

*OUR : Biaya Bank Pengirim dan Biaya Bank Koresponden ditanggung Pengirim.

**TABEL BIAYA BANK KORESPONDEN**

MATA UANG TRANSFER	BANK PENERIMA	BIAYA BANK KORESPONDEN
USD	Shinhan Bank Korea (BIC: SHBKRSXXXX)	USD 10
USD	Selain Shinhan Bank Korea	USD 25
AUD	Semua Bank	AUD 40
EUR	Semua Bank	EUR 40
SGD	Semua Bank	SGD 70
HKD	Semua Bank	HKD 200
KRW	Semua Bank	USD 10

DISKON KURS KHUSUS (Untuk Transfer Valas ke Bank Lain dari rekening debit IDR)

MATA UANG TRANSFER	NOMINAL TRANSFER	DISKON KURS
USD	USD 1 - 4,999	40%
	USD 5,000 - 9,999	60%
	≥ USD 10,000	80%
AUD, EUR, SGD, HKD, JPY, KRW	Semua nominal transfer	40%

BIAYA OTP TOKEN

JENIS NASABAH	JENIS BIAYA	BIAYA
Perusahaan/ Corporate	Token Baru	Gratis 3 token
	Penambahan Token	Rp 50.000
	Penggantian Token	Rp 50.000

SIMULATION

Simulation 1:

- Customer's balance Rp. 1.000.000

Transaction Sequence	Transaction Activity	Amount (Rp)	Fee (Rp)	Remaining Balance (Rp)
1	Transfer within Shinhan	100.000	Free	900.000
2	Transfer SKN	150.000	2.500	747.500
3	PLN Prepaid Payment	100.000	Free	647.500
4	Topup Gopay	200.000	Free	447.500

Simulation 2:

- Customer's balance Rp. 1.000.000

Transaction Sequence	Transaction Activity	Amount (Rp)	Fee (Rp)	Remaining Balance (Rp)
1	Transfer within Shinhan	100.000	Gratis	900.000
2	Transfer SKN	100.000	5.000	895.000
3	PLN Prepaid Payment	200.000	Gratis	695.000
4	Topup Gopay	100.000	2.000	593.000

** The simulation calculation above is an illustrative example based on nominal assumptions, transaction types and costs so that the values can change at any time.*



TRANSACTION LIMIT

LIMIT TRANSFER

LIMIT TRANSFER MAKSIMAL	PERUSAHAAN	
	Per Transaksi (Rp)	Per Hari (Rp)
SKN	1.000.000.000	Tidak terbatas
RTGS	1.000.000.000.000	Tidak terbatas
Online	250.000.000	250.000.000
Transaksi Pembelian Valas terhadap Rupiah tanpa <i>Underlying document</i> di Internet Banking dan SOL:		
Transfer USD ke Rekening Bank Shinhan Indonesia dari rekening IDR	Maksimal USD 100.000/ekuivalen per bulan	
Transfer Valas ke Bank Lain dari rekening IDR	Syarat dan Ketentuan: - Semua transaksi pembelian valas terhadap rupiah yang dilakukan nasabah pada semua channel Bank Shinhan Indonesia akan memotong limit diatas. - Nasabah dapat bertransaksi diatas limit di Teller dengan menyertakan <i>Underlying document</i> .	

ADDITIONAL INFORMATION

1. The Company's Mobile Banking (SOL) service is available at any time 24 hours a day, 7 days a week.
2. In the event that there are changes to the costs, benefits, risks, and terms and conditions stated in this RIPLAY, the Bank will notify the Customer via the Bank's website (www.shinhan.co.id).
3. Customers can submit questions and/or complaints via the Bank's Call Center on 1500 881 or through the Bank's branch office.
4. Customers must read and understand this RIPLAY carefully before using the Company's Mobile Banking (SOL) service.
5. The Bank may reject the Customer's application for Company Mobile Banking (SOL) registration if the Customer does not fulfill the Bank's applicable requirements and conditions.

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