

SUMMARY OF PRODUCT AND SERVICE INFORMATION	
Issuer Name	PT Bank Shinhan Indonesia
Product Name	Firm Banking
Product Type	Host to host channel
Product Description	Cash management system provided for company customers to be able to carry out financial transactions in large amounts (bulk) by sending transaction instruction files from the company's Core System to the Bank via a secure communication channel, namely SFTP (SSH Secure File Transfer Protocol).
MAIN FEATURES	
Financial Feature	<ol style="list-style-type: none"> <li>1. Transfer within Shinhan Indonesia accounts</li> <li>2. Transfer SKN</li> <li>3. Transfer RTGS</li> <li>4. Foreign Currency Transfer to Another Bank</li> <li>5. Taxes</li> <li>6. Bill Payment (Electricity, Telephone, Cell Phone)</li> </ol>
Non-Financial Feature	<ol style="list-style-type: none"> <li>1. Exchange rate information</li> <li>2. Balance information and account mutations</li> <li>3. Transaction approval feature from Internet Banking</li> </ol>
BENEFIT	
<ol style="list-style-type: none"> <li>1. Customers can carry out transactions in large amounts.</li> <li>2. Saves time in inputting transactions when compared to Internet Banking/Mobile Banking, because Firm Banking is integrated directly with the company's Core system. Creating and sending transaction files can be automated on the company's Core system.</li> <li>3. Data communication between the company system and the Bank is secure via SFTP (SSH Secure File Transfer Protocol) so that data is encrypted.</li> <li>4. Passwords or data files cannot be read by parties other than the Bank and the Customer.</li> <li>5. Authenticity and verified data sources.</li> </ol>	
RISK	
<ol style="list-style-type: none"> <li>1. Customers cannot send transaction files to Firm Banking due to network problems.</li> <li>2. Data input error in the company's Core System which causes errors in transaction data sent to Firm Banking.</li> <li>3. Changes to the Firm Banking system whether caused by government policy, Bank policy, and/or customer requests can cause development/changes to the Customer's Core System related to Firm Banking transactions.</li> </ol>	
TERM AND PROCEDURES	
<ol style="list-style-type: none"> <li>1. Fill out the Firm Banking service application form and IT form at the Branch office.</li> </ol>	

*\* For customers who do not yet have an account and internet banking, customers need to open an account and internet banking first.*

2. Complete the Firm Banking Services Collaboration Agreement document.
3. Complete the required supporting documents:
  - Identity Cards (KTP/SIM/Passport/KIMS/KITAS) from Directors, Commissioners, and company representatives/parties who have been 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)

## FEE

Transaction		Fee	Cut Off Time (COT)
Transfer Within Shinhan		Free	14:00 Western Indonesia Time (working days)
SKN		Free	14:00 Western Indonesia Time (working days)
RTGS		IDR 25.000	14:00 Western Indonesia Time (working days)
FX Transfer to Other Banks		USD 10 (transfer fee) USD 30 (Bank Koresponden fee)	14:00 Western Indonesia Time (working days)
Payment	PLN Postpaid	Rp 2.000	24 Hours (7 days a week)
	TelkomPay	Rp 2.000	24 Hours (7 days a week)
	Telkomsel Postpaid	Free	24 Hours (7 days a week)
	Tax MPN	Free	24 Hours (7 days a week)
Prepaid	PLN Prepaid	Rp 2.000	24 Hours (7 days a week)
	Telkomsel Prepaid	Free	24 Hours (7 days a week)
	Indosat Prepaid	Rp 1.500	24 Hours (7 days a week)
	XL Prepaid	Rp 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)

*\* Transaction fees and service times may change according to applicable regulations.*

## SIMULATION

Simulation 1:

- Customer balance IDR 1.000.000

Transaction Sequence	Transaction Activity	Nominal (IDR)	Fee (IDR)	Final Balance (IDR)
1	Transfer to another Shinhan account	100.000	Gratis	900.000
2	Transfer SKN	150.000	Gratis	750.000
3	Payment PLN Postpaid	50.000	2000	698.000

**Simulation 2:**

- Customer balance IDR 1.000.000

Transaction Sequence	Transaction Activity	Nominal (IDR)	Fee (IDR)	Final Balance (IDR)
1	Transfer to another Shinhan account	100.000	Gratis	900.000
2	Transfer SKN	100.000	Gratis	800.000
3	Tax	200.000	Gratis	600.000

**TRANSACTION LIMIT**

Max. Transfer Limit	Corporate	
	Per Transaction (IDR)	Per Day (IDR)
SKN	1.000.000.000	Unlimited
RTGS	1.000.000.000.000	Unlimited
<b>FX Purchase Transaction to IDR without Underlying Document on Internet Banking and SOL:</b>		
USD Transfer to Bank Shinhan Indonesia Account from IDR Account	Max. USD 100.000/ equivalent per month.	
FX Transfer to Other Bank from IDR Account	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.	

*\* Transaction limits may change according to applicable regulations.*

**ADDITIONAL INFORMATION**

- Customers can ask questions and/or make complaints via the Bank's Call Center on 1500 881 or through the Bank's branch office.
- Customers must read and understand this RIPLAY carefully before making a transaction at Firm Banking.

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