



SUMMARY OF PRODUCT AND SERVICE INFORMATION	
Issuer Name	PT Bank Shinhan Indonesia
Product Name	Individual Mobile Banking
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 • Transfer BI-FAST • Transfer to Phone Number • Automatic • Proxy BI-FAST 2. Foreign Exchange (FX) Transfer <ul style="list-style-type: none"> • FX Transfer within Shinhan Indonesia • FX Transfer to other banks 3. 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) • <i>QRIS</i> 4. Product <ul style="list-style-type: none"> • Time Deposits • Savings Account • Digital KTA
Non-Financial Features	<ol style="list-style-type: none"> 1. Account Information 2. Quick transaction information 3. Transaction history information



	<ol style="list-style-type: none">4. E-slip5. Information on the list of closed accounts6. Information on loan payment schedule7. Information Check loan limits8. Transaction fee history information9. Information on domestic transfer history10. Transfer history information to cellphone no11. Information on bill payment results12. Information on tax payment results13. Information on foreign exchange transfer history14. Exchange Rate Information15. Information on automatic transfer results16. Debit card management17. Inbox18. News and announcements19. Indonesian SOL Guide20. Interest rates21. Terms and conditions22. Branch information23. Security awareness24. Favorite account settings25. Transfer limit settings26. Login method settings27. M-OTP Settings28. Setting customer information29. Password setting30. Debit Card PIN Settings31. Account hide settings32. Notification settings33. Virtual keypad settings34. Cache and cookies settings35. Language Settings
BENEFIT	
<ol 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 services are available 24 hours a day and 7 days a week
- 4. 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.

RISKS

- 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:

- 1. Fill out the service application form at the Branch office.
- 2. Show a valid identity card (KTP/SIM/Passport/KIMS/KITAS).

Online Mobile Banking registration for new customers::

- 1. Download the Mobile Banking (SOL) application on the Apple Appstore/ Google Playstore.
- 2. Select the "Open Now" button on the SOL application.
- 3. Complete the requested data and documents.
- 4. Verify via video call (if necessary).

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.

Customers with active debit cards:

For customers who already have an active debit card, customers can register on the Mobile Banking (SOL) application in the M-Banking Registration menu by entering the debit card number and PIN.

SERVICE FEES AND TIMES



Transaksi	Biaya	Batas Waktu Layanan
Transfer Antar Rekening Shinhan	Gratis	Transfer Rp : 24 jam (7 hari seminggu) Transfer USD: 09:15 - 14:30 (hari kerja)
SKN	Rp 2.900	14:00 WIB (hari kerja)
RTGS	Rp 25.000	14:00 WIB (hari kerja)
BI-FAST	Rp 2.500	24 jam (7 hari seminggu)
Transfer Online	Rp 6.500	24 jam (7 hari seminggu)
Transfer Valas ke Bank Lain	Lihat Tabel Biaya Transfer dibawah	09:15 - 14:30 WIB (hari kerja)
Pembayaran		
- PLN Postpaid	Rp 3.000	24 jam (7 hari seminggu)
- Halo Postpaid	Rp 1.750	24 jam (7 hari seminggu)
- Telkompay	Rp 2.500	24 jam (7 hari seminggu)
- Kartu Kredit	Mengikuti biaya SKN/RTGS	Mengikuti batas waktu layanan SKN/RTGS
- Pajak	Gratis	24 jam (7 hari seminggu)
- BPJS Kesehatan	Rp 2.500	24 jam (7 hari seminggu)
Pembelian		
- PLN Prepaid	Rp 3.000	24 jam (7 hari seminggu)
- Telkomsel Prepaid	Rp 1.500	24 jam (7 hari seminggu)
- Indosat Prepaid	Rp 1.500	24 jam (7 hari seminggu)
- XL Prepaid	Rp 1.500	24 jam (7 hari seminggu)
- Tri Prepaid	Gratis	24 jam (7 hari seminggu)
- Smartfren Prepaid	Gratis	24 jam (7 hari seminggu)
Top Up E-Money		
- Astrapay	Rp 1.500 (Dipotong dari Astrapay Cash)	24 jam (7 hari seminggu)
- iSaku	Rp 1.500	24 jam (7 hari seminggu)
- LinkAja	Rp 1.500	24 jam (7 hari seminggu)
- Gopay	Rp 2.000	24 jam (7 hari seminggu)
- OVO	Rp 1.500 (Dipotong dari OVO Cash)	24 jam (7 hari seminggu)
- ShopeePAY	Rp 1.500	24 jam (7 hari seminggu)

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.

TABEL BIAYA BANK KORESPONDEN

MATA UANG TRANSFER	BANK PENERIMA	BIAYA BANK KORESPONDEN
USD	Shinhan Bank Korea (BIC: SHBKKRSEXXX)	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
Perorangan/ Individual	Token Baru	Rp 50.000
	Penggantian Token	Rp 50.000

**Transaction fees may change according to applicable regulations.*

SIMULATION

Simulation 1:

- Customer's balance Rp. 1.000.000
- Bank free transaction promo: 30x transaction

Transaction Sequence	Transaction Activity	Amount (Rp)	Fee (Rp)	Remaining Balance (Rp)
1	Transfer within Shinhan	100.000	Free	900.000
2	Transfer online	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's Balance Rp. 1.000.000
- Bank free transaction promo : 2x transaksi

Transaction Sequence	Transaction Activity	Amount (Rp)	Fee (Rp)	Remaining Balance (Rp)
1	Transfer within Shinhan	100.000	Free	900.000
2	Transfer online	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's Balance Rp. 1.000.000
- No Bank free transaction promo

Transaction Sequence	Transaction Activity	Amount (Rp)	Fee (Rp)	Remaining Balance (Rp)
1	Transfer within Shinhan	100.000	Free	900.000
2	Transfer online	100.000	5.000	795.000
3	PLN Postpaid Payment	200.000	3.000	592.000

* The simulation calculation above is an illustrative example based on nominal assumptions, type of transaction, number of transactions, fees and provisions of the Bank's promotional program, so the values may change at any time.

**Bank promotional programs (promos) related to free transaction fees may change or be discontinued in accordance with applicable Bank regulations and with prior notification to the Customer.

TRANSACTION LIMIT

LIMIT TRANSFER

LIMIT TRANSFER MAKSIMAL	PERORANGAN	
	Per Transaksi (Rp)	Per Hari (Rp)
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

Transaksi Pembelian Valas terhadap Rupiah tanpa *Underlying document* 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> .

*Transaction limits may change according to applicable regulations.

ADDITIONAL INFORMATION



1. In the event that there are changes to interest rates, costs, benefits, risks, as well as terms and conditions stated in this RIPLAY, the Bank will notify the Customer via the Bank's website (www.shinhan.co.id).
2. Customers can ask questions and/or make complaints via the Bank's Call Center on 1500 881 or through the Bank's branch office.
3. Customers must read and understand this RIPLAY carefully before using the Individual Mobile Banking (SOL) service.
4. The Bank may reject the Customer's application for opening an Individual Mobile Banking (SOL) 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.