



SUMMARY OF PRODUCT AND SERVICE INFORMATION	
Issuer Name	PT Bank Shinhan Indonesia
Product Name	Tabungan SOL
Product Type	Saving
Product Description	SOL Savings are Rupiah savings that are opened online by Individual Customers via the Mobile Banking (SOL) application.
MAIN FEATURE	
Initial Deposit	Zero rupiah
Minimum Balance	Zero rupiah
Interest rate	Up to 4% per year
Account Opening	Done via the SOL Indonesia Mobile Banking Application
Account Closure	Done via Bank Shinhan Indonesia branch office
Transaction	<ol style="list-style-type: none"> 1. At SOL and Internet Banking: all financial transactions 2. At Branch/ Teller: <ul style="list-style-type: none"> • Cash Deposit • Cash Withdrawal • Account Closure 3. At ATM / EDC (If applying for a Debit Card for SOL Savings)
Passbook	Tidak memiliki passbook dan PIN rekening
Additional facilities	Debit Card
Dormant Period	No transactions within 6 months
BENEFIT	
<ol style="list-style-type: none"> 1. Prospective new customers can open an account online by verifying by making a video call on bank working days from 08:00 to 17:00 (if necessary). 2. Existing customers can open an account in real time 24 hours from anywhere. 3. Customers get competitive interest rates. 	
RISK	
<ol style="list-style-type: none"> 1. There is a disruption/timeout in the system or network which results in delays in opening an account. 2. Systems accessed by the public are vulnerable to hacker attacks (malware, keyloggers, etc.). 	
TERMS AND CONDITION	
Conditions for opening SOL Savings <ul style="list-style-type: none"> • For prospective New Customers: <ol style="list-style-type: none"> 1. Have an e-KTP 2. Have an active email address and cellular telephone number 	



3. Not yet registered as a customer at Bank Shinhan Indonesia
 4. Only for Individual Customers
 5. For security reasons, all data that has been entered into the application when registering will be deleted after 7 calendar days, if the registration process is not completed within those 7 days.
- **Bagi Nasabah Existing:**
 1. The customer already has Shinhan Indonesia Mobile Banking (SOL)..
 2. The customer does not have previous SOL savings. Each customer can only open a maximum of 1 SOL savings account.
 3. The customer does not have an account that is being blocked.

Procedures for opening a SOL Savings Account

- **For prospective New Customers**
 1. Download the SOL application on the App Store or Play Store via smartphone
 2. Select the “Open Now” button on the SOL application
 3. Enter your email address, mobile phone number and reference code (if any)
 4. Upload a photo of your e-KTP, carry out the instructions requested or take a selfie, NPWP photo (if any) and signature
 5. Enter financial data and employment data
 6. Bank Shinhan Indonesia will carry out further verification, which can be in the form of a video call
 7. The account opening process is complete and an SMS notification will be sent after the account is successfully created
 8. Access the SOL application, select the “Open Now” button and create a User ID.
 9. Temporary Password will be sent via email and must be changed within 7 calendar days.
 10. Log in to the SOL application, change the Temporary Password and if you want a Debit Card, you can select the "Debit Card Management -> Issuing Debit Card" menu.
- **For Existing Customers**
 1. Log in to the SOL application on your smartphone.
 2. Select the “Main Menu” button (three line button) in the top right corner of the SOL application.
 3. Select the Product Menu.
 4. Select the Savings Account Menu.



5. Choose a source of funds account.
6. Fill in all the requested account opening data.
7. Fill in the 6 digit M-OTP PIN (MPIN).
8. The SOL Savings Account has been successfully opened.

SERVICE FEES AND TIME

TABUNGAN SOL	BIAYA
Biaya pembukaan rekening	Gratis
Biaya penutupan rekening	Gratis
Biaya administrasi bulanan	Gratis

SUKU BUNGA TABUNGAN SOL	TIERING SALDO AKHIR HARI			
	≤ 10.000.000	> 10.000.000 s/d ≤ 30.000.000	> 30.000.000 s/d ≤ 50.000.000	> 50.000.000
SUKU BUNGA	4%	3.50%	3%	2.25%

** Interest rates and transaction fees may change according to applicable regulations.*

SIMULATION

END OF DAY BALANCE	INTEREST RATE CALCULATION
≤10.000.000	(Total Balance) * 4% per year
>10.000.000 s/d ≤30.000.000	(10.000.000) * 4% per year + (Total Balance - 10.000.000) * 3,5% per year
>30.000.000 s/d ≤50.000.000	(10.000.000) * 4% per year + (20.000.000) * 3,5% per year + (Total Balance - 30.000.000) * 3% per year
>50.000.000	(10.000.000) * 4% per year + (20.000.000) * 3,5% per year + (20.000.000) * 3% per year + (Total Balance - 50.000.000) * 2,25% per year



<p>Ilustrasi 1: Saldo akhir hari Rp. 80.000.000 Perhitungan bunga 1 hari: $= (10.000.000 \times 4\% / 365) + (20.000.000 \times 3.5\% / 365) + (20.000.000 \times 3\% / 365) + (30.000.000 \times 2.25\% / 365)$ $= 1.096 + 1.918 + 1.644 + 1849$ $= 6.507$ <i>*Jika akhir hari tidak berubah selama 30 hari, maka total bunga yang didapatkan adalah Rp 195.210</i></p>
<p>Ilustrasi 2: Saldo akhir hari Rp 40.000.000 Perhitungan bunga 1 hari : $= (10.000.000 \times 4\% / 365) + (20.000.000 \times 3.5\% / 365) + (10.000.000 \times 3\% / 365)$ $= 1.069 + 1.918 + 822$ $= 3.836$ <i>*Jika akhir hari tidak berubah selama 30 hari, maka total bunga yang didapatkan adalah Rp 115.080</i></p>
<p><i>* The simulation calculation above is an illustrative example based on assumed balances, interest rates, time periods and fees, so the values can change at any time.</i></p>
<p>TRANSACTION LIMIT</p>
<p>Follow the transaction limit provisions for Mobile Banking (SOL) and Teller.</p> <p><i>* Transaction limits may change according to applicable regulations</i></p>
<p>ADDITIONAL INFORMATION</p>
<ol style="list-style-type: none"> 1. In the event that there are changes to interest rates, costs, benefits, risks, as well as the 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 submit questions and/or 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 opening a SOL Savings Account. 4. The Bank may reject the Customer's request to open an SOL Savings 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 (OJK).