

SUMMARY OF PRODUCT AND SERVICE INFORMATION	
Issuer Name	PT Bank Shinhan Indonesia
Product Name	ATM
Product Type	ATM
Product Description	Automatic Teller Machine (ATM) based banking transaction services that can be used by customers holding Shinhan Bank debit cards or other bank debit cards.
MAIN FEATURES	
Financial Feature	<ol style="list-style-type: none"> 1. Cash Withdrawal 2. Transfer <ul style="list-style-type: none"> • Transfer between Shinhan Indonesia accounts • Inter-bank transfers via the Prima Network / ATM Bersama 3. Payment <ul style="list-style-type: none"> • Postpaid bill payments (PLN, Telkompay, HP postpaid) • Purchase prepaid vouchers (Prepaid PLN, HP credit)
Non-Financial Feature	<ol style="list-style-type: none"> 1. Account balance information 2. Change Shinhan Bank debit card PIN
BENEFIT	
<ol style="list-style-type: none"> 1. Can check the balance of the account connected to the Bank Shinhan Indonesia ATM debit card. The Bank Shinhan Indonesia Debit Card can also be used for cash withdrawal transactions and checking balances at ATM machines abroad that are connected to the KFTC (Korea), and ITMX (Thailand) networks. 2. Can make cash withdrawals. 3. Can make postpaid payments, purchase prepaid vouchers and transfer to Shinhan Bank or other banks via the Prima/ATM Bersama network. 4. Can use a Shinhan Bank debit card or other bank debit cards (Prima, ATM Bersama, GPN, EXK, ATM Pool). 5. ATM services are available 24 hours a day and 7 days a week and CCTV cameras are also available (*). 6. Equipped with a PIN security feature for every transaction. 7. Security feature in the event of a PIN error, where the debit card will be blocked and swallowed by the ATM machine if the PIN input error occurs 3 times. <p>*ATM machines located at certain branch offices and can be accessed outside the branch offices belonging to Bank Shinhan Indonesia.</p>	

**RISK**

1. ATM machines are only available at Shinhan Bank branches.
2. Frequent crimes occur at ATM machines such as robbery, fraud and hypnotizing customers.

TERM AND PROCEDURES**Shinhan Bank Debit Card Activation at Branch Offices:**

1. Customers fill out the ATM Card Application form, either instant card or named card
2. Customer verification according to branch office SOP
3. The customer inputs the 6-digit card pin on the pin pad and inputs the 6 digit pin again as confirmation.
4. Customer signs a new card receipt and gets an ATM Card

Shinhan Bank Debit Card Replacement at Branch Offices:

1. Customers fill out the ATM Card Application form, with the option to replace the card.
2. Customer verification according to branch office SOP.
3. The customer inputs the 6-digit card pin on the pin pad and inputs the 6 digit pin again as confirmation.
4. Customer signs a replacement card receipt and gets an ATM Card.

Changing Card PIN/ Resetting Shinhan Bank Debit Card PIN at Branch Offices:

1. Customer fills out the ATM Card Application form, with the option to change/reset PIN.
2. Customer verification according to branch office SOP.
3. The customer inputs a new 6-digit card pin on the pin pad and re-enters the 6-digit pin as confirmation.
4. Customers can use their cards again

Shinhan Bank Debit Card Blocking at Call Center:

1. Customers make a blocking request to the Call Center accompanied by the reason for the block.
2. Customer verification in accordance with the Consumer Complaints SOP.
3. If it is appropriate, then the process is appropriate, or the customer can replace the debit card.

Unblocking Shinhan Bank Debit Cards at Branch Offices:

1. Customer fills out the ATM Card Application form, with the option of unblocking
2. Customer verification according to branch office SOP
3. If it is appropriate, the customer can use the card again

FEE
Shinhan Bank Debit Card Transaction Fees

Transaction Type	ATM Networks		
	Shinhan Bank	PRIMA/ATM Bersama	EXK/ATM POOL
Cek Saldo	Free	IDR 4.000	IDR 3.300
Tarik Tunai	Free	IDR 7.500	IDR 18.900
Transfer	Free *	Free ***	Not Available
Pembayaran	Free **	Not Available	Not Available

* Terms of Transfer Fees on the Shinhan ATM Network:

- Transfer to Shinhan Bank account: Free.
- Transfer to another bank account: Free during the promotional period and follows the applicable promotional conditions. After the promotion ends, a fee of IDR 6,500 will be charged.

** Payment Fees at Shinhan ATMs

- Free during the promotional period and follows the applicable conditions and the applicable promotional conditions. After the promotion ends, a fee will be charged according to the Payment and Purchase Transaction Fee Table below.

*** On the ATM Bersama/PRIMA Network

- Free during the promotional period and follows the applicable conditions and the applicable promotional conditions. After the promotion ends, a fee of IDR 6,500 will be charged.

Payment and Purchase Fee Table

Biller	Admin Fee
Telkompay	IDR 2.500
Telkomsel Prepaid	IDR 1.500
Telkomsel Postpaid	IDR 1.750
Indosat Prepaid	IDR 1.500
XL Prepaid	IDR 1.500
Tri Prepaid	IDR 0
Smartfren Prepaid	IDR 0
PLN Prepaid	IDR 3.000
PLN Postpaid	IDR 3.000

Shinhan Bank Debit Card Replacement Fee

- There is no fee for the first card.
- There will be a fee of IDR 25,000.00 for card replacement.

SIMULATION
Simulation 1:

- Customer balance IDR 1.000.000
- There are no free promotions

Transaction Sequence	Debit Card Activities at Shinhan ATMs	Nominal (IDR)	Fee (IDR)	Final balance (IDR)
1	Balance check	1.000.000	Free	1.000.000
2	Cash withdrawal	100.000	Free	900.000
3	Transfer to another Shinhan account	250.000	Free	650.000
4	Transfer to another bank account	150.000	Free	500.000

Simulation 2:

- Customer balance IDR 1.000.000
- There are no free promotions

Transaction Sequence	Debit Card Activities at PRIMA ATMs	Nominal (IDR)	Fee (IDR)	Final balance (IDR)
1	Balance check	-	4.000	1.000.000
2	Cash withdrawal	100.000	7.500	892.500
3	Transfer to another Shinhan account	250.000	Free	642.500
4	Transfer to another bank account	150.000	Free	492.500

Simulation 3:

- Customer balance IDR 1.000.000
- There is a promo free of 2x remaining fees

Transaction Sequence	Debit Card Activities at PRIMA ATMs	Nominal (IDR)	Fee (IDR)	Final balance (IDR)
1	Balance check	-	Free	1.000.000
2	Cash withdrawal	100.000	Free	900.000
3	Transfer to another Shinhan account	250.000	Free	650.000
4	Transfer to another bank account	150.000	Free	500.000
5	Balance check	-	4.000	496.000

*The simulation calculation above is an illustrative example based on assumptions regarding the nominal value, transaction type, transaction amount, fees, and the Bank's promotional program provisions. Therefore, the value is subject to change at any time.

**The Bank's promotional program (promotion) 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

Transaction Type	Limit per Transaction	Limit per Day
Cash Withdrawal	According to the available denom	IDR 15.000.000
Inter-bank transfer via Prima/ ATM Bersama	IDR 25.000.000	IDR 50.000.000

ADDITIONAL INFORMATION

1. 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).
2. Customers can submit questions and/or complaints via the Bank's Call Center on 1500 881 or via Bank Branch offices.
3. Customers must read and understand this RIPLAY carefully before applying for the Bank Shinhan Indonesia Debit Card facility and before making transactions at Bank Shinhan Indonesia ATMs.
4. The Bank may reject the Customer's application for the Bank Shinhan Indonesia Debit Card facility if the Customer does not meet the Bank's applicable terms and conditions.
5. The information contained in this Summary is valid from the date the document is printed until the next change.
6. This summary has been adjusted to the provisions of laws and regulations, including the provisions of the Financial Services Authority regulations.

PT Bank Shinhan Indonesia is licensed and supervised by the Financial Services Authority (OJK) & Bank Indonesia (BI), and is a participant in the Deposit Insurance Corporation (LPS) guarantee program.