

RINGKASAN INFORMASI PRODUK DAN LAYANAN (RIPLAY) VERSI UMUM
SUMMARY OF PRODUCT AND SERVICE (RIPLAY) GENERAL VERSION

Nama Penerbit	PT Bank Shinhan Indonesia	Publisher Name	<i>PT Bank Shinhan Indonesia</i>
Nama Produk	Deposito IDR - ESG	Product Name	<i>Deposito IDR - ESG</i>
Jenis Produk	Deposito	Product Type	<i>Deposit</i>
Mata Uang	IDR	Currency	<i>IDR</i>
Deskripsi Produk	Simpanan berjangka yang dapat dipilih sesuai dengan jangka waktu penempatan dan nasabah berkesempatan untuk turut mendonasikan dananya dalam mendukung aktivitas ESG.	Product Description	<i>Time deposits can be selected according to the placement period and customers have the opportunity to donate their funds to support ESG activities.</i>

FITUR UTAMA | MAIN FEATURE

Minimum Nominal Penempatan	Rp. 1.000.000,-	Minimum Nominal Placement	<i>Rp. 1.000.000,-</i>												
Jangka Waktu	6 dan 12 bulan	Time Period	<i>6 and 12 months</i>												
Suku Bunga*	<table border="1"> <thead> <tr> <th>Tenor</th> <th>Suku Bunga (p.a)</th> </tr> </thead> <tbody> <tr> <td>6 Bulan</td> <td>4,20%</td> </tr> <tr> <td>12 Bulan</td> <td>4,20%</td> </tr> </tbody> </table>	Tenor	Suku Bunga (p.a)	6 Bulan	4,20%	12 Bulan	4,20%	Interest Rate*	<table border="1"> <thead> <tr> <th>Tenor</th> <th>Interest Rate (p.a)</th> </tr> </thead> <tbody> <tr> <td>6 Months</td> <td>4,20%</td> </tr> <tr> <td>12 Months</td> <td>4,20%</td> </tr> </tbody> </table>	Tenor	Interest Rate (p.a)	6 Months	4,20%	12 Months	4,20%
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Alternatif Donasi	Alternatif 1 (Variabel): <input type="checkbox"/> 5% <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 20% Alternatif 2 (Fix): <input type="checkbox"/> 0,25%	Donation Alternatives	<i>Alternative 1 (Variable):</i> <input type="checkbox"/> 5% <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 20% <i>Alternative 2 (Fixed):</i> <input type="checkbox"/> 0,25%												
Tingkat Bunga Penjaminan**	3,50% (p.a)	Guaranteed Interest Rate**	<i>3,50% (p.a)</i>												
Perpanjangan Deposito	ARO Pokok	Deposit Extension	<i>ARO Principal</i>												
Penempatan Bunga	<input type="checkbox"/> Rekening Tabungan <input type="checkbox"/> Deposito <input type="checkbox"/> Rekening Giro	Interest Placement	<input type="checkbox"/> <i>Saving Account</i> <input type="checkbox"/> <i>Deposit</i> <input type="checkbox"/> <i>Current Account</i>												

(*)Suku Bunga berlaku sejak tanggal dokumen diterbitkan dan dapat berubah sewaktu-waktu dengan pemberitahuan terlebih dahulu, baik melalui kantor Bank Shinhan Indonesia dan/atau media yang ditentukan oleh Bank Shinhan Indonesia dengan memperhatikan ketentuan dan peraturan perundangan-undangan hukum yang berlaku atau dapat diakses melalui laman www.shinhan.co.id

(**)Tingkat bunga penjaminan Lembaga Penjamin Simpanan (LPS) yang berlaku pada tanggal dokumen ini diterbitkan dan dapat berubah sewaktu-waktu, untuk informasi terbaru dapat diakses melalui laman www.lps.go.id

()Interest Rates are valid from the date the document is published and may change at any time with prior notification, either through the Shinhan Bank Indonesia office and/or media determined by Shinhan Bank Indonesia by taking into account the applicable legal provisions and regulations or can be accessed via website www.shinhan.co.id*

*(**)The Deposit Insurance Corporation (LPS) Guarantee Interest Rate applicable on the date this document is issued and is subject to change at anytime, for updated information can be accessed via website www.lps.go.id*

BIAYA | FEES

Biaya Administrasi	Gratis	Administration Fee	<i>Free</i>
Biaya Penutupan Rekening	Gratis	Account Closing Fee	<i>Free</i>
Biaya Penalti Penutupan Rekening Sebelum Jatuh Tempo	Gratis	Penalty Fee for Closing Account Before Maturity	<i>Free</i>
Biaya Transfer Bunga Bulanan	Gratis	Monthly Interest Transfer Fee	<i>Free</i>
Biaya Pajak Penghasilan*	20% dari Bunga yang didapat	Income Tax Expense*	<i>20% of the interest earned</i>

*Sesuai ketentuan perpajakan yang berlaku.
In accordance with applicable tax regulations.

MANFAAT | BENEFIT

<ol style="list-style-type: none"> Sebagai salah satu alternatif penempatan dana Nasabah. Nasabah dapat menempatkan dana pada deposito sesuai dengan jangka waktu deposito yang dibutuhkan. Nasabah mendapatkan suku bunga yang kompetitif. Nasabah dapat berdonasi untuk mendukung program yang terkait <i>Environmental, Social & Governance</i> (ESG). 	<ol style="list-style-type: none"> <i>As an alternative way to invest your funds.</i> <i>Customers can invest their funds in time deposits according to their desired term.</i> <i>Customers receive competitive interest rates.</i> <i>Customers can donate to support programs related to Environmental, Social & Governance (ESG).</i>
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RISIKO | RISK

<ol style="list-style-type: none"> Fluktuasi suku bunga deposito dapat terjadi mengikuti kondisi pasar. Tidak dijaminnya simpanan Nasabah oleh LPS apabila: <ul style="list-style-type: none"> Nominal saldo simpanan Nasabah pada satu bank melebihi Rp. 2 Miliar Suku bunga deposito Nasabah melebihi Tingkat Bunga Penjaminan LPS. Suku bunga deposito memperhitungkan pemberian dalam bentuk uang dari Bank yang Nasabah terima. Jika deposito dicairkan sebelum jatuh tempo, maka bunga yang dibayarkan hanya sebesar 0,5% 	<ol style="list-style-type: none"> <i>Deposit accounts are subject to potential interest rate fluctuations depending on market conditions.</i> <i>Deposit Insurance Corporation (LPS) does not guarantee Customer deposits if:</i> <ul style="list-style-type: none"> <i>The nominal balance of customer deposits at one bank exceeds IDR 2 Billion.</i> <i>The Customer's current account interest rate exceeds the Deposit Insurance Corporation (LPS) Guaranteed Interest Rate. The current account interest rate takes into account the cash the Customer receives from the Bank.</i> <i>If the deposit is withdrawn before maturity, the interest paid is only 0,5%</i>
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PERSYARATAN DAN TATA CARA | REQUIREMENT AND PROCEDURE

<ol style="list-style-type: none"> Mengisi formulir aplikasi pembukaan rekening. Nasabah Individu menyampaikan dokumen: <ul style="list-style-type: none"> Warga Negara Indonesia: e-KTP, NPWP Warga Negara Asing: Paspor, KITAS/KITAP, NPWP Nasabah bertanggung jawab terhadap pengisian dan pelaksanaan formulir ini. Jika terdapat data/informasi 	<ol style="list-style-type: none"> <i>Fill out the account opening application form.</i> <i>Individual customers submit documents:</i> <ul style="list-style-type: none"> <i>Indonesian Citizens: e-KTP, NPWP</i> <i>Foreign Citizens: Passport, KITAS/KITAP, NPWP</i> <i>Customer is responsible for completing and implementing this form. If any data/information and/or documents</i>
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dan/atau dokumen yang disampaikan ini tidak benar, maka Bank berhak untuk menutup rekening ini.

submitted are inaccurate, the Bank reserves the right to close this account.

Nasabah dapat menyampaikan pertanyaan dan pengaduan melalui:

Customers can submit questions and complaints via:

- Kantor Cabang terdekat Bank Shinhan Indonesia
- Call Center: 1500-881 (layanan 24 Jam)
- Email: info.id@shinhan.com

- *Nearest Branch Office of Bank Shinhan Indonesia*
- *Call Center: 1500-881 (24-hour service)*
- *Email: info.id@shinhan.com*

SIMULASI METODE PERHITUNGAN BUNGA HARIAN | SIMULATION OF DAILY INTEREST CALCULATION METHOD

Ilustrasi perhitungan bunga Deposito IDR ESG - Alternatif 1

Illustration of IDR ESG Deposit interest calculation - Alternative 1

Pokok Principal	Jangka Waktu Time Period	Jumlah Hari Number of Days	Bunga (p.a) Interest (p.a)	Nilai Donasi Donation Value	Bunga (Gross) Interest (Gross)	Pajak Tax	Donasi (Nett) Donation (Nett)	Bunga (Nett) Setelah Donasi Interest (Nett) After Donation
5.000.000	6 bulan/months	184	4,20 %	5%	105.800	21.160	4.232	80.408
5.000.000	6 bulan/months	184	4,20 %	10%	105.800	21.160	8.464	76.176
5.000.000	6 bulan/months	184	4,20 %	15%	105.800	21.160	12.696	71.944
5.000.000	6 bulan/months	184	4,20 %	20%	105.800	21.160	16.928	67.712

Ilustrasi perhitungan bunga Deposito IDR ESG - Alternatif 2

Illustration of IDR ESG Deposit interest calculation - Alternative 2

Pokok Principal	Jangka Waktu Time Period	Jumlah Hari Number of Days	Bunga (p.a) Interest (p.a)	Nilai Donasi Donation Value	Bunga (Gross) Interest (Gross)	Pajak Tax	Donasi (Nett) Donation (Nett)	Bunga (Nett) Setelah Donasi Interest (Nett) After Donation
5.000.000	6 bulan/months	184	4,20%	0,25%	105,800	21.160	10.000	74,640

INFORMASI TAMBAHAN | ADDITIONAL INFORMATION

1. Nasabah dapat mengajukan penutupan rekening deposito berjangka yang telah jatuh tempo ke Kantor Cabang Bank Shinhan Indonesia terdekat.
2. Bunga deposito dikreditkan pada saat jatuh tempo ke rekening terkait.
3. Suku bunga dapat berubah sewaktu-waktu sesuai dengan tingkat suku bunga yang berlaku di Bank.
4. Penurunan suku bunga berpengaruh terhadap nominal bunga yang diterima Nasabah.
5. Dalam hal terdapat perubahan biaya, manfaat, risiko, serta syarat dan ketentuan yang tercantum dalam Ringkasan ini, Bank Shinhan Indonesia akan menginformasikan melalui media yang tersedia pada Bank. Pemberitahuan tersebut akan diinformasikan 30 (tiga puluh) hari sebelum efektif berlakunya perubahan.
6. Sumber dana penempatan deposito harus dari rekening giro atau tabungan.

1. *Customers can request the closure of their matured time deposit accounts at the nearest Shinhan Bank Indonesia branch.*
2. *Interest on deposits is credited to the relevant account upon maturity.*
3. *Interest rates can change at any time according to the interest rates applicable at the Bank.*
4. *The decrease in interest rates has an impact on the nominal interest received by Customers.*
5. *If there are changes in fees, benefits, risks, and terms and conditions listed in this Summary, Shinhan Bank Indonesia will inform through the media available at the Bank. The notification will be given 30 (thirty) days before the changes become effective.*
6. *The source of funds for deposit placements must be a current or savings account.*

<p>7. Nasabah akan menerima penawaran produk lain dari pihak ketiga apabila menyetujui untuk membagikan data pribadi.</p> <p>8. Informasi lain mengenai biaya, manfaat dan risiko dapat diakses melalui <i>website</i> www.shinhan.co.id</p>	<p>7. <i>Customers will receive offers for other products from third parties if they agree to share personal data.</i></p> <p>8. <i>Other information regarding costs, benefits and risks can be accessed via the website www.shinhan.co.id</i></p>
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PENAFIAN (PENTING UNTUK DIBACA) | DISCLAIMER (IMPORTANT TO READ)

<p>1. Nasabah telah membaca, menerima penjelasan dan memahami produk deposito sesuai Ringkasan Informasi Produk dan Layanan (“Ringkasan”) ini dan telah mengetahui, memahami serta menerima segala konsekuensi dari produk deposito an termasuk seluruh manfaat, risiko, dan biaya-biaya yang melekat.</p> <p>2. Ringkasan ini hanya merupakan saran informasi, tidak dimaksudkan sebagai penawaran resmi suatu produk dan/atau layanan. Jika terdapat perbedaan antara Ringkasan ini dengan perjanjian dan/atau syarat dan ketentuan terkait dengan produk dan/atau layanan (selanjutnya disebut “Perjanjian”), maka yang berlaku adalah Perjanjian.</p> <p>3. Nasabah wajib untuk tetap membaca, memahami, dan menandatangani formulir pembukaan rekening.</p> <p>4. Bank Shinhan Indonesia berhak menolak permohonan pendaftaran produk dan/atau layanan apabila tidak memenuhi persyaratan dan peraturan perundang-undangan yang berlaku.</p> <p>5. Nasabah wajib untuk membaca dengan teliti, memahami dan mengerti isi Ringkasan ini sebelum menyetujui pembukaan deposito dan berhak bertanya kepada Bank Shinhan Indonesia atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini.</p> <p>6. Ringkasan ini dibuat dalam 2 (dua) bahasa, Bahasa Indonesia dan Bahasa Inggris. Apabila terdapat perbedaan antara informasi dalam Bahasa Indonesia atau Bahasa Inggris, maka yang berlaku adalah informasi dalam Bahasa Indonesia.</p> <p>7. Informasi yang tercantum dalam Ringkasan ini berlaku sejak tanggal cetak dokumen sampai dengan perubahan berikutnya.</p> <p>8. Ringkasan ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan peraturan Otoritas Jasa Keuangan.</p>	<p>1. <i>Customer has read, received the explanation and understood the deposit product in accordance with this Summary of Product and Service Information (“Summary”) and have known, understood and accepted all consequences of the deposit product and/or services including all benefits, risks and costs attached.</i></p> <p>2. <i>This Summary is for informational purposes only and is not intended as an official offer of any product or service. If there is any discrepancy between this Summary and the agreement and/or terms and conditions relating to the product or service (hereinafter referred to as the “Agreement”), the Agreement shall prevail.</i></p> <p>3. <i>Customers are required to read, understand and sign the account opening form.</i></p> <p>4. <i>Bank Shinhan Indonesia has the right to reject product and/or service registration applications if they do not meet the applicable requirements and laws and regulations.</i></p> <p>5. <i>Customers are required to carefully read, understand and comprehend the contents of this Summary before agreeing to opening a deposit and have the right to ask Bank Shinhan Indonesia about all matters related to this Summary of Product and Service Information.</i></p> <p>6. <i>This Summary is made in bilingual, Bahasa Indonesia and English. If there is any discrepancy between the information in Bahasa Indonesia or English then the information in Bahasa Indonesia shall prevail.</i></p> <p>7. <i>Information contained in this Summary is valid from the date of printing of the document until further amendment.</i></p> <p>8. <i>This Summary has been adjusted to the provisions of laws and regulations including the provisions of the Financial Services Authority regulations.</i></p>
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02 Juni 2026

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