

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

Nama Penerbit	PT Bank Shinhan Indonesia	Publisher Name	PT Bank Shinhan Indonesia
Nama Produk	Giro Shinhan EURO	Product Name	Giro Shinhan EURO
Jenis Produk	Giro	Product Type	Giro
Mata Uang	Euro	Currency	Euro
Deskripsi Produk	Rekening simpanan dalam mata uang Euro untuk membantu mengelola keuangan bisnis secara efisien dan nyaman.	Product Description	Savings account in Euro currency to help manage business finances efficiently and conveniently.

FITUR UTAMA | MAIN FEATURE

Setoran Awal*	EUR 25	Initial Deposit	EUR 25
Setoran Minimum Berikutnya*	EUR 0	Next Minimum Deposit	EUR 0
Saldo Minimum	EUR 25	Minimum Balance	EUR 25
Suku Bunga**	0%	Interest Rate**	0%
Tingkat Bunga Penjaminan***	2,00% (p.a)	Guaranteed Interest Rate***	2,00% (p.a)
Batas Transaksi Belanja Harian	Sesuai limit transaksi Nasabah	Daily Shopping Transaction Limit	According to the Customer's transaction limit
Batas Transfer Harian E-Channel (Internet Banking)	Intrabank: sesuai saldo Nasabah Antarbank: ekuivalen USD 100.000	Daily E-Channel Transfer Limits (Internet Banking)	Intrabank: according to Customer balance Interbank: equivalent USD 100.000

(*)Sumber dana dapat berupa *bank notes* maupun dikonversi dari mata uang IDR

(**)Suku Bunga berlaku sejak tanggal dokumen diterbitkan dan dapat berubah sewaktu-waktu dengan pemberitahuan terlebih dahulu, baik melalui kantor Bank Shinhan dan/atau media yang ditentukan oleh Bank Shinhan 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

(*)The source of funds can be in the form of bank notes or converted from IDR currency.

(**)Interest rates are valid from the date the document is issued and may change at any time with prior notification, either through the Shinhan Bank office and/or media determined by Shinhan Bank by taking into account the applicable legal provisions and regulations or can be accessed via the page 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 | FEE

Biaya Administrasi Bulanan	Gratis	Monthly Administration Fee	Free
Biaya Penutupan Rekening	Ekuivalen Rp. 150.000,-	Account Closing Fee	Equivalent Rp. 150.000,-
Biaya Penerbitan Letter of Authorization (LOA)	Gratis	Letter of Authorization (LOA) Issuance Fee	Free

Biaya Saldo di bawah Minimum	Gratis	Below Minimum Balance Fee	Free												
Biaya Rekening Dormant	Gratis	Dormant Account Fee	Free												
Biaya Transfer Antarbank	<table border="1"> <thead> <tr> <th>Jenis Transfer</th> <th>Biaya</th> </tr> </thead> <tbody> <tr> <td>Komisi</td> <td>0,125% dari nominal transfer (ekuivalen min. USD 5, max. USD 150)</td> </tr> <tr> <td>Telex</td> <td>Ekuivalen USD 5</td> </tr> </tbody> </table>	Jenis Transfer	Biaya	Komisi	0,125% dari nominal transfer (ekuivalen min. USD 5, max. USD 150)	Telex	Ekuivalen USD 5	Interbank Transfer Fee	<table border="1"> <thead> <tr> <th>Transfer Type</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>Komisi</td> <td>0.125% of the transfer amount (equivalent min. USD 5, max. USD 150)</td> </tr> <tr> <td>Telex</td> <td>Equivalent USD 5</td> </tr> </tbody> </table>	Transfer Type	Fee	Komisi	0.125% of the transfer amount (equivalent min. USD 5, max. USD 150)	Telex	Equivalent USD 5
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Telex	Equivalent USD 5														
Biaya Materai	Ekuivalen Rp. 10.000,-	Duty Stamp Fee	Equivalent Rp. 10.000,-												

MANFAAT | BENEFIT

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| <ol style="list-style-type: none"> Nasabah mendapatkan fasilitas buku <i>Letter of Authorization</i> (LOA) untuk keamanan transaksi usaha. Nasabah dapat melakukan transaksi sewaktu-waktu melalui <i>internet banking</i>. Tersedia fasilitas rekening gabungan (<i>joint account</i>) "ATAU/OR" maupun "DAN/AND". | <ol style="list-style-type: none"> Customers receive a <i>Letter of Authorization</i> (LOA) book for secure business transactions. Customers can make transactions at any time via <i>Internet Banking</i>. <i>Joint account facilities</i> "ATAU/OR" and "DAN/AND" are available. |
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RISIKO | RISK

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| <ol style="list-style-type: none"> Rekening Giro Euro berpotensi terdapat fluktuasi nilai kurs sesuai dengan 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 giro Nasabah melebihi Tingkat Bunga Penjaminan LPS. Potensi penyalahgunaan <i>Letter of Authorization</i> (LOA) oleh pihak yang tidak berkepentingan. | <ol style="list-style-type: none"> <i>Euro Current Accounts</i> are subject to exchange rate fluctuations depending on market conditions. <i>Deposit Insurance Corporation</i> (LPS) does not guarantee Customer deposits if: <ul style="list-style-type: none"> The nominal balance of customer deposits at one bank exceeds IDR 2 Billion. Customer's checking account interest rate exceeds the LPS Guaranteed Interest Rate. Potential misuse of the <i>Letter of Authorization</i> (LOA) by unauthorized parties. |
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PERSYARATAN DAN TATA CARA | REQUIREMENT AND PROCEDURE

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| <ol style="list-style-type: none"> Mengisi formulir aplikasi pembukaan rekening. Nasabah perorangan 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 dan/atau dokumen yang disampaikan ini tidak benar, maka Bank berhak untuk menutup rekening ini. | <ol style="list-style-type: none"> Fill out the account opening application form. Individual customers submit documents: <ul style="list-style-type: none"> Indonesian citizens: e-KTP, NPWP Foreign Citizens: Passport, KITAS/KITAP, NPWP Customer is responsible for completing and implementing this form. If any data/information and/or documents submitted are inaccurate, the Bank reserves the right to close this account. |
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<p>Nasabah dapat menyampaikan pertanyaan dan pengaduan melalui:</p> <ul style="list-style-type: none"> • Kantor Cabang terdekat Bank Shinhan Indonesia • Call Center: 1500-881 (layanan 24 Jam) • Email: info.id@shinhan.com 	<p><i>Customers can submit questions and complaints via:</i></p> <ul style="list-style-type: none"> • <i>Nearest Branch Office of Shinhan Bank Indonesia</i> • <i>Call Center: 1500-881 (24-hour service)</i> • <i>Email: info.id@shinhan.com</i>
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SIMULASI METODE PERHITUNGAN BUNGA HARIAN | SIMULATION OF DAILY INTEREST CALCULATION METHOD

<p><i>Ilustrasi:</i> Saldo akhir hari Nasabah adalah sebesar Euro 100.000, maka bunga yang diterima Nasabah pada hari tersebut adalah: $100.000 \times 0\%/365 \times 1 = \text{Euro } 0$</p>	<p><i>Illustration:</i> <i>The Customer's end of day balance is 100.000 Euros. Therefore, the interest received by the customer for that day is: $100.000 \times 0\%/365 \times 1 = 0 \text{ Euros}$</i></p>
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INFORMASI TAMBAHAN | ADDITIONAL INFORMATION

<ol style="list-style-type: none"> 1. Penutupan rekening atas permintaan Nasabah dapat dilakukan di Kantor Cabang Bank Shinhan Indonesia terdekat dan Nasabah wajib melengkapi dokumen pendukung. 2. Suku bunga dapat berubah sewaktu-waktu sesuai dengan tingkat suku bunga yang berlaku di Bank. 3. Pemberian instruksi kepada Bank atau penarikan pada Rekening Gabungan (<i>Joint Account</i>) "ATAU/OR" dapat dilakukan oleh salah satu Nasabah pemilik Rekening Gabungan. Pada Rekening Gabungan "DAN/AND" harus dilakukan secara Bersama-sama oleh semua para pemilik Rekening Gabungan. 4. 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 5. Bunga giro akan dikreditkan ke rekening Nasabah setiap bulan di minggu ketiga. 6. Dalam hal terdapat penurunan suku bunga giro, akan berpengaruh terhadap berkurangnya nominal suku bunga giro yang Nasabah diterima. 7. Penarikan tunai <i>bank notes</i> hanya dapat dilakukan dalam mata uang IDR. 8. Rekening Nasabah akan menjadi Rekening Tidak Aktif apabila selama lebih dari 360 (tiga ratus enam puluh) hari tidak memiliki aktivitas pemasukan, penarikan, atau pengecekan saldo. 9. Rekening Nasabah akan menjadi Rekening Dormant apabila selama lebih dari 1800 (seribu delapan ratus) hari tidak 	<ol style="list-style-type: none"> 1. <i>Account closure at the request of the Customer can be done at the nearest Bank Shinhan Indonesia Branch Office and the Customer is required to complete supporting documents.</i> 2. <i>Interest rates can change at any time according to the interest rates applicable at the Bank.</i> 3. <i>Instructions to the Bank or withdrawals from a Joint Account "ATAU/OR" may be made by any of the Customers holding the Joint Account. For Joint Accounts "DAN/AND", instructions must be made jointly by all Joint Account holders.</i> 4. <i>If there are changes i 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.</i> 5. <i>The interest will be credited to Customer's account every month in the third week.</i> 6. <i>If there is a decrease in the current account interest rate, it will affect on reducing the interest rate received by Customers.</i> 7. <i>Cash withdrawals of bank notes can only be made in IDR currency.</i> 8. <i>Customer's account will become an inactive account if there is no deposit, withdrawal, or balance check activity for more than 360 (three hundred and sixty) days.</i> 9. <i>Customer's account will become a dormant account if there is no deposit, withdrawal, or balance check activity for more than 1800 (one thousand eight hundred) days.</i> 10. <i>While the account has Inactive Account status, the Customer cannot carry out withdrawal transaction</i>
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<p>memiliki aktivitas pemasukan, penarikan, atau pengecekan saldo.</p> <p>10. Selama rekening berstatus Rekening Tidak Aktif, Nasabah tidak dapat melakukan aktivitas transaksi penarikan terhadap rekening dan harus melakukan aktivasi rekening terlebih dahulu apabila akan menggunakan rekening tersebut untuk bertransaksi.</p> <p>11. Selama rekening berstatus Rekening Dormant, Nasabah tidak dapat melakukan aktivitas transaksi penarikan dan pemasukan terhadap rekening dan harus melakukan aktivasi rekening terlebih dahulu apabila akan menggunakan rekening tersebut untuk bertransaksi.</p> <p>12. Apabila selama 6 (enam) bulan berturut-turut bersaldo nihil, maka rekening akan ditutup oleh Bank.</p> <p>13. Nasabah akan menerima penawaran produk lain dari Pihak Ketiga apabila menyetujui untuk membagikan data pribadi.</p> <p>14. Informasi lain mengenai biaya, manfaat dan risiko dapat diakses melalui <i>website</i> www.shinhan.co.id</p>	<p><i>activities on the account and must activate the account first if they wish to use the account for transactions.</i></p> <p>11. <i>While the account has Dormant Account status, the Customer cannot carry out withdrawal and deposit transaction activities on the account and must activate the account first if they wish to use the account for transactions.</i></p> <p>12. <i>If for 6 (six) consecutive months the balance is zero, the account will be closed by the Bank.</i></p> <p>13. <i>Customers will receive other product offers from Third Parties if they agree to share personal data.</i></p> <p>14. <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 giro sesuai Ringkasan Informasi Produk dan Layanan (“Ringkasan”) ini dan telah mengetahui, memahami serta menerima segala konsekuensi dari produk dan/atau layanan termasuk seluruh manfaat, risiko, dan biaya-biaya yang melekat.</p> <p>2. Ringkasan ini hanya merupakan sarana 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 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 rekening dan berhak bertanya kepada Bank Shinhan Indonesia atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini.</p>	<p>1. <i>Customer has read, received the explanation and understands the current account product in accordance with this Summary of Product and Service Information (“Summary”) and has known, understood and accepted all consequences of the product and/or service 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 read carefully, understand and comprehend the contents of this Summary before agreeing to open an account 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</i></p>
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<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><i>in Bahasa Indonesia or English then the information in Bahasa Indonesia shall prevail.</i></p> <p><i>7. Information contained in this Summary is valid from the date of printing of the document until further amendment.</i></p> <p><i>8. 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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29 Mei 2026

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