

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	Tabungan Shinhan Plus	Product Name	Tabungan Shinhan Plus
Jenis Produk	Tabungan	Product Type	Saving
Mata Uang	IDR	Currency	IDR
Deskripsi Produk	Tabungan sehari-hari dalam mata uang Rupiah dengan berbagai fasilitas dan memberikan kemudahan dalam bertransaksi.	Product Description	Daily savings in Rupiah currency with various facilities and provides ease in transactions.

FITUR UTAMA | MAIN FEATURE

Minimum Setoran Awal	Rp. 25.000,-	Minimum Initial Deposit	Rp. 25.000,-
Setoran Minimum Berikutnya	Rp. 10.000,-	Next Minimum Deposit	Rp. 10.000,-
Saldo Minimum	Rp. 25.000,-	Minimum Balance	Rp. 25.000,-
Suku Bunga*	0,50% (p.a)	Interest Rate*	0,50% (p.a)
Tingkat Bunga Penjaminan**	3,50% (p.a)	Guaranteed Interest Rate**	3,50% (p.a)
Batas Transaksi Belanja Harian	Sesuai limit transaksi Nasabah	Daily Shopping Transaction Limit	According to the Customer's transaction limit
Batas Penarikan Harian di ATM	Rp. 15.000.000,-	Daily Withdrawal Limit at ATM	Rp. 15.000.000,-
Batas Transfer Harian E-Channel (Mobile Banking, Internet Banking, dan ATM)	Intrabank: sesuai saldo Nasabah Antarbank: Mobile Banking: Rp. 100.000.000,- Internet Banking: Rp. 100.000.000,- ATM: Rp. 250.000.000,-	Daily E-Channel Transfer Limits (Mobile Banking, Internet Banking, and ATM)	Intrabank: according to Customer balance Interbank: Mobile Banking: Rp. 100.000.000,- Internet Banking: Rp. 100.000.000,- ATM: Rp. 250.000.000,-

(*)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 perundang-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 FEE			
Biaya Administrasi Bulanan	Rp. 5.000,-	Monthly Administration Fee	Rp. 5.000,-
Biaya Penarikan di ATM Bank Lain	ATM Bersama/PRIMA: Rp. 7.500,-	Withdrawal Fees at Other Bank ATMs	ATM Bersama/PRIMA: Rp. 7.500
Biaya Transfer Antarbank	Gratis*	Interbank Transfer Fee	Free*
Biaya Materai	Rp. 10.000,-	Duty Stamp Fee	Rp. 10.000,-
Biaya Penutupan Rekening	Rp. 25.000,-	Account Closing Fee	Rp. 25.000,-
Biaya Penerbitan Kartu ATM	Gratis	ATM Card Issuance Fee	Free
Biaya Penggantian Buku Tabungan atau Kartu ATM	Buku Tabungan: gratis Kartu ATM: Rp. 25.000,-	Passbook or ATM Card Replacement Fee	Passbook: free ATM Card: Rp. 25.000,-
Biaya Saldo di bawah Minimum	Gratis	Below Minimum Balance Fee	Free
Biaya Rekening Dormant	Rp. 10.000,-	Dormant Account Fee	Rp. 10.000,-
Biaya Pengecekan Saldo di ATM Bank Lain	ATM Bersama/PRIMA: Rp. 4.000,-	Balance Check Fees at Other Bank ATMs	ATM Bersama/PRIMA: Rp. 4.000,-
*Gratis selama masa promosi, jika promosi berakhir maka akan dikenakan biaya Rp. 6.500,- Free during the promotion period, if the promotion ends, a fee of Rp. 6,500 will be charged.			
MANFAAT BENEFIT			
<ol style="list-style-type: none"> Nasabah dapat menggunakan Kartu Debit Shinhan di ATM Bank Shinhan Indonesia, ATM berlogo ATM Bersama/Prima/GPN. Nasabah mendapatkan fasilitas layanan <i>Mobile Banking/Internet Banking</i> untuk bertransaksi sewaktu-waktu. Tersedia fasilitas rekening gabungan (<i>joint account</i>) "ATAU/OR" maupun "DAN/AND". Suku bunga yang kompetitif. Nasabah berpotensi mendapatkan promosi dari Bank, sesuai dengan syarat dan ketentuan yang berlaku (bila ada). 	<ol style="list-style-type: none"> Customers can use their Shinhan Debit Card at Shinhan Bank Indonesia ATMs, ATMs with the ATM Bersama/Prima/GPN logo. Customers are provided with <i>Mobile Banking/Internet Banking</i> services for transactions at any time. Joint account facilities "ATAU/OR" and "DAN/AND" are available. Competitive interest rates. Customers may potentially receive promotions from the Bank, subject to applicable terms and conditions (if any). 		
RISIKO RISK			
<ol style="list-style-type: none"> Fluktuasi suku bunga tabungan 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. 	<ol style="list-style-type: none"> Savings interest rates may fluctuate depending on market conditions. Deposit Insurance Corporation (LPS) does not guarantee Customer savings if: 		

<ul style="list-style-type: none"> Suku bunga tabungan Nasabah melebihi Tingkat Bunga Penjaminan LPS. Suku bunga tabungan memperhitungkan pemberian dalam bentuk uang dari Bank yang Nasabah terima. <p>3. Penyalahgunaan PIN/Password dan Kartu ATM oleh pihak yang tidak berwenang.</p>	<ul style="list-style-type: none"> <i>The nominal balance of customer savings at one bank exceeds IDR 2 Billion.</i> <i>The Customer's savings interest rate exceeds the Deposit Insurance Corporation (LPS) Guaranteed Interest Rate. The savings interest rate takes into account the cash the Customer receives from the Bank.</i> <p>3. <i>Misuse of your PIN/Password and ATM card by unauthorized parties.</i></p>
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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 dan/atau dokumen yang disampaikan ini tidak benar, maka Bank berhak untuk menutup rekening ini. <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 	<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 submitted are inaccurate, the Bank reserves the right to close this account.</i> <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>Ilustrasi :</p> <p>Saldo akhir hari Rp. 20.000.000, maka perhitungan bunga 1 hari: $(20.000.000 \times 0,50\%/365) = \text{Rp.}273,-$</p> <p>Jika saldo akhir hari tidak berubah selama 30 hari, maka total bunga yang didapatkan adalah: $\text{Rp.} 273 \times 30 = \text{Rp.} 8.190,-$</p> <p>Total bunga yang didapat setelah dipotong pajak $\text{Rp.} 8.190 \times 20\% = \text{Rp.} 1.638,-$ $\text{Rp.} 8.190 - \text{Rp.} 1.638 = \text{Rp.} 6.552,-$</p> <p>Catatan: Pajak dibebankan ke nasabah sesuai dengan ketentuan perpajakan yang berlaku.</p>	<p><i>Illustration:</i></p> <p><i>End of day balance is Rp. 20.000.000,- then the interest calculation for 1 day is: $(20.000.000 \times 0.50\%/365) = \text{Rp.} 273,-$</i></p> <p><i>If the end of the day does not change for 30 days, then the total interest earned is $\text{Rp.} 273 \times 30 = \text{Rp.} 8.190,-$</i></p> <p><i>Total interest earned after tax deduction</i> <i>$\text{Rp.} 8.190 \times 20\% = \text{Rp.} 1.638,-$</i> <i>$\text{Rp.} 8.190 - \text{Rp.} 1.638 = \text{Rp.} 6.552,-$</i></p> <p><i>Note: Taxes are charged to customers in accordance with applicable tax regulations.</i></p>
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INFORMASI TAMBAHAN | ADDITIONAL INFORMATION

<p>1. Penutupan rekening atas permintaan Nasabah dapat dilakukan di Kantor Cabang Bank Shinhan Indonesia</p>	<p>1. <i>Account closure at the request of the Customer can be done at the nearest Bank Shinhan Indonesia Branch</i></p>
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<p>terdekat dan Nasabah wajib melengkapi dokumen pendukung.</p> <ol style="list-style-type: none"> 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. 5. Bunga tabungan akan dikreditkan ke rekening Nasabah setiap bulan di minggu ketiga. 6. Penurunan suku bunga tabungan berpengaruh terhadap berkurangnya nominal bunga yang diterima Nasabah. 7. 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. 8. Rekening Nasabah akan menjadi Rekening Dormant apabila selama lebih dari 1800 (seribu delapan ratus) hari tidak memiliki aktivitas pemasukan, penarikan, atau pengecekan saldo. 9. 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. 10. 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. 11. Apabila selama 6 (enam) bulan berturut-turut bersaldo nihil, maka rekening akan ditutup oleh Bank. 12. Nasabah akan menerima penawaran produk lain dari Pihak Ketiga apabila menyetujui untuk membagikan data pribadi. 13. Informasi lain mengenai biaya, manfaat dan risiko dapat diakses melalui <i>website</i> www.shinhan.co.id 	<p><i>Office and the Customer is required to complete supporting documents.</i></p> <ol style="list-style-type: none"> 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 in fees, benefits, risks, and terms and conditions listed in this Summary, Bank Shinhan Indonesia will inform through the media available at the Bank.</i> 5. <i>The interest will be credited to Customer's account every month in the third week.</i> 6. <i>The decrease in savings interest rates has an impact on reducing the nominal interest received by Customers.</i> 7. <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> 8. <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> 9. <i>While the account has Inactive Account status, the Customer cannot carry out withdrawal transaction activities on the account and must activate the account first if they wish to use the account for transactions.</i> 10. <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> 11. <i>If for 6 (six) consecutive months the balance is zero, the account will be closed by the Bank.</i> 12. <i>Customers will receive other product offers from Third Parties if they agree to share personal data.</i> 13. <i>Other information regarding costs, benefits and risks can be accessed via the website www.shinhan.co.id</i>
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PENAFIAN (PENTING UNTUK DIBACA) | DISCLAIMER (IMPORTANT TO READ)

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| <ol style="list-style-type: none">1. Nasabah telah membaca, menerima penjelasan dan memahami produk tabungan 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.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.3. Nasabah wajib untuk membaca, memahami, dan menandatangani formulir pembukaan rekening.4. Bank Shinhan Indonesia berhak menolak permohonan pendaftaran produk dan/atau layanan apabila tidak memenuhi persyaratan dan peraturan perundang-undangan yang berlaku.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.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.7. Informasi yang tercantum dalam Ringkasan ini berlaku sejak tanggal cetak dokumen sampai dengan perubahan berikutnya.8. Ringkasan ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan peraturan Otoritas Jasa Keuangan. | <ol style="list-style-type: none">1. <i>Customer has read, received the explanation and understood the saving product in accordance with this Summary of Product and Service Information (“Summary”) and have known, understood and accepted all consequences of the products and/or services including all benefits, risks and costs attached.</i>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>3. <i>Customers are required to read, understand and sign the account opening form.</i>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>5. <i>Customers are required to carefully read, understand and comprehend the contents of this Summary before agreeing to open an account and have the right to ask Shinhan Bank Indonesia about all matters related to this Summary of Product and Service Information.</i>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>7. <i>information contained in this Summary is valid from the date of printing of the document until further amendment.</i>8. <i>This Summary has been adjusted to the provisions of laws and regulations including the provisions of the Financial Services Authority regulations.</i> |
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