

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

<b>Nama Penerbit</b>	PT Bank Shinhan Indonesia	<b>Publisher Name</b>	PT Bank Shinhan Indonesia
<b>Nama Produk</b>	Deposito Berjangka	<b>Product Name</b>	Deposito Berjangka
<b>Jenis Produk</b>	Deposito	<b>Product Type</b>	Deposit
<b>Mata Uang</b>	IDR	<b>Currency</b>	IDR
<b>Deskripsi Produk</b>	Simpanan berjangka dalam mata uang Rupiah dengan jangka waktu tertentu.	<b>Product Description</b>	Time deposits in Rupiah currency with a certain term.

**FITUR UTAMA | MAIN FEATURE**

<b>Minimum Nominal Penempatan</b>	Rp. 1.000.000,-	<b>Minimum Nominal Placement</b>	Rp. 1.000.000,-																				
<b>Tenor</b>	1, 3, 6 dan 12 bulan	<b>Tenor</b>	1, 3, 6 and 12 months																				
<b>Suku Bunga*</b>	<table border="1"> <thead> <tr> <th>Tenor</th> <th>Suku Bunga (p.a)</th> </tr> </thead> <tbody> <tr> <td>1 Bulan</td> <td>4,30%</td> </tr> <tr> <td>3 Bulan</td> <td>4,40%</td> </tr> <tr> <td>6 Bulan</td> <td>4,50%</td> </tr> <tr> <td>12 Bulan</td> <td>4,50%</td> </tr> </tbody> </table>	Tenor	Suku Bunga (p.a)	1 Bulan	4,30%	3 Bulan	4,40%	6 Bulan	4,50%	12 Bulan	4,50%	<b>Interest Rate*</b>	<table border="1"> <thead> <tr> <th>Tenor</th> <th>Interest Rate (p.a)</th> </tr> </thead> <tbody> <tr> <td>1 Month</td> <td>4,30%</td> </tr> <tr> <td>3 Months</td> <td>4,40%</td> </tr> <tr> <td>6 Months</td> <td>4,50%</td> </tr> <tr> <td>12 Months</td> <td>4,50%</td> </tr> </tbody> </table>	Tenor	Interest Rate (p.a)	1 Month	4,30%	3 Months	4,40%	6 Months	4,50%	12 Months	4,50%
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<b>Tingkat Bunga Penjaminan**</b>	3,75% (p.a)	<b>Guaranteed Interest Rate**</b>	3,75% (p.a)																				
<b>Pilihan Perpanjangan Deposito</b>	<input type="checkbox"/> ARO (Automatic Roll Over) Pokok <input type="checkbox"/> ARO Pokok + Bunga	<b>Deposit Extension Options</b>	<input type="checkbox"/> Principal ARO (Automatic Roll Over) <input type="checkbox"/> Principal ARO + Interest																				
<b>Penempatan Bunga</b>	<input type="checkbox"/> Rekening Tabungan <input type="checkbox"/> Deposito <input type="checkbox"/> Rekening Giro	<b>Interest Placement</b>	<input type="checkbox"/> Saving Account <input type="checkbox"/> Deposit <input type="checkbox"/> Current Account																				

(\*)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](http://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](http://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](http://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](http://www.lps.go.id)

BIAYA   FEE			
<b>Biaya Administrasi</b>	Gratis	<b>Administration Fee</b>	Free
<b>Biaya Penutupan Rekening</b>	Gratis	<b>Account Closing Fee</b>	Free
<b>Biaya Penalti Penutupan Rekening Sebelum Jatuh Tempo</b>	Gratis	<b>Penalty Fee for Closing Account Before Maturity</b>	Free
<b>Biaya Transfer Bunga Bulanan</b>	Gratis	<b>Monthly Interest Transfer Fee</b>	Free
<b>Biaya Pajak Penghasilan*</b>	20% dari bunga yang didapat	<b>Income Tax Expense*</b>	20% of the interest earned
*Sesuai ketentuan perpajakan yang berlaku <i>In accordance with applicable tax regulations</i>			
MANFAAT   BENEFIT			
<ol style="list-style-type: none"> <li>Nasabah bebas memilih jangka waktu penempatan deposito yang sesuai dengan kebutuhan.</li> <li>Nasabah mendapatkan suku bunga yang kompetitif.</li> <li>Deposito dapat dijadikan sebagai jaminan untuk pengajuan fasilitas kredit (<i>back to back</i>).</li> </ol>		<ol style="list-style-type: none"> <li><i>Customers are free to choose the deposit term that best suits their needs.</i></li> <li><i>Customers receive competitive interest rates.</i></li> <li><i>Deposits can be used as collateral for credit applications (back to back).</i></li> </ol>	
RISIKO   RISK			
<ol style="list-style-type: none"> <li>Fluktuasi suku bunga deposito dapat terjadi mengikuti kondisi pasar.</li> <li>Tidak dijaminnya simpanan Nasabah oleh LPS apabila: <ul style="list-style-type: none"> <li>Nominal saldo simpanan Nasabah pada satu bank melebihi Rp. 2 Miliar</li> <li>Suku bunga deposito Nasabah melebihi Tingkat Bunga Penjaminan LPS. Suku bunga deposito memperhitungkan pemberian dalam bentuk uang dari Bank yang Nasabah terima.</li> </ul> </li> <li>Jika deposito dicairkan sebelum jatuh tempo, maka bunga berjalan hanya dibayarkan sebesar 0,5% p.a.</li> <li>Terhadap deposito jenis ARO jika tidak ada konfirmasi pencairan pada saat jatuh tempo, maka deposito otomatis diperpanjang dengan periode jangka waktu yang sama dengan suku bunga yang berlaku pada saat perpanjangan.</li> </ol>		<ol style="list-style-type: none"> <li><i>Deposit accounts are subject to potential interest rate fluctuations depending on market conditions.</i></li> <li><i>Deposit Insurance Corporation (LPS) does not guarantee Customer deposits if:</i> <ul style="list-style-type: none"> <li><i>The nominal balance of customer deposits at one bank exceeds IDR 2 Billion.</i></li> <li><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></li> </ul> </li> <li><i>If the deposit is withdrawn before maturity, the current interest rate is only 0.5% p.a.</i></li> <li><i>For ARO deposits, if there is no confirmation of withdrawal by maturity, the deposit will be automatically extended for the same term as the interest rate in effect at the time of extension.</i></li> </ol>	
PERSYARATAN DAN TATA CARA   REQUIREMENT AND PROCEDURE			
1. Mengisi formulir aplikasi pembukaan rekening.		1. <i>Fill out the account opening application form.</i>	

<p>2. Nasabah Non Individu menyampaikan: Kartu Identitas Pengurus Perusahaan atau yang dikuasakan, Akta Pendirian Usaha, Akta perubahan terbaru (jika ada), NIB, NPWP, dan Surat Keputusan Kementerian Hukum dan HAM.</p> <p>3. 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> <p>Nasabah dapat menyampaikan pertanyaan dan pengaduan melalui:</p> <ul style="list-style-type: none"> <li>• Kantor Cabang terdekat Bank Shinhan Indonesia</li> <li>• Call Center: 1500-881 (layanan 24 Jam)</li> <li>• Email: info.id@shinhan.com</li> </ul>	<p>2. <i>Non individual customers submit: Identity Card of the Company Manager or authorized person, Business Establishment Deed, latest amendment deed (if any), NIB, NPWP, and Decree of the Ministry of Law and Human Rights.</i></p> <p>3. <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> <p><i>Customers can submit questions and complaints via:</i></p> <ul style="list-style-type: none"> <li>• <i>Nearest Branch Office of Shinhan Bank Indonesia</i></li> <li>• <i>Call Center: 1500-881 (24-hour service)</i></li> <li>• <i>Email: info.id@shinhan.com</i></li> </ul>
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### SIMULASI METODE PERHITUNGAN BUNGA HARIAN | SIMULATION OF DAILY INTEREST CALCULATION METHOD

<p>Ilustrasi :</p> <p>Nominal deposito: Rp.10.000.000</p> <p>Jangka waktu 1 bulan, dengan asumsi 1 bulan berjumlah 30 hari, maka perhitungan bunga yang diterima nasabah saat jatuh tempo deposito:</p> <p><b>Total bunga:</b>  <math>(10.000.000 \times 4,30\%/365) \times 30 = \text{Rp. } 35.342,-</math></p> <p><b>Total bunga yang didapat setelah potong pajak:</b>  <math>\text{Rp. } 35.342 \times 20\% = \text{Rp. } 7.068,-</math>  <math>\text{Rp. } 35.342 - \text{Rp. } 7.068 = \text{Rp. } 28.274,-</math></p> <p>Catatan: Pajak dibebankan ke nasabah sesuai dengan ketentuan perpajakan yang berlaku.</p>	<p><i>Illustration:</i></p> <p><i>Deposit amount: Rp. 10.000.000</i></p> <p><i>Term: 1 month, assuming 30 days per month, the interest calculation received by the customer at maturity is:</i></p> <p><b>Total interest:</b>  <math>(10.000.000 \times 4,30\%/365) \times 30 = \text{Rp. } 35.342,-</math></p> <p><b>Total interest earned after tax deduction:</b>  <math>\text{Rp. } 35.342 \times 20\% = \text{Rp. } 7.068,-</math>  <math>\text{Rp. } 35.342 - \text{Rp. } 7.068 = \text{Rp. } 28.274,-</math></p> <p><i>Note: Tax is charged to the customer in accordance with applicable tax regulations.</i></p>
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### INFORMASI TAMBAHAN | ADDITIONAL INFORMATION

<ol style="list-style-type: none"> <li>1. Nasabah dapat mengajukan penutupan rekening deposito berjangka yang telah jatuh tempo ke Kantor Cabang Bank Shinhan Indonesia terdekat.</li> <li>2. Jumlah hari dalam 1 (satu) bulan untuk perhitungan bunga adalah 30 (tiga puluh) hari.</li> <li>3. Suku bunga dapat berubah sewaktu-waktu sesuai dengan tingkat suku bunga yang berlaku di Bank.</li> <li>4. Penurunan suku bunga berpengaruh terhadap berkurangnya nominal bunga yang diterima Nasabah.</li> <li>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</li> </ol>	<ol style="list-style-type: none"> <li>1. <i>Customers can request the closure of their matured time deposit accounts at the nearest Bank Shinhan Indonesia branch.</i></li> <li>2. <i>The number of days in 1 (one) month for calculating interest is 30 (thirty) days.</i></li> <li>3. <i>Interest rates can change at any time according to the interest rates applicable at the Bank.</i></li> <li>4. <i>The decrease in interest rates has an impact on reducing the nominal interest received by Customers.</i></li> <li>5. <i>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.</i></li> </ol>
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<p>Bank. Pemberitahuan tersebut akan diinformasikan 30 (tiga puluh) hari sebelum efektif berlakunya perubahan.</p> <p>6. Nasabah akan menerima penawaran produk lain dari Pihak Ketiga apabila menyetujui untuk membagikan data pribadi.</p> <p>7. Informasi lain mengenai biaya, manfaat dan risiko dapat diakses melalui <i>website</i> <a href="http://www.shinhan.co.id">www.shinhan.co.id</a></p>	<p>6. <i>Customers will receive other product offers from Third Parties if they agree to share personal data.</i></p> <p>7. <i>Other information regarding costs, benefits and risks can be accessed via the website <a href="http://www.shinhan.co.id">www.shinhan.co.id</a></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 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 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 Ringkasan ini sebelum menyetujui pembukaan deposito dan berhak bertanya kepada Bank Shinhan Indonesia atas semua hal terkait Ringkasan Informasi Produk dan/atau 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 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/or 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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Tanggal Cetak Dokumen

06 Juli 2026

Document Print Date

July 06<sup>th</sup> 2026