



| SUMMARY OF PRODUCT AND SERVICE INFORMATION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| 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"><li>1. Cash Withdrawal</li><li>2. Transfer<ul style="list-style-type: none"><li>• Transfer between Shinhan Indonesia accounts</li><li>• Inter-bank transfers via the Prima Network / ATM Bersama</li></ul></li><li>3. Payment<ul style="list-style-type: none"><li>• Postpaid bill payments (PLN, Telkompay, HP postpaid)</li><li>• Purchase prepaid vouchers (Prepaid PLN, HP credit)</li></ul></li></ol> |
| Non-Financial Feature                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <ol style="list-style-type: none"><li>1. Account balance information</li><li>2. Change Shinhan Bank debit card PIN</li></ol>                                                                                                                                                                                                                                                                                                                 |
| BENEFIT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <ol style="list-style-type: none"><li>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.</li><li>2. Can make cash withdrawals.</li><li>3. Can make postpaid payments, purchase prepaid vouchers and transfer to Shinhan Bank or other banks via the Prima/ATM Bersama network.</li><li>4. Can use a Shinhan Bank debit card or other bank debit cards (Prima, ATM Bersama, GPN, EXK, ATM Pool).</li><li>5. ATM services are available 24 hours a day and 7 days a week and CCTV cameras are also available (*).</li><li>6. Equipped with a PIN security feature for every transaction.</li><li>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.</li></ol> <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.

**Shinhan Bank Debit Card Automatic Blocking by the System:**

1. Debit cards that are not activated within 90 calendar days from the date of issuance will be deactivated/blocked by the system.

**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**

| Billers            | 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 |
| <p>*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.</p> <p>**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.</p> |                                  |         |       |         |

#### 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](http://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.