

SUMMARY OF PRODUCT INFORMATION TORA GREEN SAVINGS PROGRAM

1. PROGRAM OVERVIEW

Program Overview	
Program Description	The TORA Green Savings Program is an initiative aimed at realizing J Trust Bank's commitment to providing sustainable financial products and/or services. Through this program, J Trust Bank invites customers to save while also contributing to environmental preservation efforts by donating a portion of the interest earned. The collected donation funds will be allocated to environmental preservation projects, specifically mangrove planting, in collaboration with CarbonEthics.
Product Type	TORA IDR Savings
Program Period	April 22, 2024 s.d. April 21, 2025.
Issuer	PT Bank JTrust Indonesia Tbk.

2. PROGRAM FEATURES

1. Program Name : TORA Green Savings
2. Program Period : April 22, 2024 – April 21, 2025
3. Program Participants : New Customers (New CIF) and *Existing*
4. Program Product : TORA IDR Savings
5. Source of Funds : *Fresh Fund*
Fresh funds are funds from sources external to J Trust Bank, rather than being transferred between accounts within the bank.
6. Interest Rate : 3.5%, the details are as follows:
 - 3.00% of interest will be credited to the customer's account.
 - 0.50% of the interest will be donated to fund environmental conservation projects with CarbonEthics.
7. Minimum Placement : Rp500,000.00
8. Minimum Balance : Rp100,000.00
9. Placement Table :

TORA IDR Savings

Nominal	Interest Rate	
	Interest Rate received by Customers	Portion of interest being donated
Minimum Rp500,000.00	3.0% p.a	0.5% p.a

3. PARTNER INTRODUCTION

CarbonEthics is an organization aimed at restoring climate balance through nature-based solutions, and it is one of the pioneers of blue carbon conservation in Indonesia. With CarbonEthics, conservation activities not only have a positive environmental impact but also create direct social impact by improving the living standards of local communities. CarbonEthics envisions being a partner in decarbonizing the world with meaningful impact.

1. Funds collected from the interest (0.5%) will be donated by J Trust Bank to CarbonEthics for mangrove planting.
2. For every IDR 25,000 collected, CarbonEthics will plant one mangrove tree in one of its operational areas.
3. CarbonEthics will carry out mangrove planting at the end of the TORA Green Savings program period or once sufficient funds have been gathered to plant a minimum of 500 mangrove trees.
4. J Trust Bank will provide updates on the mangroves planted by customers through CarbonEthics for three years from the time of planting via www.jtrustbank.co.id.
5. CarbonEthics will replace any mangroves that die within three years from the planting date, unless the death is due to natural disasters.

4. BENEFITS

1. Benefit from a high interest rate of 3.5% per annum. Customers will receive 3.00% interest credited to their accounts. 0.5% of the interest will be donated to fund environmental conservation projects with CarbonEthics.
2. Customers can participate in environmental preservation efforts by donating a portion of their interest to environmental projects.
3. Customers can enjoy various inherent benefits from the TORA IDR savings product.
4. Customers will receive transparent reports on the allocation of funds and the projects they contribute to.
5. Account/transaction information access anytime and anywhere via JTrust Net, JTrust Mobile, and ATM

5. RISKS

- (1) Customer deposits at the bank are subject to the regulations of the Deposit Insurance Corporation (LPS), and the insured value for each customer at a single bank is as specified in applicable laws and regulations.
- (2) There is a risk of a decrease in interest rates due to adjustments in bank policies.
- (3) Customers are obligated to provide information and/or data that accurately reflects their actual circumstances, and the consequences of not providing true information and/or data are the full responsibility of the customer.
- (4) Misuse of a PIN/password is the full responsibility of the customer.
- (5) Customers are aware of the risks associated with their deposits if they fall into the category of customers who benefit unduly:
 - a. Receiving a deposit interest rate higher than that set by the LPS.
 - b. Holding deposits that would not be payable if the bank's license is revoked

6. FEES

1. Fees for using stamps according to regulations.
2. Tax on interest proceeds in accordance with tax provisions.
3. If there are no transactions in the customer's account for 6 (six) consecutive months, the account will automatically become inactive (dormant) and a fee of IDR 5,000/month will be charged.
4. Administration fee per month IDR 0.00
5. Account Closing Fee IDR 100,000.00
6. ATM card fee Rp. 0.00
7. ATM Card Replacement Fee IDR 100,000.00

7. REQUIREMENTS AND PROCEDURE

Account Opening Requirements

- a. For new customers, fill out the program participation form with the signature on a stamp in accordance with the applicable provisions completely according to the type of placement.
- b. For existing customers, fill out the program participation form, according to the account they have.
- c. Documents that must be submitted to the bank for opening an account:
 - i. Photocopy of valid Identity Card (KTP/Passport);
 - ii. Photocopy of NPWP;
 - iii. Other data information (which is not contained in the Identity Card and NPWP).

Procedures for Customer Complaints

- a. J Trust Call 1500 615;
- b. Visit the nearest J Trust Bank Branch Office

8. DEPOSITS INSURANCE

1. The customer acknowledges being informed that deposits at the Bank are subject to regulations related to the Deposit Insurance Corporation (LPS) and the insured value for each customer at a single bank is as specified in applicable laws and regulations.
2. Current interest rate information can be accessed via the link <https://www.lps.go.id>.
3. The customer hereby acknowledges and accepts the risk associated with their deposits which will be excluded from the insurance provisions if:
 - a. The customer's deposit data is not recorded at the Bank.
 - b. Falls into the category of customers who benefit unduly (i.e., receiving interest on deposits higher than the fair interest rate set by the LPS for the relevant period), including accepting the risk of their deposits as deposits that would not be payable if the bank's license is revoked.
 - c. The depositor is a party that causes the bank to be in an unhealthy state.

9. SIMULATION OF DAILY INTEREST CALCULATION METHODS

End Balance × 3% ÷ 366 hari (leap year) × Number of days

Example:

Your end of day balance position is as follows, then the interest received on that day is:

Date	Debit (Rp)	Credit (Rp)	End of Day Balance (Rp)	Number of days	Interest Rate	Daily Interest (Rp)
April 1, 2024		500,000.00	500,000.00	1 Hari	3%	40.98
April 2, 2024		9,500,000.00	10,000,000.00	1 Hari	3%	819.67
April 3, 2024	2,500,000.00		7,500,000.00	1 Hari	3%	614.75
April 30, 2024			7,500,000.00	27 Hari	3%	16,598

10. ADDITIONAL INFORMATION

- a. You are required to provide information and/or data that accurately reflects the actual conditions, and the full responsibility for any consequences of failing to provide true and accurate information and/or data lies with you.
- b. The bank is obligated to inform you of any changes regarding the benefits, costs, risks, terms, and conditions of these Products and Services either by letter or other means in accordance with applicable terms and conditions. Such notifications will be provided 30 working days before the changes take effect.
- c. Your account will become dormant if there are no transactions for six (6) consecutive months, and dormant account fees will apply in accordance with the prevailing regulations.
- d. Account closure must be carried out at the nearest bank branch and must be accompanied by documents as required by the bank.

DISCLAIMER (Important to Read):

1. You have read, received an explanation of, and understood the savings product according to the Product and Services Information Summary.
2. You understand that this Product and Services Information Summary document is not part of the account opening application.
3. You understand that you are required to read and understand this Product and Services Information Summary document before signing the account opening application.
4. You are required to read, understand, and sign the account opening application.

To submit questions and complaints can be through:

Layanan/Keluhan 24 Jam

