

RINGKASAN INFORMASI PRODUK DAN LAYANAN (RIPLAY) KREDIT TANPA AGUNAN (EMPLOYEE BENEFIT PROGRAM “EBP”)

A. DETAIL INFORMASI PRODUK

No.	Kriteria	Keterangan																
1	Nama & Jenis Produk dan/atau Layanan	Employee Benefit Program (Kredit Tanpa Agunan)																
2	Nama Penerbit	PT Bank JTrust Indonesia Tbk J Trust Bank)																
3	Fitur Utama	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Jenis Produk</td> <td>Consumer Loan</td> </tr> <tr> <td>Mata Uang</td> <td>IDR (Rupiah)</td> </tr> <tr> <td>Deskripsi Produk</td> <td> <p>Kredit dalam bentuk uang tunai tanpa memberikan agunan untuk berbagai keperluan konsumtif dengan angsuran dalam jumlah tetap pada tanggal pembayaran tertentu setiap bulan.</p> <p>Bank bekerja sama dengan Mitra Employee Benefit Program (EBP) dalam menyalurkan Kredit Tanpa Agunan (KTA) dengan skema terusan (channeling)</p> </td> </tr> <tr> <td>Limit Kredit</td> <td>Rp10 juta sampai dengan Rp500 juta.</td> </tr> <tr> <td>Metode Suku Bunga</td> <td>Tetap (fixed) selama masa jangka waktu pinjaman</td> </tr> <tr> <td>Suku Bunga*</td> <td>13,25% fixed per annum</td> </tr> <tr> <td>Jangka Waktu</td> <td>12 bulan sampai dengan 120 bulan</td> </tr> <tr> <td>Angsuran</td> <td>Pokok Pinjaman + Suku Bunga Pinjaman</td> </tr> </table> <p>*catatan: Dalam penerapannya disesuaikan dengan analisa dan kriteria risiko yang diterima oleh Bank</p>	Jenis Produk	Consumer Loan	Mata Uang	IDR (Rupiah)	Deskripsi Produk	<p>Kredit dalam bentuk uang tunai tanpa memberikan agunan untuk berbagai keperluan konsumtif dengan angsuran dalam jumlah tetap pada tanggal pembayaran tertentu setiap bulan.</p> <p>Bank bekerja sama dengan Mitra Employee Benefit Program (EBP) dalam menyalurkan Kredit Tanpa Agunan (KTA) dengan skema terusan (channeling)</p>	Limit Kredit	Rp10 juta sampai dengan Rp500 juta.	Metode Suku Bunga	Tetap (fixed) selama masa jangka waktu pinjaman	Suku Bunga*	13,25% fixed per annum	Jangka Waktu	12 bulan sampai dengan 120 bulan	Angsuran	Pokok Pinjaman + Suku Bunga Pinjaman
Jenis Produk	Consumer Loan																	
Mata Uang	IDR (Rupiah)																	
Deskripsi Produk	<p>Kredit dalam bentuk uang tunai tanpa memberikan agunan untuk berbagai keperluan konsumtif dengan angsuran dalam jumlah tetap pada tanggal pembayaran tertentu setiap bulan.</p> <p>Bank bekerja sama dengan Mitra Employee Benefit Program (EBP) dalam menyalurkan Kredit Tanpa Agunan (KTA) dengan skema terusan (channeling)</p>																	
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Jangka Waktu	12 bulan sampai dengan 120 bulan																	
Angsuran	Pokok Pinjaman + Suku Bunga Pinjaman																	
4	Manfaat Produk	<ol style="list-style-type: none"> a. Dapat membantu untuk mendapatkan pinjaman uang tunai tanpa agunan sampai dengan Rp500 juta untuk memenuhi berbagai kebutuhan konsumtif b. Cicilan tetap dan tersedia pilihan jangka waktu kredit yang fleksibel mulai 12 bulan sampai dengan 120 bulan sesuai dengan kemampuan c. Pembayaran angsuran melalui skema potong gaji atau pembayaran gaji melalui Bank JTrust 																
5	Risiko Produk	<ol style="list-style-type: none"> a. Terdapat pengenaan denda (penalti) sebesar 5% atas keterlambatan pembayaran angsuran kredit dan riwayat kredit tercatat dalam pelaporan Sistem Layanan Informasi Keuangan - Otoritas Jasa Keuangan (SLIK - OJK) 																

No.	Kriteria	Keterangan	
		b. Terdapat pengenaan biaya pelunasan dipercepat sebesar 1% sebelum fasilitas kredit jatuh tempo.	
6	Persyaratan dan Tata Cara	a. WNI/WNA, usia 21-55 tahun (saat pinjaman lunas) atau mengikuti usia pensiun Perusahaan tempat bekerja b. Sudah menjadi Karyawan Tetap minimal 2 tahun c. Penghasilan minimal sesuai Upah Minimum Provinsi (UMP) dan/atau Upah Minimum Kabupaten/Kota (UMK): d. Fotokopi KTP calon nasabah dan Pasangan e. Fotokopi Slip Gaji 1 bulan terakhir jika tidak memperhitungkan tunjangan/pendapatan tidak tetap, jika memperhitungkan variabel tidak tetap maka dibutuhkan slip gaji 3 bulan f. Fotokopi NPWP g. Fotokopi Kartu Keluarga h. Mengisi Formulir Aplikasi KTA i. Mengisi Formulir Tabungan Tata Cara Penyampaian Pertanyaan Dan Pengaduan a. JTrust Call: 15 006 15 b. E-mail: customercare@jtrustbank.co.id	
7	Biaya	Biaya Provisi	1%
		Biaya Administrasi	Rp200.000/end user
		Biaya Asuransi	Sesuai tagihan
		Biaya Materai	Sesuai Tagihan
		Biaya Transfer	Sesuai tariff yang berlaku
		Biaya Keterlambatan	5% dari angsuran bulanan keterlambatan
		Biaya Pelunasan Dipercepat	1% dari sisa pokok pinjaman, kecuali top Up Kredit 0%

B. SIMULASI

Jumlah Pokok	Total Biaya *	Total bunga sesuai tenor	Total yang dibayar Konsumen **
Rp 50.000.000,-	Rp 1.142.463	Rp 7.332.416,10	Rp 57.332.416,-

DAFTAR ANGSURAN:

<i>Schedule Pinjaman Monthly Rest (In Arrears)</i>					
			Nama Debitur	:	
			Jenis Pinjaman	:	EBP
			Pokok Pinjaman	:	50,000,000
			Suku Bunga	:	13.50%
			Jangka Waktu	:	24 Bulan
			Periode Angsuran	:	1 Bulanan
			Angsuran/Bulan	:	2,388,851.00
			Angsuran Terakhir	:	2,388,843.10
			Asuransi/Bulan	:	
			Tgl. Pencairan	:	December-24
			Tgl. Jt. Tempo	:	December-26
Ang. Ke	Tanggal Proses	M U T A S I		Saldo Pinjaman	Tanggal Angsuran
		Pokok	Bunga		
0				50,000,000.00	December-24
1		1,826,351.00	562,500.00	48,173,649.00	January-25
2		1,846,897.40	541,953.60	46,326,751.60	February-25
3		1,867,675.10	521,175.90	44,459,076.50	March-25
4		1,888,686.50	500,164.50	42,570,390.00	April-25
5		1,909,934.00	478,917.00	40,660,456.00	May-25
6		1,931,420.90	457,430.10	38,729,035.10	June-25
7		1,953,149.30	435,701.70	36,775,885.80	July-25
8		1,975,122.20	413,728.80	34,800,763.60	August-25
9		1,997,342.30	391,508.70	32,803,421.30	September-25
10		2,019,812.60	369,038.40	30,783,608.70	October-25
11		2,042,535.50	346,315.50	28,741,073.20	November-25
12		2,065,514.00	323,337.00	26,675,559.20	December-25
13		2,088,751.10	300,099.90	24,586,808.10	January-26
14		2,112,249.50	276,601.50	22,474,558.60	February-26
15		2,136,012.20	252,838.80	20,338,546.40	March-26
16		2,160,042.50	228,808.50	18,178,503.90	April-26
17		2,184,342.80	204,508.20	15,994,161.10	May-26
18		2,208,916.70	179,934.30	13,785,244.40	June-26
19		2,233,766.90	155,084.10	11,551,477.50	July-26
20		2,258,897.00	129,954.00	9,292,580.50	August-26
21		2,284,309.40	104,541.60	7,008,271.10	September-26
22		2,310,008.00	78,843.00	4,698,263.10	October-26
23		2,335,995.50	52,855.50	2,362,267.60	November-26
24		2,362,267.60	26,575.50	0.00	December-26

C. INFORMASI TAMBAHAN

Informasi Umum

1. Anda wajib membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini sebelum menyetujui pinjaman Anda dan berhak bertanya kepada pegawai Bank atas semua hal terkait dengan Ringkasan Informasi Produk dan Layanan ini ke JTrust Call: 15 006 15 atau situs web PT Bank JTrust Indonesia Tbk: <https://www.jtrustbank.co.id/>
2. Anda berkewajiban memberikan data/informasi yang lengkap dan sesuai dengan kondisi yang sebenarnya, asli (apabila diperlukan oleh Bank), sah, dan terbaru sesuai dengan peraturan perundang-undangan yang berlaku.
3. Permohonan kredit Anda dapat dilakukan di seluruh Kantor Cabang Bank atau melalui _____ dengan memenuhi seluruh ketentuan dan persyaratan yang telah ditetapkan Bank.
4. Metode perhitungan bunga pinjaman menggunakan metode annuitas, dimana cicilan perbulan akan tetap sama hingga akhir jangka waktu pinjaman, sehingga persentasi pokok akan lebih kecil diawal pinjaman.
5. Pembayaran angsuran dilakukan setiap bulan selambat-lambatnya pada saat tanggal jatuh tempo, apabila rekening pembayaran tidak memiliki dana yang cukup untuk membayar angsuran sesuai waktu yang ditentukan , Bank Jtrust akan mengenakan denda keterlambatan pembayaran.
6. Dana akan dicairkan ke rekening di Bank JTrust atau di Bank yang telah disepakati
7. Tidak diperkenankan untuk melakukan pelunasan sebagian dari pokok pinjaman .

Disclaimer (Penting untuk dibaca)

1. Ringkasan ini hanya merupakan sarana informasi, tidak dimaksudkan sebagai penawaran resmi atas suatu produk dan/atau layanan. Jika terdapat perbedaan antara Ringkasan ini dengan perjanjian dan/atau syarat dan ketentuan terkait dengan produk dan/atau layanan ("Perjanjian"), maka yang berlaku adalah Perjanjian.
2. Anda memahami dan mengerti bahwa dokumen Ringkasan Informasi Produk dan Layanan ini bukan merupakan bagian dari aplikasi permohonan kredit Anda.
3. Bank dapat menolak permohonan kredit Anda apabila tidak memenuhi persyaratan dan peraturan yang berlaku
4. Anda dengan ini menyatakan telah membaca, menerima penjelasan, mengerti dan memahami produk dan/atau layanan sesuai Ringkasan Informasi Produk dan/atau 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 dan berhak bertanya kepada pegawai Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini.
5. Bank tidak akan menerima dan meminta imbalan kepada Nasabah terkait permohonan ini.
6. Informasi yang tercakup dalam Ringkasan Informasi Produk dan Layanan ini berlaku sampai dengan adanya perubahan terbaru Ringkasan Informasi Produk dan Layanan. Bank akan melakukan kajian dan pembaharuan dari waktu ke waktu atas Informasi



Produk dan Layanan, sehingga Bank akan menginformasikan kepada Anda melalui media publikasi resmi yang dimiliki oleh Bank dalam 30 (tiga puluh) hari kerja sebelum efektif berlakunya perubahan tersebut.

7. Ringkasan ini telah disesuaikan dengan peraturan perundang-undangan termasuk peraturan Otoritas Jasa Keuangan.

SUMMARY OF PRODUCT AND SERVICE INFORMATION (RIPLAY) CREDIT WITHOUT COLLATERAL (EMPLOYEE BENEFIT PROGRAM “EBP”)

A. PRODUCT INFORMATION DETAIL

No.	Criteria	Description																
1	Name & Type of Product and/or Service	Employee Benefit Program (Credit Without Collateral)																
2	Publisher	PT Bank JTrust Indonesia Tbk J Trust Bank)																
3	Main Feature	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Product Type</td> <td>Consumer Loan</td> </tr> <tr> <td>Currency</td> <td>IDR (Rupiah)</td> </tr> <tr> <td>Product Description</td> <td> Credit in the form of cash without providing collateral for various consumptive purposes with installments in fixed amounts on certain payment dates each month. The Bank cooperates with Employee Benefit Program (EBP) Partners in channeling Unsecured Loans (KTA) with a channeling scheme. </td> </tr> <tr> <td>Loan Limit</td> <td>IDR10 million to IDR500 million.</td> </tr> <tr> <td>Interest Rate Method</td> <td>Fixed over the term of the loan</td> </tr> <tr> <td>Interest*</td> <td>13,25% fixed per annum</td> </tr> <tr> <td>Tenor</td> <td>12 months to 120 months</td> </tr> <tr> <td>Installment</td> <td>Loan Principal + Loan Interest Rate</td> </tr> </table> <p>^{*)} Notes: The application is adjusted to the analysis and risk criteria accepted by the Bank.</p>	Product Type	Consumer Loan	Currency	IDR (Rupiah)	Product Description	Credit in the form of cash without providing collateral for various consumptive purposes with installments in fixed amounts on certain payment dates each month. The Bank cooperates with Employee Benefit Program (EBP) Partners in channeling Unsecured Loans (KTA) with a channeling scheme.	Loan Limit	IDR10 million to IDR500 million.	Interest Rate Method	Fixed over the term of the loan	Interest*	13,25% fixed per annum	Tenor	12 months to 120 months	Installment	Loan Principal + Loan Interest Rate
Product Type	Consumer Loan																	
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Installment	Loan Principal + Loan Interest Rate																	
4	Product Benefit	<ul style="list-style-type: none"> a. Can help to obtain unsecured cash loans of up to Rp500 million to fulfill various consumptive needs. b. Fixed installments and flexible credit period options available from 12 months to 120 months according to your ability. c. Installment payment through payroll deduction scheme or salary payment through JTrust Bank 																
5	Product Risk	<ul style="list-style-type: none"> a. There is an imposition of a penalty of 5% for late payment of credit installments and credit history is recorded in the Financial Information Service System - Financial Services Authority (SLIK - OJK) reporting. b. There is an early repayment fee of 1% before the credit facility matures. 																

No.	Criteria	Description															
6	Requirement & Procedure	<p>a. Indonesian / foreigner, age 21-55 years (when the loan is paid off) or following the retirement age of the company where he/she works</p> <p>b. Have been a permanent employee for at least 2 years</p> <p>c. Minimum income according to Provincial Minimum Wage (UMP) and / or Regency / City Minimum Wage (UMK):</p> <p>d. Copy of ID card of the prospective customer and spouse</p> <p>e. Photocopy of the last 1 month's salary slip if it does not take into account allowances / irregular income, if it takes into account irregular variables then a 3-month salary slip is required</p> <p>f. Copy of NPWP</p> <p>g. Photocopy of Family Card</p> <p>h. Fill out the KTA Application Form</p> <p>i. Fill out the Savings Form</p> <p>Procedures for Submitting Questions and Complaints</p> <p>a. JTrust Call: 15 006 15</p> <p>b. E-mail: customercare@jtrustbank.co.id</p>															
7	Fee	<table border="1"> <tr> <td data-bbox="687 1093 1098 1137">Provision Fee</td> <td data-bbox="1098 1093 1509 1137">1%</td> </tr> <tr> <td data-bbox="687 1137 1098 1182">Administration Fee</td> <td data-bbox="1098 1137 1509 1182">Rp200.000/end user</td> </tr> <tr> <td data-bbox="687 1182 1098 1227">Insurance Fee</td> <td data-bbox="1098 1182 1509 1227">As the bill</td> </tr> <tr> <td data-bbox="687 1227 1098 1272">Stamp Fee</td> <td data-bbox="1098 1227 1509 1272">As the bill</td> </tr> <tr> <td data-bbox="687 1272 1098 1361">Transfer Fee</td> <td data-bbox="1098 1272 1509 1361">According to the applicable tarif</td> </tr> <tr> <td data-bbox="687 1361 1098 1451">Late payment fee</td> <td data-bbox="1098 1361 1509 1451">5% of monthly late installment</td> </tr> <tr> <td data-bbox="687 1451 1098 1550">Early payment fee</td> <td data-bbox="1098 1451 1509 1550">1% of the remaining loan principal, except for 0% Credit Top Up.</td> </tr> </table>		Provision Fee	1%	Administration Fee	Rp200.000/end user	Insurance Fee	As the bill	Stamp Fee	As the bill	Transfer Fee	According to the applicable tarif	Late payment fee	5% of monthly late installment	Early payment fee	1% of the remaining loan principal, except for 0% Credit Top Up.
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B. SIMULATION

Principal Amount	Total Cost *	Total interest according to tenor	Total paid by consumer **
Rp 50.000.000,-	Rp 1.142.463	Rp 7.332.416,10	Rp 57.332.416,-

DAFTAR ANGSURAN:

<i>Schedule Pinjaman Monthly Rest (In Arrears)</i>					
			Nama Debitur	:	
			Jenis Pinjaman	:	EBP
			Pokok Pinjaman	:	50,000,000
			Suku Bunga	:	13.50%
			Jangka Waktu	:	24 Bulan
			Periode Angsuran	:	1 Bulanan
			Angsuran/Bulan	:	2,388,851.00
			Angsuran Terakhir	:	2,388,843.10
			Asuransi/Bulan	:	
			Tgl. Pencairan	:	December-24
			Tgl. Jt. Tempo	:	December-26
					December-24
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22		2,310,008.00	78,843.00	4,698,263.10	October-26
23		2,335,995.50	52,855.50	2,362,267.60	November-26
24		2,362,267.60	26,575.50	0.00	December-26

C. INFORMASI TAMBAHAN

Informasi Umum

1. You must carefully read this Product and Service Information Summary before agreeing to your loan and have the right to ask Bank employees for all matters related to this Product and Service Information Summary to JTrust Call: 15 006 15 or PT Bank JTrust Indonesia Tbk website: <https://www.jtrustbank.co.id/>
2. You are obliged to provide data/information that is complete and in accordance with the actual conditions, original (if required by the Bank), valid, and up-to-date in accordance with applicable laws and regulations.
3. Your credit application can be made at all Branch Offices of the Bank or through _____ by fulfilling all conditions and requirements set by the Bank.
4. The loan interest calculation method uses the annuity method, where the monthly installments will remain the same until the end of the loan period, so the percentage of principal will be smaller at the beginning of the loan.
5. Installment payments are made monthly no later than the due date, if the payment account does not have sufficient funds to pay the installments at the specified time, Jtrust Bank will charge a late payment penalty.
6. Funds will be disbursed to an account at JTrust Bank or at an agreed bank.
7. Partial repayment of the loan principal is not permitted.

Disclaimer (Penting untuk dibaca)

1. This Summary is an information tool only, not intended as a formal offer of a product and/or service. If there is any discrepancy between this Summary and the agreement and/or terms and conditions related to the product and/or service ("Agreement"), the Agreement shall prevail.
2. You understand and acknowledge that this Product and Service Information Summary document does not form part of your credit application.
3. The Bank may reject your credit application if it does not meet the applicable requirements and regulations.
4. You hereby declare that you have read, received explanations, understood and comprehended the products and/or services in accordance with this Summary of Product and/or Service Information ("Summary") and have known, understood and accepted all the consequences of the products and/or services including all benefits, risks and costs attached and have the right to ask Bank employees for all matters related to this Summary of Product and Service Information.
5. The Bank will not receive and request any compensation from the Customer in relation to this application.
6. The information included in this Product and Service Information Summary is valid until the latest amendment to the Product and Service Information Summary. The Bank will review and update the Product and Service Information from time to time, so that the Bank will inform you through official publication media owned by the Bank within 30 (thirty) working days before the effective date of the changes.
7. This summary has been adjusted to the laws and regulations including the regulations of the Financial Services Authority.