

III. TABUNGAN (SAVINGS)

1. Tabungan J Trust

No	Uraian Tabungan J Trust Description of J Trust Savings	Tarif & Biaya Fee & Charges												
1	Setoran Awal Minimum Minimum Initial Deposit	150.000												
2	Saldo Minimum Minimum Balance	100.000												
3	Biaya Administrasi Bulanan Monthly Administration Fee	10.000												
4	Fasilitas Kartu ATM ATM Card Facility	GRATIS FREE												
5	Biaya Administrasi ATM Bulanan Monthly ATM Administration Fee	GRATIS FREE												
6	Biaya Penggantian Kartu ATM: *) ATM Card Replacement Fee: *)													
	- Desain Reguler, Priority & TORA - Regular, Priority & TORA Design	100.000												
7	Biaya Rekening Pasif (Dormant)/Bulan Passive (Dormant) Account Fees/Month	5.000/Bulan 5,000/Month												
8	Biaya Penutupan Rekening Account Closing Fees	100.000												
9	Suku bunga **) Interest Rate **)	<table> <tr> <td>< 100 Ribu</td> <td>: 0.00%</td> </tr> <tr> <td>≥ 100 Ribu - 100 Juta</td> <td>: 0.90%</td> </tr> <tr> <td>> 100 Juta</td> <td>: 1.90%</td> </tr> <tr> <td>< 100 Thousand</td> <td>: 0.00%</td> </tr> <tr> <td>≥ 100 Thousand - 100 Million</td> <td>: 0.90%</td> </tr> <tr> <td>> 100 Million</td> <td>: 1.90%</td> </tr> </table>	< 100 Ribu	: 0.00%	≥ 100 Ribu - 100 Juta	: 0.90%	> 100 Juta	: 1.90%	< 100 Thousand	: 0.00%	≥ 100 Thousand - 100 Million	: 0.90%	> 100 Million	: 1.90%
< 100 Ribu	: 0.00%													
≥ 100 Ribu - 100 Juta	: 0.90%													
> 100 Juta	: 1.90%													
< 100 Thousand	: 0.00%													
≥ 100 Thousand - 100 Million	: 0.90%													
> 100 Million	: 1.90%													

*) Biaya penggantian Kartu ATM mengikuti tabel Ketentuan Penggantian Kartu ATM.

*) ATM replacement fees follow the ATM Card Replacement Conditions table.

***) Suku bunga mengikuti Ketentuan ALCO per bulan April.

**) Interest rates follow ALCO Terms as of April

2. Tabungan TORA IDR

No	Uraian Tabungan TORA Description of TORA Savings	Tarif & Biaya Fee & Charges																				
1	Setoran Awal Minimum Minimum Initial Deposit	500.000																				
2	Saldo Minimum Minimum Balance	100.000																				
3	Biaya Administrasi Bulanan Monthly Administration Fee	GRATIS FREE																				
4	Fasilitas Kartu ATM ATM Card Facility	GRATIS FREE																				
5	Biaya Administrasi ATM Bulanan Monthly ATM Administration Fee	GRATIS FREE																				
6	Biaya Penggantian Kartu ATM*: *) ATM Card Replacement Fee: *)																					
	- Desain Reguler, Priority & TORA - Regular, Priority & TORA Design	100.000																				
7	Biaya Rekening Pasif (Dormant)/Bulan Passive (Dormant) Account Fees/Month	5.000/Bulan 5,000/Month																				
8	Biaya Penutupan Rekening Account Closing Fees	100.000																				
9	Suku bunga **) Interest Rate **)	<table> <tr> <td>< 1 Juta</td> <td>: 0,00%</td> </tr> <tr> <td>≥ 1 Juta s.d. < 20 Juta</td> <td>: 0,90%</td> </tr> <tr> <td>≥ 20 Juta s.d. < 50 Juta</td> <td>: 1,90%</td> </tr> <tr> <td>≥ 50 Juta s.d. < 100 Juta</td> <td>: 2,90%</td> </tr> <tr> <td>≥ 100 Juta</td> <td>: 3,20%</td> </tr> </table> <table> <tr> <td>< 1 Million</td> <td>: 0.00%</td> </tr> <tr> <td>≥ 1 Million up to 20 Million</td> <td>: 0.90%</td> </tr> <tr> <td>≥ 20 Million up to < 50 Million</td> <td>: 1.90%</td> </tr> <tr> <td>≥ 50 Million up to < 100 Million</td> <td>: 2.90%</td> </tr> <tr> <td>≥ 100 Million</td> <td>: 3.20%</td> </tr> </table>	< 1 Juta	: 0,00%	≥ 1 Juta s.d. < 20 Juta	: 0,90%	≥ 20 Juta s.d. < 50 Juta	: 1,90%	≥ 50 Juta s.d. < 100 Juta	: 2,90%	≥ 100 Juta	: 3,20%	< 1 Million	: 0.00%	≥ 1 Million up to 20 Million	: 0.90%	≥ 20 Million up to < 50 Million	: 1.90%	≥ 50 Million up to < 100 Million	: 2.90%	≥ 100 Million	: 3.20%
< 1 Juta	: 0,00%																					
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≥ 100 Juta	: 3,20%																					
< 1 Million	: 0.00%																					
≥ 1 Million up to 20 Million	: 0.90%																					
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≥ 100 Million	: 3.20%																					

*) Biaya penggantian Kartu ATM mengikuti tabel Ketentuan Penggantian Kartu ATM.

*) ATM Card replacement fees follow the ATM Card Replacement Conditions table.

***) Suku bunga mengikuti Ketentuan Komite ALCO per bulan April 2024.

**) Interest rates follow ALCO Committee as of April 2024

3. Tabungan TORA USD

No	Uraian Tabungan TORA USD Description of TORA USD Savings	Tarif & Biaya Fee & Charges																
1	Setoran Awal Minimum Minimum Initial Deposit	USD 50																
2	Saldo Minimum Minimum Balance	USD 50																
3	Biaya Administrasi Bulanan Monthly Administration Fee	GRATIS FREE																
4	Fasilitas Kartu ATM ATM Card Facility	Tidak Ada None																
5	Biaya Administrasi ATM Bulanan Monthly ATM Administration Fee	Tidak Ada None																
6	Biaya Penggantian Kartu ATM*: *) ATM Card Replacement Fee: *)																	
	- Desain Reguler, Priority & TORA - Regular, Priority & TORA Design	Tidak Ada None																
7	Biaya Rekening Pasif (Dormant)/Bulan Passive (Dormant) Account Fees/Month	GRATIS FREE																
8	Biaya Penutupan Rekening Account Closing Fees	USD 5																
9	Suku bunga **) Interest Rate **)	<table> <tr> <td><USD 50</td> <td>: 0,00%</td> </tr> <tr> <td>≥USD 50 s.d. <USD 10.000</td> <td>: 2,50%</td> </tr> <tr> <td>≥USD 10.000 s.d. <USD 100.000</td> <td>: 2,75%</td> </tr> <tr> <td>≥ USD 100.000</td> <td>: 3%</td> </tr> </table> <table> <tr> <td><USD 50</td> <td>: 0,00%</td> </tr> <tr> <td>≥USD 50 up to <USD 10.000</td> <td>: 2,50%</td> </tr> <tr> <td>≥USD 10,000 up to <USD 100.000</td> <td>: 2,75%</td> </tr> <tr> <td>≥ USD 100,000</td> <td>: 3%</td> </tr> </table>	<USD 50	: 0,00%	≥USD 50 s.d. <USD 10.000	: 2,50%	≥USD 10.000 s.d. <USD 100.000	: 2,75%	≥ USD 100.000	: 3%	<USD 50	: 0,00%	≥USD 50 up to <USD 10.000	: 2,50%	≥USD 10,000 up to <USD 100.000	: 2,75%	≥ USD 100,000	: 3%
<USD 50	: 0,00%																	
≥USD 50 s.d. <USD 10.000	: 2,50%																	
≥USD 10.000 s.d. <USD 100.000	: 2,75%																	
≥ USD 100.000	: 3%																	
<USD 50	: 0,00%																	
≥USD 50 up to <USD 10.000	: 2,50%																	
≥USD 10,000 up to <USD 100.000	: 2,75%																	
≥ USD 100,000	: 3%																	

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***) Suku bunga mengikuti Ketentuan ALCO per bulan April.

**) Interest rates follow ALCO Terms as of April

4. Tabungan J Trust One

No	Uraian Tabungan J Trust One Description of J Trust One Savings	Tarif & Biaya Fee & Charges																
1	Setoran Awal Minimum Minimum Initial Deposit	1.500.000																
2	Saldo Minimum Minimum Balance	1.000.000																
3	Biaya Administrasi Bulanan Monthly Administration Fee	25.000																
4	Fasilitas Kartu ATM ATM Card Facility	GRATIS FREE																
5	Biaya Administrasi ATM Bulanan Monthly ATM Administration Fee	GRATIS FREE																
6	Biaya Penggantian Kartu ATM*: *) ATM Card Replacement Fee: *)																	
	- Desain Reguler, Priority & TORA - Regular, Priority & TORA Design	100.000																
7	Biaya Rekening Pasif (Dormant)/Bulan Passive (Dormant) Account Fees/Month	5.000/Bulan 5,000/Month																
8	Biaya Penutupan Rekening Account Closing Fees	250.000																
9	Suku bunga **) Interest Rate **)	<table> <tr> <td>< Rp 10 Juta</td> <td>: 0.00%</td> </tr> <tr> <td>≥ 10 juta s.d. < 20 juta</td> <td>: 1.78%</td> </tr> <tr> <td>≥ 20 juta s.d. < 50 juta</td> <td>: 2.78%</td> </tr> <tr> <td>≥ 50 juta</td> <td>: 3.58%</td> </tr> <tr> <td>< IDR 10 Million</td> <td>: 0.00%</td> </tr> <tr> <td>≥ 10 million to < 20 million</td> <td>: 1.78%</td> </tr> <tr> <td>≥ 20 million to < 50 million</td> <td>: 2.78%</td> </tr> <tr> <td>≥ 50 million</td> <td>: 3.58%</td> </tr> </table>	< Rp 10 Juta	: 0.00%	≥ 10 juta s.d. < 20 juta	: 1.78%	≥ 20 juta s.d. < 50 juta	: 2.78%	≥ 50 juta	: 3.58%	< IDR 10 Million	: 0.00%	≥ 10 million to < 20 million	: 1.78%	≥ 20 million to < 50 million	: 2.78%	≥ 50 million	: 3.58%
< Rp 10 Juta	: 0.00%																	
≥ 10 juta s.d. < 20 juta	: 1.78%																	
≥ 20 juta s.d. < 50 juta	: 2.78%																	
≥ 50 juta	: 3.58%																	
< IDR 10 Million	: 0.00%																	
≥ 10 million to < 20 million	: 1.78%																	
≥ 20 million to < 50 million	: 2.78%																	
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***) Suku bunga mengikuti Ketentuan Komite ALCO per bulan April 2024.

**) Interest rates follow ALCO Committee Terms as of April 2024.

5. Tabungan Rencana J Trust

No	Uraian Tabungan Rencana J Trust Description of Rencana J Trust Saving	Tarif & Biaya Fee & Charges
1	Setoran Bulanan Monthly Deposit	50.000
		100.000
		250.000
		500.000
		750.000
		1.000.000
		1.500.000
		2.500.000
		4.000.000
		5.000.000
2	Biaya Administrasi Bulanan Monthly Administration Fee	GRATIS FREE
3	Penalti <i>Break</i> Tabungan Sebelum Jatuh Tempo Penalty for Breaking Savings Before Maturity	1. Denda hadiah, jika ikut program hadiah 2. Bunga berjalan tidak dibayarkan 1. Prize fines, if you participate in the prize program 2. Current interest is not paid
4	Pilihan Jangka Waktu Time Period Options	1 Tahun 1 Year
		2 Tahun 2 Year
		3 Tahun 3 Year
		4 Tahun 4 Year
		5 Tahun 5 Year
		6 Tahun 6 Year
		7 Tahun 7 Year
		8 Tahun 8 Year
5	Biaya Penutupan Rekening Account Closing Fees	GRATIS FREE
6	Suku Bunga *) Interest Rate *)	2,40%

*) Suku bunga mengikuti Ketentuan Komite ALCO per bulan April 2024.

*)Interest rates follow ALCO Committee Terms as of April 2024.

6. Tabunganku

No	Uraian Tabunganku Description of Tabunganku	Tarif & Biaya Fee & Charges
1	Setoran Awal Minimum Minimum Initial Deposit	20.000
2	Saldo Minimum Minimum Balance	20.000
3	Biaya Administrasi Bulanan Monthly Administration Fee	GRATIS FREE
4	Fasilitas Kartu ATM ATM Card Facility	GRATIS FREE
5	Biaya Administrasi ATM Bulanan Monthly ATM Administration Fee	GRATIS FREE
6	Biaya Penggantian Kartu ATM*: *) ATM Card Replacement Fee: *)	50.000
7	Biaya Rekening Pasif (Dormant)/Bulan Passive (Dormant) Account Fees/Month	2.000
8	Biaya Penutupan Rekening **) Account Closing Fee **)	20.000
9	Suku bunga (Tiering) sesuai ketentuan Regulator ***) Interest Rate (Tiering) in accordance with Regulator provisions ***)	
	Bunga < Rp500.000,- Interest < IDR 500,000,-	0,00%
	Bunga Rp500.000,- s.d Rp1.000.000,- Interest IDR 500,000 to IDR 1,000,000	0,25%
	Bunga > Rp1.000.000,- Interest > IDR 1,000,000,-	1,00%

*) Biaya penggantian Kartu ATM mengikuti tabel Ketentuan Penggantian Kartu ATM.

*) ATM Card replacement fees follow the ATM Card Replacement Conditions table.

***) Apabila saldo minimum kurang dari Rp.20.000,- akibat terpotong biaya penalti rekening *dormant*, maka biaya penutupan sebesar sisa saldo yang masih ada.

***) If the minimum Balance is less than Rp. 20,000,- due to deduction of dormant account penalty fees, then the closing fee is equal to the remaining Balance.

****) Penetapan suku bunga dilakukan oleh Regulator (saat penerbitan produk Bank Indonesia yang mengaturnya, atau dikemudian hari dialihkan kepada Institusi lain yang ditunjuk Bank Indonesia).

****) Determination of interest Rate is carried out by the Regulator (when the Bank Indonesia product is issued which regulates it, or at a later date it is transferred to another institution appointed by Bank Indonesia).