

GENERAL VERSION OF PRODUCT AND SERVICE INFORMATION SUMMARY

Publisher Name : PT Bank Mega, Tbk ("BANK") Product Name : Mega Pro Currency : IDR	Product Type : Current Account Product Description : A current account product intended for individual customers to meet business needs by providing detailed transaction information.
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MAIN FEATURE

Initial Deposit : IDR1,000,000 Minimum Balance : IDR1,000,000 Minimum Hold Balance : IDR1,000,000	Guarantee Interest Rate : Indonesia Deposit Insurance Corporation (IDIC). The applicable IDIC rate can be accessed at https://www.lps.go.id/
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Annual Savings Interest Rate :	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Balance Tiering</th> <th style="text-align: center;">Interest Rate (p.a.)*</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">< 5 Million</td> <td style="text-align: center;">0,00%</td> </tr> <tr> <td style="text-align: center;">≥ 5 Million - < 25 Million</td> <td style="text-align: center;">0,10%</td> </tr> <tr> <td style="text-align: center;">≥ 25 Million - < 100 Million</td> <td style="text-align: center;">0,15%</td> </tr> <tr> <td style="text-align: center;">≥ 100 Million - < 1 Billion</td> <td style="text-align: center;">0,25%</td> </tr> <tr> <td style="text-align: center;">≥ 1 Billion - < 5 Billion</td> <td style="text-align: center;">0,35%</td> </tr> <tr> <td style="text-align: center;">≥ 5 Billion</td> <td style="text-align: center;">0,50%</td> </tr> </tbody> </table>	Balance Tiering	Interest Rate (p.a.)*	< 5 Million	0,00%	≥ 5 Million - < 25 Million	0,10%	≥ 25 Million - < 100 Million	0,15%	≥ 100 Million - < 1 Billion	0,25%	≥ 1 Billion - < 5 Billion	0,35%	≥ 5 Billion	0,50%	
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*) The interest rate is applicable at the time the document is issued

FEES

Admin & Service Fee (per Month) : IDR45,000 Fee for Below Minimum Balance (per Month) : IDR30,000 Account Inactive (per Month) : IDR10,000 Dormant Account Fee (per Month) : IDR10,000	Account Closure Fee : IDR100,000 ATM/Debit Card Fee (per Month) : IDR7,500 Stamp Duty Fee : IDR10,000 Tax Fee : 20% of the current interest
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BENEFITS

1. Available for individual customers.
2. Notification service for debit/credit transactions for individual customers.
3. Transactions via Branch, ATM, Mega Internet & Mobile Banking (M-SMILE).
4. Automatic Fund Transfer (AFT) Service.
5. Withdraw and deposit Bank Notes.
6. The Combined Statement & E-Statement service is available on M-SMILE and the Customer's Registered Email.

RISK

1. Risk of changes in checking account interest rates, which may be influenced by changes in BI rates, IDIC rates, or other internal bank policies.
2. Risk of non-guaranteed customer funds if the interest rate and total deposits at Bank Mega exceed the rates and/or amounts set by the Indonesia Deposit Insurance Corporation (IDIC) and/or if the total deposits exceed Rp 2 billion, as these deposits are not covered by the IDIC insurance program.
3. Misuse of Mega Internet and Mobile Banking, checks, and giro vouchers.

REQUIREMENTS AND PROCEDURES

1. Opening a current account can be done through the nearest Bank Mega branch.
2. Complete the documents required by the bank to open a new customer account:
 - Fill out the Checking Account Opening Application Form.
 - Other documents as requested according to the bank's policies for the account opening process.
3. Questions and complaints can be directed to the Contact Center at: 08041500010 (MEGACALL) or +622129601600 (from abroad).

SIMULATION

Product Simulation Example
Mega Pro

Daily Balance	Annual Interest Rate	Daily Interest Rate*
IDR10,000,000,000	0.50%	IDR136,986.30
IDR2,000,000,000	0.35%	IDR19,178.08

*) Nominal interest before deducting 20% tax

*) Daily interest accumulated

ADDITIONAL INFORMATION

1. Current account interest is credited every 25th of the month.
2. Mega Pro interest is calculated daily based on the daily balance with the daily interest rate percentage (annual interest rate divided by 365 days).
3. The applied interest is the accumulation of interest calculated daily according to the interest calculation cycle.
4. Instructions to the bank or withdrawals from a joint account type "OR" can be made by any one of the joint account holders. For a joint account type "AND," all account holders must act together.
5. For individual customers, joint accounts are allowed only for type "OR" / joint "AND," while non-individual customers are not allowed to open joint accounts of type "OR," joint "AND," or joint "QQ."

Disclaimer (important to read) :

1. The customer has read, received an explanation, and understood the Mega Giro Pro product according to the Product and Service Information Summary, as well as related information and the general terms and conditions of PT Bank Mega, which can be accessed on the official Bank website www.bankmega.com before agreeing to open the product.
2. This Product and Service Information Summary is not part of the Mega Pro application.
3. The Bank may reject the product application if it does not meet the applicable terms and conditions.
4. The customer is required to read, understand, and complete the Mega Pro application.
5. The customer may ask Bank employees regarding the Product and this Product and Service Information Summary.
6. In the event of changes to benefits, fees, risks, terms, and conditions listed in this RIPLAY, the Bank will notify the customer through the media available at the Bank.
7. The Customer will receive product or services offers from the Bank and/or third parties cooperating with Bank Mega upon consenting to the use of Personal Data for the delivery of promotional information through personal communication channels.



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Bank Mega is licensed and supervised by the Otoritas Jasa Keuangan & Bank Indonesia and also member of Indonesia Deposit Insurance Corporation (IDIC)