

**PRODUCT AND SERVICE INFORMATION SUMMARY
GENERAL VERSION**

Publisher name	: PT Bank Mega, Tbk ("BANK")	Product type	: Savings
Product name	: Mega Berbagi	Product description	: Savings intended for both individuals and non-individual entities to save funds while also channeling support for social activities. The social activities in question involve distributing donations focused on 3 (three) Mega Berbagi pillars, namely: 1. Education Pillar 2. Community Health Pillar; and 3. Community Empowerment and Disaster Management Pillar
Currency	: IDR		

MAIN FEATURE

Initial deposit	IDR500.000	Savings interest rate per year	<table border="1"> <thead> <tr> <th>Balance Tiering</th> <th>Interest Rate (p.a.)*</th> </tr> </thead> <tbody> <tr> <td>< 1 million</td> <td>0,00%</td> </tr> <tr> <td>≥ 1 million</td> <td>1,50%</td> </tr> </tbody> </table> <p><i>*) The interest rate is applicable at the time the document is issued</i></p>	Balance Tiering	Interest Rate (p.a.)*	< 1 million	0,00%	≥ 1 million	1,50%
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< 1 million	0,00%								
≥ 1 million	1,50%								
Minimum balance	IDR500.000								
Hold minimum balance	IDR500.000	Guaranteed interest rate	The guaranteed interest rate follows the regulations of the Indonesia Deposit Insurance Corporation (IDIC), and the applicable IDIC rate can be accessed through https://www.lps.go.id/						

FEE

Monthly administration fee	Average Balance < 50 million: IDR12,500 Average Balance ≥ 50 million: Free	Passbook or card replacement fee <small>*ATM/debit card for Individual Customers</small>	IDR25.000
Monthly notification fee <small>*for Individual Customers</small>	IDR5.000	Tax fee	20% of the savings interest amount
Monthly below minimum balance fee	IDR10.000	ATM/debit card fee per month <small>*for Individual Customers</small>	IDR7.500
Account closure fee	IDR100.000	Stamp duty fee (if applicable)	IDR10.000
Monthly inactive account fee	IDR2.500		

BENEFITS

- Available in Indonesian Rupiah.
- Notification Service for Debit/Credit Transactions for Individual Customers.
- Automatic Fund Transfer (AFT) Service.
- Transactions via ATM, Mega Internet, & Mobile Banking (M-Smile).
- The Combined Statement & E-Statement service is available on M-Smile and the Customer's Registered Email.

RISK

- The risk of changes in savings interest rates, which may be influenced by changes in Bank Indonesia's interest rates, IDIC, or other internal bank policies.
- The risk that customer savings will not be guaranteed if the interest rates and total amount of all customer deposits at Bank Mega exceed the interest rates and/or amounts determined by the Indonesia Deposit Insurance Corporation (IDIC) and/or the total deposits exceed Rp2 billion; in this case, the deposits are not included in the IDIC guarantee program.

REQUIREMENTS AND PROCEDURE

- Opening a Savings Account can be done through Branches, M-Auto, and M-Smile.
- Complete the documents required by the bank to open a new customer account.
 - Fill out the Savings Account Opening Application Form.
 - Other documents requested according to the bank's policy for the account opening process.
- Questions and complaints can be directed to the Contact Center at: 08041500010 (MEGACALL) or +622129601600 (from abroad).

SIMULATION

Daily interest	: $\frac{\text{End of Day Balance} \times \text{Interest Rate (\%p.a.)}}{365 \text{ (days)}}$									
Product simulation example	:									
	<table border="1"> <thead> <tr> <th>Daily Balance</th> <th>Annual Interest Rate</th> <th>Daily Interest*</th> </tr> </thead> <tbody> <tr> <td>IDR400.000.000</td> <td>1,50%</td> <td>IDR16.438,36</td> </tr> <tr> <td>IDR800.000</td> <td>0,00%</td> <td>0</td> </tr> </tbody> </table>	Daily Balance	Annual Interest Rate	Daily Interest*	IDR400.000.000	1,50%	IDR16.438,36	IDR800.000	0,00%	0
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IDR800.000	0,00%	0								

*Nominal interest before deducting 20% tax

ADDITIONAL INFORMATION

- Savings interest is received on the 25th of each month.
- Mega Berbagi interest is calculated daily based on the daily balance with a daily interest rate percentage (annual interest rate divided by 365 days).
- The applied interest is the accumulation of daily calculated interest according to the interest calculation cycle.
- Instructions to the Bank or withdrawals from a joint account with 'OR' designation can be made by any one of the account holders. For a joint account with 'AND' designation, all account holders must act together.

Disclaimer (important to read):

- The customer has read, accepted the explanation, and understood the Mega Berbagi product in accordance with 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.
- This Product and Service Information Summary is not part of the Mega Berbagi opening application.
- The bank may reject the product application if it does not meet the applicable requirements and conditions.
- Customers are required to continue reading, understanding, and completing the Mega Berbagi opening application.
- Customers can ask Bank employees regarding the product and this Product and Service Information Summary.
- In the event of changes to the benefits, fees, risks, terms, and conditions stated in this RIPLAY, the bank will notify customers through the media available at the bank.
- 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.

