

PRODUCT AND SERVICE INFORMATION SUMMARY GENERAL VERSION

Publisher name	: PT Bank Mega, Tbk ("BANK")	Product type	: Savings
Product name	: Mega Zaver	Product description	: Mega Zaver is a digital savings account with no administrative fees, offering flexibility such as no minimum balance requirement, online transactions without a physical card, and free interbank transfers via BI-FAST with no conditions or limits.
Currency	: IDR		

MAIN FEATURE

Initial deposit	IDR0	Savings interest rate per year	<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;">< 1 million</td> <td style="text-align: center;">0,00%</td> </tr> <tr> <td style="text-align: center;">≥ 1 million</td> <td style="text-align: center;">0,50%</td> </tr> </tbody> </table> <p style="font-size: small;">*) The interest rate is applicable at the time the document is issued</p>	Balance Tiering	Interest Rate (p.a.)*	< 1 million	0,00%	≥ 1 million	0,50%
Balance Tiering	Interest Rate (p.a.)*								
< 1 million	0,00%								
≥ 1 million	0,50%								
Minimum balance	IDR0								
Hold minimum balance	IDR0	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	Free	Monthly inactive account fee	Free
Monthly below minimum balance fee	Free	Tax fee	20% of the savings interest amount
Account closure fee	Free	Stamp duty fee (if applicable)	IDR10.000

BENEFITS

1. Available in Indonesian Rupiah.
2. Notification Service for Debit/Credit Transactions for Individual Customers (via Email and M-Smile).
3. Automatic Fund Transfer (AFT) Service.
4. Transactions through Mobile Banking (M-Smile).
5. E-Statement service available on M-Smile and the Customer's Registered Email.

RISK

1. 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.
2. 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

1. Opening a Savings Account can be done through M-Smile.
2. Customers are allowed to own a maximum of five (5) Mega Zaver Savings Accounts.
3. Complete the documents required by the bank to open a new customer account.
 - Fill out the Savings Account Opening Application Form via M-Smile.
 - Other documents requested according to the bank's policy for the account opening process.
4. 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 :

Daily Balance	Annual Interest Rate	Daily Interest*
IDR800.000	0,00%	0
IDR1.500.000	0,50%	IDR20,54
IDR100.000.000	0,50%	IDR1.369,86

*Nominal interest before deducting 20% tax

ADDITIONAL INFORMATION

1. Savings interest is received on the 25th of each month.
2. Mega Zaver interest is calculated daily based on the daily balance using a daily interest rate (annual interest rate divided by 365 days).
3. The applied interest is the accumulation of daily calculated interest according to the internet calculation cycle.

Disclaimer (important to read):

1. The customer has read, accepted the explanation, and understood the Mega Zaver 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.
2. This Product and Service Information Summary is not part of the Mega Zaver opening application.
3. The bank may reject the product application if it does not meet the applicable requirements and conditions.
4. Customers are required to continue reading, understanding, and completing the Mega Zaver opening application.
5. Customers can ask Bank employees regarding the product and this Product and Service Information Summary.
6. 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.
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.

