

Publisher Name	: PT Bank Mega, Tbk ("BANK")	Product Type	: Savings
Product Name	: Tabunganku	Product Description	: Tabunganku is an individual savings account for Indonesian citizens (WNI) with easy requirements, low deposit, and no fees, aimed at facilitating a savings culture and improving community welfare.
Currency	: IDR		

Main Feature

Initial Deposit : Rp20,000
 Minimum Balance : Rp20,000
 Minimum Hold Balance : Rp20,000

Balance Tiering	Interest Rate (p.a.)*
≤ 1 Million	0,00%
> 1 Million	0.10%

Annual Savings Interest Rate :
 Guarantee Interest Rate : The guarantee interest rate follows the regulations of the Indonesia Deposit Insurance Corporation (IDIC). The applicable IDIC rate can be accessed at <https://www.lps.go.id/>

*) The interest rate is applicable at the time the document is issued

Daily Transaction Limit :

Transaction Type	Type of Debit/ATM Card		
	Classic (Rp)	Preferred (Rp)	MegaFirst (Rp)
Cash Withdrawal	10 Million	15 Million	15 Million
Transfer between Bank Mega Accounts	25 Million	50 Million	100 Million
Transfer between banks (ATM Bersama & Prima)	25 Million	25 Million	25 Million
Purchases at Merchants (EDC & Online Merchants)	10 Million	15 Million	30 Million
Payments via ATM	500 Million	1 Billion	2 Billion
Purchases via ATM	10 Million	25 Million	50 Million

Fees

Monthly Notification Service Fee (Individual) : Rp5,000

Monthly Admin Fee (Non-Individual) : -

Additional Administration Fee for Below Minimum Balance : -

Account Closure Fee : Rp20,000

Dormant Account Fee per Month : Rp2,000

Replacement Fee for Passbook or Card : Rp25,000

Tax Fee : 20% of the savings interest amount
 Monthly ATM/Debit Card Fee : Rp7,500

Stamp Duty Fee (if applicable) : Rp10,000

Cash Withdrawal Fee :

Total Cash Withdrawal Transactions* per Month	Fee per Transaction
≤ 2 times	-
> 2 times	Rp5.000/transaction

*) Cash withdrawal transactions performed across all channels: ATMs (across all networks) and through Branch Offices (Counter)

Debit/ATM Card Transaction Fees:

Transaction	Mega ATM	ATM Prima	ATM Bersama	ATM Mega Syariah / Mega Net	ATM MEPS	ATM Visa Plus	ATM Visa / Visa Electron
Check Balance	free	Rp4,500	Rp4,500	free	-	Rp5,000	-
Cash Withdrawal	free	Rp7,500	Rp7,500	free	Rp20,000	-	-
Payment	free*	-	-	-	-	-	-
Transfer between Bank Mega accounts	free	Rp6,500	Rp6,500	free	-	-	-
Transfer to Other Banks	Rp6,500	Rp6,500	Rp6,500	free	-	-	-
Decline (Incorrect PIN, insufficient funds, inactive card/account, exceeded limit)	free	Rp3,500	Rp3,500	free	Rp3,500	Rp3,000	Rp3,000

*) except for PLN payments (Rp3,500), PLN Prepaid (Rp3,500), PAM (Rp3,500), Transvision/Telkomvision (Rp2,500), Speedy/Indihome

Benefits

- Available in IDR, subject to BI rates, Indonesia Deposit Insurance Corporation (IDIC) rates, or other internal bank policies.
- Connected with Debit Card facilities.
- Transactions via ATMs, Mega Internet, and Mobile Banking (M-SMILE).
- Affordable initial deposit.
- The Combined Statement & E-Statement service is available on M-SMILE and the Customer's Registered Email.

Risk

- Risk of changes in savings interest rates, which may be influenced by changes in BI rates, IDIC rates, or other internal bank policies.
- Risk of non-guaranteed customer savings 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.
- Misuse of Mega Internet and Mobile Banking (M-SMILE), PIN/password, debit/ATM cards, and passbooks.
- Operational risks related to transactions using ATM/Debit card facilities, including issues with ATM network

Requirements and Procedures

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

Simulation

Product Simulation Example

Tabunganku

Daily Balance	Annual Interest Rate	Daily Interest Rate*
Rp300,000,000	0.10%	Rp821.92
Rp800,000	0.00%	Rp0.00

*) Nominal interest before deducting 20% tax

Additional Information

- Savings interest is credited on the 25th of each month.
- Tabunganku interest is calculated daily based on the daily balance with the daily interest rate percentage (annual interest rate divided by 365 days).
- The applied interest is the accumulation of interest calculated daily according to the interest calculation cycle.
- The Tabunganku account cannot be opened as a Joint account (Joint AND or Joint OR).
- Customers saving under guardianship (Joint QQ) must use the parent's name as the primary name.
- Customers can have one (1) Tabunganku account at the bank, except for parents opening accounts for their children under guardianship (Joint QQ).

Disclaimer (Important to Read) :

- The customer has read, accepted the explanation, and understood the Tabunganku 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 Tabunganku opening application.
- The bank may reject the product application if it does not meet the applicable requirements and conditions.
- Customers are required to read, understand, and complete the Tabunganku 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.