

**PRODUCT AND SERVICE INFORMATION SUMMARY
GENERAL VERSION**

Publisher name	: PT Bank Mega, Tbk ("BANK")	Product type	: Savings
Product name	: Mega Dana Payroll	Product description	: Mega Dana Payroll is a salary account that facilitates daily transactions while providing various advantageous benefits, such as loyalty points (MPC)
Currency	: IDR		

MAIN FEATURE

Initial deposit	<p align="center">0</p> <p align="center">First Salary Credited</p>	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 - < 25 million</td> <td>0,05%</td> </tr> <tr> <td>≥ 25 million - < 250 million</td> <td>0,10%</td> </tr> <tr> <td>≥ 250 million - < 1 billion</td> <td>0,15%</td> </tr> <tr> <td>≥ 1 billion - < 10 billion</td> <td>0,25%</td> </tr> <tr> <td>≥ 10 billion</td> <td>0,50%</td> </tr> </tbody> </table> <p><small>*) The interest rate is applicable at the time the document is issued</small></p>	Balance Tiering	Interest Rate (p.a.)*	< 1 million	0,00%	≥ 1 million - < 25 million	0,05%	≥ 25 million - < 250 million	0,10%	≥ 250 million - < 1 billion	0,15%	≥ 1 billion - < 10 billion	0,25%	≥ 10 billion	0,50%
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Hold minimum balance	IDR25.000	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	Free	Passbook or card replacement fee	IDR25.000
Monthly notification fee	IDR5.000	Tax fee	20% of the savings interest amount
Account closure fee	IDR100.000	ATM/debit card fee per month	IDR7.500
Monthly inactive account fee	IDR2.500	Stamp duty fee (if applicable)	IDR10.000
Monthly dormant 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, M-Smile and Payroll Onboarding Microsite.
- 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 :

Daily Balance	Annual Interest Rate	Daily Interest*
IDR300.000.000	0,15%	IDR1.232,88
IDR800.000	0,00%	0

*Nominal interest before deducting 20% tax

ADDITIONAL INFORMATION

- Savings interest is received on the 25th of each month.
- Mega Dana Payroll 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.

Disclaimer (important to read):

- The customer has read, accepted the explanation, and understood the Mega Dana Payroll 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 Dana Payroll 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 Dana Payroll 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.

