

## GENERAL VERSION OF PRODUCT AND SERVICE INFORMATION SUMMARY

Publisher Name	: <b>PT Bank Mega, Tbk ("BANK")</b>	Product Type	: Current Account
Product Name	: <b>Mega Giro Valas</b>	Product Description	: A current account product intended for individual and non individual customers to meet business needs by providing detailed transaction information.
Currency	: USD, SGD, AUD, EUR, GBP, CNY, JPY		

### MAIN FEATURE

	USD	AUD	SGD	EUR	GBP	JPY	CNY
Initial Deposit	1.000	1.000	2.000	1.000	1.000	50.000	7.000
Minimum Balance	500	500	1.000	500	500	50.000	3.500
Minimum Hold Balance	500	500	1.000	500	500	50.000	3.500

  

Annual Savings Interest Rate*	Balance Tiering	USD	AUD	SGD	EUR	GBP	JPY	CNY
	< 10,000	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
≥ 10,000 - < 100,000	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,10%	
≥ 100,000 - < 500,000	0,05%	0,05%	0,05%	0,00%	0,05%	0,00%	0,10%	
≥ 500,000	0,10%	0,05%	0,05%	0,00%	0,05%	0,00%	0,10%	

Guarantee Interest Rate : Tingkat suku bunga penjaminan mengikuti ketentuan Lembaga Pinjaman Simpanan (LPS), rate LPS yang berlaku dapat diakses melalui <https://www.lps.go.id/>

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

### FEES

Description	USD	AUD	SGD	EUR	GBP	JPY	CNY
Admin & Service Fee* (per Month)	5,5	3,5	5,5	3,5	3,5	550	38
Admin Fee** (per Month)	5	3	5	3	3	500	35
Fee for Below Minimum Balance (per Month)	2	2	4	2	2	500	15
Account Inactive (per Month)	2	2	4	2	2	500	-
Dormant Account Fee (per Month)	2	2	4	2	2	500	-
Account Closure Fee	10	10	10	10	10	1.500	70

\* For individual customers : Admin and notification service fee

\*\* For non individual customers : Admin fee only

Stamp Duty Fee : IDR10,000

Tax Fee : 20% of the current interest amount

### BENEFITS

1. Available for individual and non individual customers.
2. Notification service for debit/credit transactions for individual customers.
3. Transactions via Branch, ATM, MegaBiz, 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 MegaBiz, 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 Giro Valas**

Daily Balance	Annual Interest Rate	Daily Interest Rate*
USD1,000,000	0.10%	USD2.740
USD100,000	0.05%	USD0.137

\*) Nominal interest before deducting 20% tax

\*) Daily interest accumulated

### ADDITIONAL INFORMATION

1. Current account interest is credited every 25th of the month.
2. Mega Giro Valas 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 Valas 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](http://www.bankmega.com) before agreeing to open the product.
2. This Product and Service Information Summary is not part of the Mega Giro Valas 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 Giro Valas 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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