PRODUCT AND SERVICE INFORMATION SUMMARY
GENERAL VERSION

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	IDR20.000	Savings interest rate per year	see table below
Minimum balance	IDR20.000		
Hold minimum balance	IDR20.000	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/

Balance Tiering	Interest Rate (p.a.)*
< 1.000.000	0,00%
≥ 1.000.000	0,10%

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

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
Monthly below minimum balance fee	Free	ATM/debit card fee per month	IDR7.500
Account closure fee	IDR20.000	Stamp duty fee (if applicable)	IDR10.000
Monthly inactive account fee	IDR2.000	Fees per cash withdrawal transaction via ATM	Free (≤ 2 times transaction) IDR5.000/transaction (> 2 times transaction)
Monthly dormant account fee	IDR2.000		

BENEFITS

1. Available in Indonesian Rupiah.
2. Notification Service for Debit/Credit Transactions for Individual Customers.
3. Automatic Fund Transfer (AFT) Service.
4. Transactions through Branches, ATMs, and M-Smile (Individual Customers)
5. The Combined Statement & E-Statement service is 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 Branches, M-Auto, and M-Smile.
2. 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.
3. Questions and complaints can be directed to the Contact Center at: 08041500010 (MEGACALL) or +622129601600 (from abroad).

SIMULATION

Daily interest : $\dfrac{\text{End of Day Balance x Interest Rate (\%p.a.)}}{\text{365 (days)}}$

Product simulation example :

Daily Balance	Annual Interest Rate	Daily Interest*
IDR300.000.000	0,10%	IDR821,92
IDR800.000	0,00%	0

*Nominal interest before deducting 20% tax

ADDITIONAL INFORMATION

1. Savings interest is received on the 25th of each month.
2. TabunganKu interest is calculated daily based on the daily balance with a daily interest rate percentage (annual interest rate divided by 365 days).
3. The applied interest is the accumulation of daily calculated interest according to the interest calculation cycle.
4. 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):

1. 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.
2. This Product and Service Information Summary is not part of the TabunganKu 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 TabunganKu 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.

BANK MEGA

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