

## 1. Ringkasan Informasi Produk/Layanan (Bahasa Indonesia)

|                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Nama Dokumen                  | Ringkasan Informasi Produk dan Layanan Jenius Bisniskit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Versi                         | 1.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Terakhir Diperbarui           | 15 Desember 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Nama Produk                   | Jenius Bisniskit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Jenis Produk dan/atau Layanan | Penerimaan pembayaran menggunakan QRIS yang diterbitkan oleh Bank SMBC Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Nama Penerbit                 | PT. Bank SMBC Indonesia Tbk ("SMBC Indonesia")                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Deskripsi Produk              | Jenius Bisniskit adalah aplikasi yang diterbitkan oleh SMBC Indonesia untuk memfasilitasi nasabah/ <i>Merchant</i> dalam melakukan aktivitas operasional bisnisnya, termasuk namun tidak terbatas pada penerimaan pembayaran transaksi QRIS.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Fitur Utama                   | <p>Fitur Utama Jenius Bisniskit adalah sebagai berikut:</p> <ol style="list-style-type: none"> <li>1. QRIS: menampilkan kode QR, baik QR statik maupun QR dinamik dengan nominal transaksi.</li> <li>2. Histori Transaksi: memudahkan <i>Merchant</i> untuk mengetahui riwayat transaksi dan penyelesaian transaksi QRIS.</li> <li>3. Pencairan atas transaksi QRIS dikirimkan langsung ke rekening SMBC Indonesia <i>Merchant</i> setelah dipotong oleh biaya MDR (<i>Merchant Discount Rate</i>) maksimal H+1 hari kalender terhitung dari waktu transaksi.</li> <li>4. Pencairan Premium: pengkreditan dana atas transaksi pembayaran QRIS <i>off-us</i> (transaksi non-SMBC Indonesia) yang dapat dilakukan lebih cepat sesuai kebutuhan dan diinisiasi oleh <i>Merchant</i>, dengan dikenakan biaya tambahan.</li> <li>5. Kelola: memudahkan <i>Merchant</i> untuk mengelola akses Pemilik <i>Merchant</i>, serta karyawan dari <i>Merchant</i> sebagai kasir.</li> <li>6. Laporan Transaksi: fitur untuk mengetahui riwayat transaksi QRIS ke dalam bentuk dokumen yang dapat diunduh.</li> </ol> |
| Manfaat                       | <ol style="list-style-type: none"> <li>1. Aplikasi Jenius Bisniskit tersedia bagi <i>Merchant</i> untuk melakukan aktivitas operasional <i>Merchant</i>, termasuk menerima transaksi pembayaran QRIS.</li> <li>2. <i>Merchant</i> memiliki kemudahan untuk mendaftarkan QRIS atas cabang <i>Merchant</i> pada satu aplikasi yang sama sesuai dengan kebijakan SMBC Indonesia.</li> <li>3. Fleksibilitas untuk mendapatkan dana atas transaksi QRIS sesuai dengan kebutuhan operasional <i>Merchant</i>.</li> <li>4. Pemilik <i>Merchant</i> memiliki kemudahan dalam memberikan akses aplikasi Jenius Bisniskit kepada karyawannya dengan limitasi pada fitur/layanan tertentu.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                              |
| Risiko                        | <ol style="list-style-type: none"> <li>1. <i>Merchant</i> bertanggung jawab atas kerahasiaan informasi keamanan berupa kode konfirmasi, <i>Password</i>, dan/atau kode dalam bentuk lainnya yang dibuat oleh <i>Merchant</i> atau SMBC Indonesia, yang dibutuhkan</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

|                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                           | <p>dan/atau bertujuan untuk <i>Log in</i> dan aktivasi perangkat yang digunakan <i>Merchant</i> sebagai tujuan otentikasi. <i>Merchant</i> bertanggung jawab penuh terhadap keamanan dan kerahasiaan seluruh penggunaan Aplikasi Jenius Bisniskit miliknya.</p> <p>2. <i>Merchant</i> bertanggung jawab untuk memastikan seluruh data dan instruksi yang diberikan oleh seluruh user terdaftar pada SMBC Indonesia telah benar dan lengkap. SMBC Indonesia tidak bertanggung jawab atas dampak apa pun yang dapat disebabkan oleh kelalaian, ketidaklengkapan atau ketidakjelasan data dan/atau instruksi yang diberikan oleh <i>Merchant</i></p> <p>3. Apabila terdapat perbedaan jumlah nominal pencairan yang terdapat pada catatan internal <i>Merchant</i> dengan catatan sistem SMBC Indonesia, maka SMBC Indonesia akan melakukan pembayaran sesuai dengan nominal pencairan yang tercatat pada sistem SMBC Indonesia dan selanjutnya nasabah <i>Merchant</i> dapat mengajukan pengaduan melalui SMBCI Care 1500365 dan <a href="mailto:jenius-help@smbci.com">jenius-help@smbci.com</a>.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Persyaratan dan Tata Cara | <p>1. Persyaratan registrasi QRIS pada Aplikasi Jenius Bisniskit:</p> <ol style="list-style-type: none"> <li>Warga Negara Indonesia (WNI) berusia 17 (tujuh belas) tahun atau lebih atau Badan Usaha berbadan hukum dan terdaftar di Indonesia;</li> <li>Berdomisili di Indonesia;</li> <li>Memiliki wewenang untuk mengambil tindakan hukum menandatangani perjanjian mengikat dengan SMBC Indonesia dan tidak dilarang untuk melakukannya berdasarkan hukum yang berlaku;</li> <li>Memiliki NPWP;</li> <li>Memiliki atau sedang mempersiapkan usaha;</li> <li>Memiliki rekening aktif di SMBC Indonesia atas nama <i>Merchant</i>/Pemilik <i>Merchant</i>.</li> </ol> <p>2. Tata cara pendaftaran akun Jenius Bisniskit:</p> <ol style="list-style-type: none"> <li>Pendaftaran akun Jenius Bisniskit hanya dapat dilakukan oleh <i>Merchant</i>, dengan terlebih dahulu melakukan pembukaan rekening SMBC Indonesia. Persyaratan mendaftar rekening SMBC Indonesia mengikuti Syarat dan Ketentuan pembukaan rekening SMBC Indonesia yang sudah disetujui oleh <i>Merchant</i> melalui media yang telah ditentukan oleh Bank.</li> <li>Setelah rekening SMBC Indonesia aktif, <i>Merchant</i> dapat mengunduh aplikasi Jenius Bisniskit melalui dan Google Play Store.</li> <li><i>Merchant</i> harus memiliki <i>smartphone</i> dengan kriteria minimum yang dipersyaratkan oleh Bank dan memiliki alamat email yang aktif dan valid agar dapat menerima kode konfirmasi yang dikirim oleh Bank.</li> <li>Sebagai bagian dari proses pendaftaran, informasi usaha, berupa Nama Usaha, Kategori Usaha, Rata-Rata Omset Bulanan, dan Alamat harus diajukan pada Bank dengan menggunakan <i>smartphone</i> melalui Aplikasi Jenius Bisniskit.</li> <li>Sebagai prasyarat, <i>Merchant</i> wajib memberikan alamat <i>email</i> aktif miliknya sendiri yang memiliki kapasitas memadai untuk menerima</li> </ol> |

|                   | <p>pesan yang dikirim oleh Jenius. Bank tidak bertanggung jawab atas keabsahan, kepemilikan, aktivitas, dan kapasitas alamat <i>email</i> tersebut. Pengguna Aplikasi Jenius Bisniskit wajib memastikan bahwa data dan informasi yang diberikan pada proses pendaftaran akun Aplikasi Jenius Bisniskit merupakan data yang benar dan sah serta bukan merupakan milik pihak lain manapun.</p> <p>f. <i>Merchant</i> dengan ini mengerti dan memahami, bahwa Bank berhak melakukan penilaian sesuai kriteria yang ditetapkan oleh Bank sebelum menyetujui permohonan pendaftaran QRIS pada Aplikasi Jenius Bisniskit termasuk melakukan penolakan permohonan apabila data dan/atau informasi yang digunakan <i>Merchant</i> termasuk dalam daftar hitam (<i>blacklist</i>) <i>Merchant</i> yang dikelola oleh instansi yang berwenang sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.</p> <p>g. Jika permohonan pendaftaran QRIS pada Aplikasi Jenius Bisniskit disetujui, maka Merchant mendapatkan notifikasi yang menyatakan layanan QRIS pada Merchant yang bersangkutan telah aktif. Seluruh transaksi, termasuk pencairan yang dilakukan dari Merchant hanya dapat dilakukan setelah Merchant berstatus aktif.</p> |                   |                                    |      |                                    |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |
|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|------------------------------------|------|------------------------------------|-----------|-----|------|-----------|-----------|------|-----------|-----------|---------------|------|----------|-----------|------------|------|----------|-----------|------|------|----------|-----------|----------|------|-----------|-----------|-------------------------------|------|-----------|
| Biaya             | <p>1. Informasi terkait biaya MDR dan Pencairan Instan dapat diakses melalui situs <a href="https://www.jenius.com/bisniskit/fees-rates-limits">https://www.jenius.com/bisniskit/fees-rates-limits</a>.</p> <p>2. SMBC Indonesia akan mengkreditkan dana transaksi QRIS yang berhasil ke rekening yang didaftarkan oleh <i>Merchant</i>, setelah dikurangi biaya <i>Merchant Discount Rate (MDR)</i> per transaksi sebagaimana komposisi biaya MDR per transaksi sesuai dengan ketentuan perundang-undangan yang berlaku.</p> <p>3. Biaya dapat berubah sewaktu-waktu sesuai dengan kebijakan SMBC Indonesia, di mana perubahan tersebut akan diinformasikan oleh SMBC Indonesia kepada <i>Merchant</i> paling lambat 30 (tiga puluh) Hari Kerja sebelum perubahan efektif berlaku, atau sesuai jangka waktu yang ditetapkan oleh peraturan perundang-undangan dan regulasi otoritas yang berlaku.</p>                                                                                                                                                                                                                                                                                                                                    |                   |                                    |      |                                    |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |
| Simulasi          | <p>Perhitungan Simulasi Biaya MDR dan Pencairan Premium Jenius Bisniskit</p> <p>Simulasi Perhitungan Merchant Discount Rate (MDR) QRIS</p> <table><tr><th>Nominal Transaksi</th><th>Kategori Merchant</th><th>MDR*</th><th>Dana Masuk ke Rekening Merchant **</th></tr><tr><td>Rp500.000</td><td rowspan="2">UMI</td><td>0,0%</td><td>Rp500.000</td></tr><tr><td>Rp600.000</td><td>0,3%</td><td>Rp598.200</td></tr><tr><td>Rp100.000</td><td>UKE, UME, UBE</td><td>0,7%</td><td>Rp99.300</td></tr><tr><td>Rp100.000</td><td>Pendidikan</td><td>0,6%</td><td>Rp99.400</td></tr><tr><td>Rp100.000</td><td>SPBU</td><td>0,4%</td><td>Rp99.600</td></tr><tr><td>Rp100.000</td><td>BLU, PSO</td><td>0,0%</td><td>Rp100.000</td></tr><tr><td>Rp100.000</td><td>G2P, Bansos, P2G, dan Nirlaba</td><td>0,0%</td><td>Rp100.000</td></tr></table> <p>Simulasi Perhitungan Pencairan Premium</p>                                                                                                                                                                                                                                                                                                                                                     | Nominal Transaksi | Kategori Merchant                  | MDR* | Dana Masuk ke Rekening Merchant ** | Rp500.000 | UMI | 0,0% | Rp500.000 | Rp600.000 | 0,3% | Rp598.200 | Rp100.000 | UKE, UME, UBE | 0,7% | Rp99.300 | Rp100.000 | Pendidikan | 0,6% | Rp99.400 | Rp100.000 | SPBU | 0,4% | Rp99.600 | Rp100.000 | BLU, PSO | 0,0% | Rp100.000 | Rp100.000 | G2P, Bansos, P2G, dan Nirlaba | 0,0% | Rp100.000 |
| Nominal Transaksi | Kategori Merchant                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | MDR*              | Dana Masuk ke Rekening Merchant ** |      |                                    |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |
| Rp500.000         | UMI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 0,0%              | Rp500.000                          |      |                                    |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |
| Rp600.000         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 0,3%              | Rp598.200                          |      |                                    |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |
| Rp100.000         | UKE, UME, UBE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 0,7%              | Rp99.300                           |      |                                    |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |
| Rp100.000         | Pendidikan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 0,6%              | Rp99.400                           |      |                                    |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |
| Rp100.000         | SPBU                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 0,4%              | Rp99.600                           |      |                                    |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |
| Rp100.000         | BLU, PSO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 0,0%              | Rp100.000                          |      |                                    |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |
| Rp100.000         | G2P, Bansos, P2G, dan Nirlaba                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 0,0%              | Rp100.000                          |      |                                    |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |

|                    | <table><tr><th>Nominal Transaksi</th><th>Kategori Merchant</th><th>MDR*</th><th>Biaya Pencairan Premium</th><th>Dana Masuk ke Rekening Merchant **</th></tr><tr><td>Rp500.000</td><td rowspan="2">UMI</td><td>0,0%</td><td rowspan="7">Rp3.000</td><td>Rp497.000</td></tr><tr><td>Rp600.000</td><td>0,3%</td><td>Rp595.200</td></tr><tr><td>Rp100.000</td><td>UKE, UME, UBE</td><td>0,7%</td><td>Rp96.300</td></tr><tr><td>Rp100.000</td><td>Pendidikan</td><td>0,6%</td><td>Rp96.400</td></tr><tr><td>Rp100.000</td><td>SPBU</td><td>0,4%</td><td>Rp96.600</td></tr><tr><td>Rp100.000</td><td>BLU, PSO</td><td>0,0%</td><td>Rp97.000</td></tr><tr><td>Rp100.000</td><td>G2P, Bansos, P2G, dan Nirlaba</td><td>0,0%</td><td>Rp97.000</td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Nominal Transaksi | Kategori Merchant       | MDR*                               | Biaya Pencairan Premium | Dana Masuk ke Rekening Merchant ** | Rp500.000 | UMI | 0,0% | Rp3.000 | Rp497.000 | Rp600.000 | 0,3% | Rp595.200 | Rp100.000 | UKE, UME, UBE | 0,7% | Rp96.300 | Rp100.000 | Pendidikan | 0,6% | Rp96.400 | Rp100.000 | SPBU | 0,4% | Rp96.600 | Rp100.000 | BLU, PSO | 0,0% | Rp97.000 | Rp100.000 | G2P, Bansos, P2G, dan Nirlaba | 0,0% | Rp97.000 |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------------|------------------------------------|-------------------------|------------------------------------|-----------|-----|------|---------|-----------|-----------|------|-----------|-----------|---------------|------|----------|-----------|------------|------|----------|-----------|------|------|----------|-----------|----------|------|----------|-----------|-------------------------------|------|----------|
| Nominal Transaksi  | Kategori Merchant                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | MDR*              | Biaya Pencairan Premium | Dana Masuk ke Rekening Merchant ** |                         |                                    |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |           |                               |      |          |
| Rp500.000          | UMI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 0,0%              | Rp3.000                 | Rp497.000                          |                         |                                    |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |           |                               |      |          |
| Rp600.000          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 0,3%              |                         | Rp595.200                          |                         |                                    |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |           |                               |      |          |
| Rp100.000          | UKE, UME, UBE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 0,7%              |                         | Rp96.300                           |                         |                                    |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |           |                               |      |          |
| Rp100.000          | Pendidikan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 0,6%              |                         | Rp96.400                           |                         |                                    |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |           |                               |      |          |
| Rp100.000          | SPBU                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 0,4%              |                         | Rp96.600                           |                         |                                    |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |           |                               |      |          |
| Rp100.000          | BLU, PSO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 0,0%              |                         | Rp97.000                           |                         |                                    |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |           |                               |      |          |
| Rp100.000          | G2P, Bansos, P2G, dan Nirlaba                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 0,0%              |                         | Rp97.000                           |                         |                                    |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |           |                               |      |          |
|                    | <p>*Perhitungan biaya MDR dikenakan berdasarkan kategori Merchant</p> <p>**Dana yang masuk ke rekening Merchant sudah dipotong biaya MDR dan pencairan premium (opsional)</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                   |                         |                                    |                         |                                    |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |           |                               |      |          |
| Konsekuensi        | <ol style="list-style-type: none"><li>1. SMBC Indonesia tidak bertanggung jawab atas segala risiko yang timbul dari penggunaan Aplikasi Jenius Bisniskit, termasuk namun tidak terbatas pada risiko yang timbul akibat kelalaian, ketidaklengkapan, ketidaktepatan atau ketidakjelasan data dan/atau instruksi yang diberikan sehubungan dengan aktivitas penerimaan pembayaran QRIS.</li><li>2. SMBC Indonesia tidak bertanggung jawab atas kinerja produk yang diterima dan/atau pengiriman produk dari pihak <i>Merchant</i> kepada pihak lainnya atas penerimaan transaksi menggunakan sistem pada Aplikasi Jenius Bisniskit.</li><li>3. SMBC Indonesia berhak untuk menghentikan sementara layanan melalui Aplikasi Jenius Bisniskit untuk periode yang telah ditentukan untuk tujuan pemeliharaan dan tujuan keamanan SMBC Indonesia, dengan atau tanpa pemberitahuan sebelumnya pada <i>Merchant</i> dan tanpa bertanggung jawab pada siapa pun.</li><li>4. Untuk meningkatkan pelayanan kepada <i>Merchant</i>, SMBC Indonesia memiliki hak mutlak untuk memperbaharui atau memodifikasi perangkat lunak apa pun (termasuk Aplikasi Jenius Bisniskit atau aplikasi lainnya) yang digunakan untuk mengakses Jenius Bisniskit dan QRIS, sewaktu-waktu tanpa pemberitahuan dan tanpa memberikan alasan apa pun.</li><li>5. SMBC Indonesia berhak untuk tidak mendukung versi sebelumnya dari perangkat lunak (<i>mobile app</i>) yang digunakan. Jika <i>Merchant</i> gagal untuk memperbaharui perangkat lunak yang relevan atau menggunakan versi yang disempurnakan, SMBC Indonesia tidak bertanggung jawab atas segala konsekuensi yang ditimbulkannya.</li><li>6. SMBC Indonesia tidak bertanggung-jawab atas penggunaan Aplikasi Jenius Bisniskit pada perangkat yang tidak didukung oleh Aplikasi Jenius Bisniskit, termasuk namun tidak terbatas pada perangkat yang di-<i>jailbreak</i>, <i>root</i>, atau terkena aplikasi <i>malware</i>. Keamanan perangkat yang digunakan untuk mengakses Aplikasi Jenius Bisniskit merupakan tanggung jawab <i>Merchant</i>.</li></ol> |                   |                         |                                    |                         |                                    |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |           |                               |      |          |
| Informasi Tambahan | Informasi mengenai Ringkasan Informasi Produk dan Layanan ini dapat diakses melalui situs resmi Jenius pada <a href="https://www.jenius.com/syarat-dan-ketentuan">https://www.jenius.com/syarat-dan-ketentuan</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   |                         |                                    |                         |                                    |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |           |                               |      |          |

## 1. Summary of Product/Service Information (English Version)

|                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Document Name</b>               | <b>Product and Service Information Summary of Jenius Bisniskit</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Version</b>                     | 1.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Last Update</b>                 | 15 December 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Product Name</b>                | Jenius Bisniskit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Product and/or Service Type</b> | QRIS payment acceptance issued by Bank SMBC Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Publisher Name</b>              | PT. Bank SMBC Indonesia Tbk ("SMBC Indonesia")                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Product Description</b>         | Jenius Bisniskit is an application issued by the Bank to facilitate Merchants in doing their operational business activities, including but not limited to receiving QRIS transaction payments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Main Features</b>               | <p>Main Features of Jenius Bisniskit are as follows:</p> <ol style="list-style-type: none"> <li>1. QRIS: displays QR codes, both static QR and dynamic QR according to transaction nominal.</li> <li>2. Transaction History: makes it easier for Merchants to find out transaction history and QRIS transaction settlement.</li> <li>3. QRIS transactions settlement is sent directly to the Merchant's SMBC Indonesia account after being deducted by the MDR (Merchant Discount Rate) fee, a maximum of H+1 day from the transaction time.</li> <li>4. Premium Settlement: crediting funds for off-us QRIS payment transactions (non-SMBC Indonesia transactions) which can be done faster according to needs and initiated by the Merchant, with additional fees.</li> <li>5. Manage: makes it easier for Merchants to manage Owner access, as well as employees from the Merchant as cashiers.</li> <li>6. Transaction Report: a feature to see QRIS transaction history into a downloadable document.</li> </ol> |
| <b>Benefits</b>                    | <ol style="list-style-type: none"> <li>1. The Jenius Bisniskit application is available for Merchants to do Merchants' operational activities, including receiving QRIS payment transactions.</li> <li>2. Merchants have the capability to register new QRIS for other branches of the Merchant on the same application in accordance with SMBC Indonesia policy.</li> <li>3. Flexibility to obtain funds for QRIS transactions according to the Merchant's operational needs.</li> <li>4. Merchant owners have the capability to give access to their employees in Jenius Bisniskit Application with limitations on certain features/services.</li> </ol>                                                                                                                                                                                                                                                                                                                                                            |
| <b>Risk</b>                        | <ol style="list-style-type: none"> <li>1. The Merchant is responsible for the confidentiality of security information in the form of confirmation codes, Passwords, and/or codes in other forms created by the Merchant or SMBC Indonesia, which are needed and/or intended to Log in and activate the device used by the Merchant</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

|                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                    | <p>for authentication purposes. The Merchant is fully responsible for the security and confidentiality of all use of its Jenius Bisniskit Application.</p> <p>2. The Merchant is responsible for ensuring that all data and instructions provided to SMBC Indonesia are correct and complete. SMBC Indonesia will not responsible for the result of negligence, incompleteness or vagueness of the data and/or instructions given by the Merchant</p> <p>3. If there is a difference in the nominal amount of settlement between Merchant's internal records with SMBC Indonesia system records, SMBC Indonesia will make a payment according to the nominal amount of settlement recorded in SMBC Indonesia system and then the Merchant's customer can proceed a complaint via SMBCI Care 1500365 and <a href="mailto:jenius-help@smbci.com">jenius-help@smbci.com</a>.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Requirements and Procedures</b> | <p>1. The following requirements must be fulfilled to register for a Jenius Bisniskit account:</p> <ol style="list-style-type: none"> <li>Indonesian citizen (WNI), be at least 17 (seventeen) years or older or a legal entity registered in Indonesia,</li> <li>Domiciled in Indonesia,</li> <li>Have the authority to take legal action to sign a binding agreement with the bank and is not prohibited to do so under the applicable laws,</li> <li>Have a Taxpayer Identification Number (NPWP),</li> <li>Have or in the proses of preparing a business,</li> <li>Have an active SMBC Indonesia account at the Bank in the name of the Merchant/Merchant Owner.</li> </ol> <p>2. Procedures for registering a Jenius Bisniskit account:</p> <ol style="list-style-type: none"> <li>Registration for a Jenius Bisniskit account can only be made after opening an SMBC Indonesia account. The requirements for registering an SMBC Indonesia Account Terms and Conditions that have been approved by the Merchant through the media determined by the Bank.</li> <li>After the SMBC Indonesia account is active, Merchants can download the Jenius Bisniskit application via Google Play Store.</li> <li>Merchants must have a smartphone with the minimum criteria required by the Bank and have an active and valid email address in order to receive the confirmation code sent by the Bank.</li> <li>As part of the registration process, business information, such as Merchant Name, Business Category, Average Monthly Turnover, and Address must be submitted to the Bank using a smartphone via the Jenius Bisniskit Application.</li> <li>As a precondition, the Merchant has to provide an active email address that has sufficient capacity to receive messages sent by Jenius. The Bank is not responsible for the validity, ownership, activity, and capacity of the email address. Jenius Bisniskit users must ensure that the data and information submitted in the Jenius Bisniskit account registration process is correct and valid and does not belong to any other party.</li> <li>The Merchant understands that the Bank has the right to make an assessment according to the criteria set by the Bank before approving</li> </ol> |

|                    | <p>a QRIS registration on the Jenius Bisniskit Application, including rejecting the application if the data and/or information used by the Merchant is included in the Merchant blacklist managed by the authorized entity in accordance with the provisions of applicable laws and regulations.</p> <p>g. Upon approval of the QRIS registration application in the Jenius Bisniskit Application, the Merchant will receive a notification confirming that the QRIS for the Merchant has been activated. All transactions, including disbursements initiated by the Merchant, may only be executed once the Merchant status is active.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                    |                                        |                                        |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------|----------------------------------------|----------------------------------------|-----------|-----|------|-----------|-----------|------|-----------|-----------|---------------|------|----------|-----------|------------|------|----------|-----------|------|------|----------|-----------|----------|------|-----------|-----------|-------------------------------|------|-----------|--------------------|-------------------|------|--------------------------|----------------------------------------|-----------|-----|------|---------|-----------|-----------|------|-----------|-----------|---------------|------|----------|-----------|------------|------|----------|-----------|------|------|----------|-----------|----------|------|----------|
| Fees               | <p>1. Information related to MDR fees and accelerated settlement can be accessed through the website <a href="https://www.jenius.com/bisniskit/fees-rates-limits">https://www.jenius.com/bisniskit/fees-rates-limits</a>.</p> <p>2. SMBC Indonesia will credit the funds from successful QRIS transactions to the bank account registered by the Merchant, after deducting by the Merchant Discount Rate (MDR) fee per transaction as per the composition of the MDR fee is in accordance with applicable laws and regulations.</p> <p>3. Fees may change at any time in accordance with the SMBC Indonesia policy without the Merchants' consent, and such changes will be communicated by SMBC Indonesia no later than 30 (thirty) working days before the effective date of the change, or according to the time period stipulated by applicable laws and regulations of the authorities.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                    |                                        |                                        |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Simulation         | <p>Simulation Calculation of MDR Fees and Premium Disbursement for Jenius Bisniskit</p> <p>MDR Fees Calculation Simulation</p> <table><tr><th>Transaction Amount</th><th>Merchant Category</th><th>MDR*</th><th>Amount Disburse to Merchant Account **</th></tr><tr><td>Rp500.000</td><td rowspan="2">UMI</td><td>0,0%</td><td>Rp500.000</td></tr><tr><td>Rp600.000</td><td>0,3%</td><td>Rp598.200</td></tr><tr><td>Rp100.000</td><td>UKE, UME, UBE</td><td>0,7%</td><td>Rp99.300</td></tr><tr><td>Rp100.000</td><td>Pendidikan</td><td>0,6%</td><td>Rp99.400</td></tr><tr><td>Rp100.000</td><td>SPBU</td><td>0,4%</td><td>Rp99.600</td></tr><tr><td>Rp100.000</td><td>BLU, PSO</td><td>0,0%</td><td>Rp100.000</td></tr><tr><td>Rp100.000</td><td>G2P, Bansos, P2G, dan Nirlaba</td><td>0,0%</td><td>Rp100.000</td></tr></table> <p>Premium Disbursement Simulation Calculation</p> <table><tr><th>Transaction Amount</th><th>Merchant Category</th><th>MDR*</th><th>Premium Disbursement Fee</th><th>Amount Disburse to Merchant Account **</th></tr><tr><td>Rp500.000</td><td rowspan="2">UMI</td><td>0,0%</td><td rowspan="6">Rp3.000</td><td>Rp497.000</td></tr><tr><td>Rp600.000</td><td>0,3%</td><td>Rp595.200</td></tr><tr><td>Rp100.000</td><td>UKE, UME, UBE</td><td>0,7%</td><td>Rp96.300</td></tr><tr><td>Rp100.000</td><td>Pendidikan</td><td>0,6%</td><td>Rp96.400</td></tr><tr><td>Rp100.000</td><td>SPBU</td><td>0,4%</td><td>Rp96.600</td></tr><tr><td>Rp100.000</td><td>BLU, PSO</td><td>0,0%</td><td>Rp97.000</td></tr></table> | Transaction Amount | Merchant Category                      | MDR*                                   | Amount Disburse to Merchant Account ** | Rp500.000 | UMI | 0,0% | Rp500.000 | Rp600.000 | 0,3% | Rp598.200 | Rp100.000 | UKE, UME, UBE | 0,7% | Rp99.300 | Rp100.000 | Pendidikan | 0,6% | Rp99.400 | Rp100.000 | SPBU | 0,4% | Rp99.600 | Rp100.000 | BLU, PSO | 0,0% | Rp100.000 | Rp100.000 | G2P, Bansos, P2G, dan Nirlaba | 0,0% | Rp100.000 | Transaction Amount | Merchant Category | MDR* | Premium Disbursement Fee | Amount Disburse to Merchant Account ** | Rp500.000 | UMI | 0,0% | Rp3.000 | Rp497.000 | Rp600.000 | 0,3% | Rp595.200 | Rp100.000 | UKE, UME, UBE | 0,7% | Rp96.300 | Rp100.000 | Pendidikan | 0,6% | Rp96.400 | Rp100.000 | SPBU | 0,4% | Rp96.600 | Rp100.000 | BLU, PSO | 0,0% | Rp97.000 |
| Transaction Amount | Merchant Category                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | MDR*               | Amount Disburse to Merchant Account ** |                                        |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp500.000          | UMI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 0,0%               | Rp500.000                              |                                        |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp600.000          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 0,3%               | Rp598.200                              |                                        |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp100.000          | UKE, UME, UBE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 0,7%               | Rp99.300                               |                                        |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp100.000          | Pendidikan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 0,6%               | Rp99.400                               |                                        |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp100.000          | SPBU                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 0,4%               | Rp99.600                               |                                        |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp100.000          | BLU, PSO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 0,0%               | Rp100.000                              |                                        |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp100.000          | G2P, Bansos, P2G, dan Nirlaba                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 0,0%               | Rp100.000                              |                                        |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Transaction Amount | Merchant Category                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | MDR*               | Premium Disbursement Fee               | Amount Disburse to Merchant Account ** |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp500.000          | UMI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 0,0%               | Rp3.000                                | Rp497.000                              |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp600.000          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 0,3%               |                                        | Rp595.200                              |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp100.000          | UKE, UME, UBE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 0,7%               |                                        | Rp96.300                               |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp100.000          | Pendidikan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 0,6%               |                                        | Rp96.400                               |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp100.000          | SPBU                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 0,4%               |                                        | Rp96.600                               |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |
| Rp100.000          | BLU, PSO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 0,0%               |                                        | Rp97.000                               |                                        |           |     |      |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |           |           |                               |      |           |                    |                   |      |                          |                                        |           |     |      |         |           |           |      |           |           |               |      |          |           |            |      |          |           |      |      |          |           |          |      |          |

|                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                               | <div> <div>Rp100.000</div> <div>G2P, Bansos, P2G, dan Nirlaba</div> <div>0,0%</div> <div>Rp97.000</div> </div> <p><i>*MDR fees calculation is based on Merchant Category</i><br/> <i>** Amount disburse to Merchant Account has been deducted by Premium Disbursement fee</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Consequence</b>            | <ol style="list-style-type: none"> <li>1. SMBC Indonesia is not responsible for all risks arising from the use of the Jenius Bisniskit Application, including but not limited to risks arising from negligence, incompleteness, inaccuracy or ambiguity of data and/or instructions given in connection with the activity QRIS payments.</li> <li>2. SMBC Indonesia is not responsible for the performance of the products received and/or delivery of products from the Merchant to other parties whose payment acceptance using the system on the Jenius Bisniskit Application.</li> <li>3. SMBC Indonesia has the right to temporarily suspend services through the Jenius Bisniskit Application for a specified period for maintenance purposes and SMBC Indonesia security purposes, with or without prior notice to the Merchant and without being responsible to anyone.</li> <li>4. To improve services, SMBC Indonesia has the absolute right to update or modify any software (including the Jenius Bisniskit Application or other applications) used to access Jenius Bisniskit and QRIS, at any time without notice and without giving any reason.</li> <li>5. SMBC Indonesia reserves the right not to support the previous version of the software (mobile app). If the Merchant fails to update the relevant software or use the enhanced version, SMBC Indonesia will not be responsible for any consequences thereof.</li> <li>6. SMBC Indonesia is not responsible for the use of the Jenius Bisniskit Application on devices that are not supported by the Jenius Bisniskit Application, including but not limited to devices that are jailbroken, rooted, or affected by malware applications. The security of the device used to access the Jenius Bisniskit Application is the responsibility of the Merchant.</li> </ol> |
| <b>Additional Information</b> | <p>Information regarding this Product and Service Information Summary can be accessed through the official Jenius website at <a href="https://www.jenius.com/syarat-dan-ketentuan">https://www.jenius.com/syarat-dan-ketentuan</a>.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |