

1. Ringkasan Informasi Produk/Layanan (Bahasa Indonesia)

| | |
|-------------------------------------|--|
| Nama Dokumen | Ringkasan Informasi Produk dan Layanan Deposito Berjangka Maxi Saver Jenius |
| Versi | 2.4 |
| Terakhir Diperbarui | 20 Mei 2026 |
| Nama Produk | Deposito Berjangka Maxi Saver Jenius |
| Nama Penerbit | PT Bank SMBC Indonesia (Bank) |
| 1. Fitur Utama | Memenuhi kebutuhan terkait deposito berjangka, seperti: <ul style="list-style-type: none">• Deposito dengan tenor atau waktu penguncian yang fleksibel.• Pilihan bunga yang disesuaikan dengan jumlah penempatan. Semakin besar penempatan maka semakin besar bunga yang didapatkan.• Metode perpanjangan yang beragam dan dapat diubah sesuai keinginan Nasabah.• Deposito yang dapat dicairkan sewaktu-waktu dan tanpa biaya tambahan.• Informasi transaksi pembuatan, pencairan, dan pengkreditan bunga deposito dapat dilihat pada menu Transaksi/menu Transaksi Saldo Aktif, e-Statement dan e-SPT.• Nasabah dapat memilih untuk menggunakan mata uang Rupiah atau mata uang asing untuk penempatan deposito. |
| 2. Manfaat | Mempermudah Nasabah dalam mencapai target finansial yang dituju serta alternatif rekening tabungan dengan bunga yang lebih tinggi dibandingkan dengan rekening lain di Jenius. |
| 3. Risiko | <ul style="list-style-type: none">• Perubahan bunga sewaktu-waktu sesuai ketentuan Bank.• Penjaminan LPS hanya berlaku apabila penempatan sesuai dengan ketentuan yang sudah ditentukan LPS. |
| 4. Persyaratan dan Tata Cara | <ul style="list-style-type: none">• Seluruh pengguna Jenius yang sudah aktivasi rekening utama Jenius dapat membuka deposito Maxi Saver melalui Aplikasi Jenius.• Nilai penempatan pokok minimal untuk Maxi Saver dapat berubah sewaktu-waktu sesuai ketentuan internal Bank dan dapat diakses melalui http://www.jenius.com/rates-and-limits• Waktu penguncian minimal selama 1 bulan.• Pilihan waktu penguncian dari 1 hingga 12 bulan atau sesuai pilihan yang tersedia dalam Aplikasi.• Untuk deposito dalam mata uang asing, Nasabah diharuskan untuk mengaktifkan saldo mata uang asing tersebut di Aplikasi sebelum melakukan pembuatan Maxi Saver dengan mata uang asing. |
| 5. Biaya | Tidak terdapat biaya yang dikenakan kepada Nasabah untuk melakukan penempatan, penyelesaian, ataupun ketika melakukan pencairan awal |

| | <p>(<i>early termination</i>) Maxi Saver. Bank berhak merubah ketentuan tersebut sewaktu-waktu sesuai dengan kebijakan internal Bank yang dapat diakses melalui https://www.jenius.com/rates-and-limits</p> | | | | | | | | | | | | | | | | |
|-----------------------|--|-------------|---------------------------------------|-------|---------------------------------------|--------------|----------|------------|--------------|-------------|--------------|-------|---------------------------------------|----------|---------|------------|----------|
| 6. Simulasi | <p>Simulasi perhitungan bunga untuk penempatan nilai pokok Maxi Saver IDR Rp50.000.000 dengan jangka waktu 12 bulan*:</p> <table border="1"> <thead> <tr> <th>Nilai Pokok</th> <th>Jangka Waktu</th> <th>Bunga</th> <th>Nominal diterima yang (sebelum pajak)</th> </tr> </thead> <tbody> <tr> <td>Rp50.000.000</td> <td>12 bulan</td> <td>4,00% p.a.</td> <td>Rp52.000.000</td> </tr> </tbody> </table> <p>Simulasi perhitungan bunga untuk penempatan nilai pokok Maxi Saver Mata Uang Asing USD2.500 dengan jangka waktu 6 bulan*:</p> <table border="1"> <thead> <tr> <th>Nilai Pokok</th> <th>Jangka Waktu</th> <th>Bunga</th> <th>Nominal diterima yang (sebelum pajak)</th> </tr> </thead> <tbody> <tr> <td>USD2.500</td> <td>6 bulan</td> <td>3,25% p.a.</td> <td>USD2.540</td> </tr> </tbody> </table> <p>*Ketentuan bunga dapat berubah sewaktu-waktu sesuai kebijakan Bank. Nilai bunga akan dipotong pajak sesuai ketentuan perpajakan yang berlaku.</p> | Nilai Pokok | Jangka Waktu | Bunga | Nominal diterima yang (sebelum pajak) | Rp50.000.000 | 12 bulan | 4,00% p.a. | Rp52.000.000 | Nilai Pokok | Jangka Waktu | Bunga | Nominal diterima yang (sebelum pajak) | USD2.500 | 6 bulan | 3,25% p.a. | USD2.540 |
| Nilai Pokok | Jangka Waktu | Bunga | Nominal diterima yang (sebelum pajak) | | | | | | | | | | | | | | |
| Rp50.000.000 | 12 bulan | 4,00% p.a. | Rp52.000.000 | | | | | | | | | | | | | | |
| Nilai Pokok | Jangka Waktu | Bunga | Nominal diterima yang (sebelum pajak) | | | | | | | | | | | | | | |
| USD2.500 | 6 bulan | 3,25% p.a. | USD2.540 | | | | | | | | | | | | | | |
| 7. Konsekuensi | <ul style="list-style-type: none"> • Maxi Saver yang sudah dibuat tidak dapat dicairkan (<i>terminate</i>) di hari yang sama dengan pembuatan Maxi Saver dan 2 hari kerja sebelum jatuh tempo Maxi Saver. • Maxi Saver yang sudah dibuat tidak dapat diubah pilihan opsi jatuh temponya di hari yang sama dengan pembuatan Maxi Saver dan 2 hari kerja sebelum jatuh tempo Maxi Saver. • Jika Nasabah melakukan pencairan Maxi Saver pada tanggal lain sebelum jatuh tempo (<i>early termination</i>), maka hanya dana yang ditempatkan saat pembukaan yang akan dibayarkan. | | | | | | | | | | | | | | | | |

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

| | |
|---------------------------------------|--|
| Document Name | <i>Product and Service Information Summary of Jenius Maxi Saver</i> |
| Version | <i>2.4</i> |
| Last Update | <i>20 May 2026</i> |
| Product Name | <i>Jenius Maxi Saver Term Deposit</i> |
| Publisher Name | <i>PT Bank SMBC Indonesia (Bank)</i> |
| 1. Main Features | <p><i>Fulfilling needs related to time deposits, such as:</i></p> <ul style="list-style-type: none"> • <i>Deposits with flexible tenors or locking times.</i> • <i>Interest options adjusted to the number of placements. The larger the placement amount, the higher the interest rate that will be earned.</i> • <i>Various rollover methods and can be changed according to Customer's necessities.</i> • <i>Deposits that can be withdrawn at any time and without additional fees.</i> • <i>Information on transactions for creating, disbursing and crediting interest can be seen in the Transactions/ Active Balance Transaction menu, e-Statement and e-SPT menu.</i> • <i>Customers can use Rupiah or foreign currency for deposit placements.</i> |
| 2. Benefits | <i>Makes it easier for customers to achieve their intended financial targets as well as an alternative savings account with higher interest compared to other accounts at Jenius.</i> |
| 3. Risks | <ul style="list-style-type: none"> • <i>Changes in interest at any time according to Bank regulations</i> • <i>The LPS guarantee only applies if the placement complies with the conditions determined by the LPS.</i> |
| 4. Requirements and Procedures | <ul style="list-style-type: none"> • <i>All Jenius users who have activated their main Jenius account can open Maxi Saver deposits via the Jenius Application.</i> • <i>The minimum principal placement amount for Maxi Saver may change at any time in accordance to the Bank's internal policies and can be accessed via http://www.jenius.com/rates-and-limits</i> • <i>Minimum locking time is 1 month.</i> • <i>Lock time options from 1 to 12 months or according to the options available in the Application.</i> • <i>For foreign currency deposits, customers are required to activate the foreign currency balance in the Application before creating a Maxi Saver with foreign currency.</i> |
| 5. Fees | <i>No fees are charged to the Customer for making placements, settlements, or early termination of Maxi Saver. The Bank reserves the right to amend these provisions at any time in accordance with the Bank's internal policies, which can be accessed via</i> |

| | https://www.jenius.com/rates-and-limits . | | | | | | | | | | | | | | | | |
|----------------------------------|--|------------------|------------------------------|----------|------------------------------|---------------|-----------|------------|---------------|------------------|---------------|----------|------------------------------|----------|----------|------------|----------|
| 6. Simulation | <p>Interest calculation simulation for a Maxi Saver IDR principal placement of IDR50,000,000 with a 12-month term*:</p> <table border="1"> <thead> <tr> <th>Principal Amount</th> <th>Maturity Term</th> <th>Interest</th> <th>Amount received (before tax)</th> </tr> </thead> <tbody> <tr> <td>IDR50,000,000</td> <td>12 months</td> <td>4.00% p.a.</td> <td>IDR52,000,000</td> </tr> </tbody> </table> <p>Interest calculation simulation for a Maxi Saver Foreign Currency principal placement of USD2,500 with a 6-month term*:</p> <table border="1"> <thead> <tr> <th>Principal Amount</th> <th>Maturity Term</th> <th>Interest</th> <th>Amount received (before tax)</th> </tr> </thead> <tbody> <tr> <td>USD2,500</td> <td>6 months</td> <td>3.25% p.a.</td> <td>USD2,540</td> </tr> </tbody> </table> <p>* Interest rates are subject to change at any time in accordance with the Bank's policies. The interest amount will be subject to tax deductions in accordance with applicable tax regulations.</p> | Principal Amount | Maturity Term | Interest | Amount received (before tax) | IDR50,000,000 | 12 months | 4.00% p.a. | IDR52,000,000 | Principal Amount | Maturity Term | Interest | Amount received (before tax) | USD2,500 | 6 months | 3.25% p.a. | USD2,540 |
| Principal Amount | Maturity Term | Interest | Amount received (before tax) | | | | | | | | | | | | | | |
| IDR50,000,000 | 12 months | 4.00% p.a. | IDR52,000,000 | | | | | | | | | | | | | | |
| Principal Amount | Maturity Term | Interest | Amount received (before tax) | | | | | | | | | | | | | | |
| USD2,500 | 6 months | 3.25% p.a. | USD2,540 | | | | | | | | | | | | | | |
| 7. Consequences | <ul style="list-style-type: none"> • The Maxi Saver that has been created cannot be withdrawn (terminated) on the same day as its creation and 2 working days before the Maxi Saver's maturity. • The Maxi Saver that has been created cannot have its maturity date options changed on the same day as its creation and 2 working days before the Maxi Saver's maturity. • If the Customer terminates Maxi Saver on another date before maturity (early termination), then only principal at opening will be paid. | | | | | | | | | | | | | | | | |
| 8. Additional Information | Information regarding the Product and Service Information Summary of Jenius Maxi Saver can be accessed through the official Jenius website at https://www.jenius.com/syarat-dan-ketentuan . | | | | | | | | | | | | | | | | |