

III. TABUNGAN (SAVINGS)
1. Tabungan J Trust

No	Uraian Tabungan J Trust Description of J Trust Savings	Tarif & Biaya (Rp) Fee & Charges (IDR)												
1	Setoran Awal Minimum Minimum Initial Deposit	150.000												
2	Saldo Minimum Minimum Balance	100.000												
3	Biaya Administrasi Bulanan Monthly Administration Fee	15.000												
4	Biaya Notifikasi Notification Fee	5.000												
5	Fasilitas Kartu ATM ATM Card Facility	GRATIS FREE												
6	Biaya Administrasi ATM Bulanan Monthly ATM Administration Fee	GRATIS FREE												
7	Biaya Penggantian Kartu ATM*) : ATM Card Replacement Fee*) :													
	- Desain Reguler, Priority & TORA - Regular, Priority & TORA Design	100.000												
8	Biaya Rekening Pasif (Dormant)/Bulan Passive (Dormant) Account Fees/Month	25.000/Bulan 25,000/Month												
9	Biaya Penutupan Rekening Account Closing Fees	100.000												
10	Suku bunga**) Interest Rate**)	<table border="0"> <tr> <td>< 200 Ribu</td> <td>: 0.00%</td> </tr> <tr> <td>≥ 200 Ribu - 200 Juta</td> <td>: 0.60%</td> </tr> <tr> <td>> 200 Juta</td> <td>: 1.60%</td> </tr> <tr> <td>< 200 Thousand</td> <td>: 0.00%</td> </tr> <tr> <td>≥ 200 Thousand - 200 Million</td> <td>: 0.60%</td> </tr> <tr> <td>> 200 Million</td> <td>: 1.60%</td> </tr> </table>	< 200 Ribu	: 0.00%	≥ 200 Ribu - 200 Juta	: 0.60%	> 200 Juta	: 1.60%	< 200 Thousand	: 0.00%	≥ 200 Thousand - 200 Million	: 0.60%	> 200 Million	: 1.60%
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*) Biaya penggantian Kartu ATM mengikuti tabel Ketentuan Penggantian Kartu ATM.

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***) Interest rates can change at any time following BI, LPS and Bank internal policies.

2. Tabungan J Trust One

No	Uraian Tabungan J Trust One Description of J Trust One Savings	Tarif & Biaya (Rp) Fee & Charges (IDR)																
1	Setoran Awal Minimum Minimum Initial Deposit	1.500.000																
2	Saldo Minimum Minimum Balance	1.000.000																
3	Biaya Administrasi Bulanan Monthly Administration Fee	25.000																
4	Biaya Notifikasi Notification Fee	5.000																
5	Fasilitas Kartu ATM ATM Card Facility	GRATIS FREE																
6	Biaya Administrasi ATM Bulanan Monthly ATM Administration Fee	GRATIS FREE																
7	Biaya Penggantian Kartu ATM*): ATM Card Replacement Fee*):																	
	- Desain Reguler, Priority & TORA - Regular, Priority & TORA Design	100.000																
8	Biaya Rekening Pasif (Dormant)/Bulan Passive (Dormant) Account Fees/Month	25.000/Bulan 25,000/Month																
9	Biaya Penutupan Rekening Account Closing Fees	250.000																
10	Suku bunga**) Interest Rate**)	<table border="0"> <tr> <td>< Rp 20 Juta</td> <td>: 0.00%</td> </tr> <tr> <td>≥ 20 juta s.d.< 40 juta</td> <td>: 1.48%</td> </tr> <tr> <td>≥ 40 juta s.d.< 100 juta</td> <td>: 2.48%</td> </tr> <tr> <td>≥ 100 juta</td> <td>: 3.28%</td> </tr> <tr> <td>< IDR 20 Million</td> <td>: 0.00%</td> </tr> <tr> <td>≥ 20 million to < 40 million</td> <td>: 1.48%</td> </tr> <tr> <td>≥ 40 million to < 100 million</td> <td>: 2.48%</td> </tr> <tr> <td>≥ 100 million</td> <td>: 3.28%</td> </tr> </table>	< Rp 20 Juta	: 0.00%	≥ 20 juta s.d.< 40 juta	: 1.48%	≥ 40 juta s.d.< 100 juta	: 2.48%	≥ 100 juta	: 3.28%	< IDR 20 Million	: 0.00%	≥ 20 million to < 40 million	: 1.48%	≥ 40 million to < 100 million	: 2.48%	≥ 100 million	: 3.28%
< Rp 20 Juta	: 0.00%																	
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3. Tabungan TORA IDR

No	Uraian Tabungan TORA Description of TORA Savings	Tarif & Biaya (Rp) Fee & Charges (IDR)																				
1	Setoran Awal Minimum Minimum Initial Deposit	500.000																				
2	Saldo Minimum Minimum Balance	100.000																				
3	Biaya Administrasi Bulanan Monthly Administration Fee	GRATIS FREE																				
4	Biaya Administrasi jika Saldo Akhir Bulan < Rp500.000 Administration Fee if End of Month Balance < Rp500.000	5.000																				
5	Biaya Notifikasi bagi Nasabah Non Perorangan (Korporasi) Notification fee for non-individual customers (Corporate)	5.000																				
6	Fasilitas Kartu ATM ATM Card Facility	GRATIS FREE																				
7	Biaya Administrasi ATM Bulanan Monthly ATM Administration Fee	GRATIS FREE																				
8	Biaya Penggantian Kartu ATM*) : ATM Card Replacement Fee*) :																					
	- Desain Reguler, Priority & TORA - Regular, Priority & TORA Design	100.000																				
9	Biaya Rekening Pasif (Dormant)/Bulan Passive (Dormant) Account Fees/Month	25.000/Bulan 25,000/Month																				
10	Biaya Penutupan Rekening Account Closing Fees	100.000																				
11	Suku bunga**) Interest Rate**)	<table> <tr> <td>< 2 Juta</td> <td>: 0,00%</td> </tr> <tr> <td>≥ 2 Juta s.d. < 40 Juta</td> <td>: 0,60%</td> </tr> <tr> <td>≥ 40 Juta s.d. < 100 Juta</td> <td>: 1,60%</td> </tr> <tr> <td>≥ 100 Juta s.d. < 200 Juta</td> <td>: 2,60%</td> </tr> <tr> <td>≥ 200 Juta</td> <td>: 3,00%</td> </tr> </table> <table> <tr> <td>< 2 Million</td> <td>: 0.00%</td> </tr> <tr> <td>≥ 2 Million up to 40 Million</td> <td>: 0.60%</td> </tr> <tr> <td>≥ 40 Million up to < 100 Million</td> <td>: 1.60%</td> </tr> <tr> <td>≥ 100 Million up to < 200 Million</td> <td>: 2.60%</td> </tr> <tr> <td>≥ 200 Million</td> <td>: 3.00%</td> </tr> </table>	< 2 Juta	: 0,00%	≥ 2 Juta s.d. < 40 Juta	: 0,60%	≥ 40 Juta s.d. < 100 Juta	: 1,60%	≥ 100 Juta s.d. < 200 Juta	: 2,60%	≥ 200 Juta	: 3,00%	< 2 Million	: 0.00%	≥ 2 Million up to 40 Million	: 0.60%	≥ 40 Million up to < 100 Million	: 1.60%	≥ 100 Million up to < 200 Million	: 2.60%	≥ 200 Million	: 3.00%
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≥ 200 Juta	: 3,00%																					
< 2 Million	: 0.00%																					
≥ 2 Million up to 40 Million	: 0.60%																					
≥ 40 Million up to < 100 Million	: 1.60%																					
≥ 100 Million up to < 200 Million	: 2.60%																					
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*) Biaya penggantian Kartu ATM mengikuti tabel Ketentuan Penggantian Kartu ATM.

*) ATM Card replacement fees follow the ATM Card Replacement Conditions table.

**) Suku bunga dapat berubah sewaktu-waktu mengikuti ketentuan BI, LPS dan kebijakan internal Bank.

**) Interest rates can change at any time following BI, LPS and Bank internal policies.

4. Tabungan TORA USD

No	Uraian Tabungan TORA USD Description of TORA USD Savings	Tarif & Biaya Fee & Charges																
1	Setoran Awal Minimum Minimum Initial Deposit	USD 50																
2	Saldo Minimum Minimum Balance	USD 50																
3	Biaya Administrasi Bulanan Monthly Administration Fee	GRATIS FREE																
4	Fasilitas Kartu ATM ATM Card Facility	Tidak Ada None																
5	Biaya Administrasi ATM Bulanan Monthly ATM Administration Fee	Tidak Ada None																
6	Biaya Penggantian Kartu ATM*): ATM Card Replacement Fee*):																	
	- Desain Reguler, Priority & TORA - Regular, Priority & TORA Design	Tidak Ada None																
7	Biaya Rekening Pasif (Dormant)/Bulan Passive (Dormant) Account Fees/Month	GRATIS FREE																
8	Biaya Penutupan Rekening Account Closing Fees	USD 5																
9	Suku bunga**) Interest Rate**)	<table border="0"> <tr> <td><USD 50</td> <td>: 0,00%</td> </tr> <tr> <td>≥USD 50 s.d. <USD 1.000</td> <td>: 2,50%</td> </tr> <tr> <td>≥USD 1.000 s.d. <USD 10.000</td> <td>: 2,75%</td> </tr> <tr> <td>≥ USD 10.000</td> <td>: 3,00%</td> </tr> <tr> <td><USD 50</td> <td>: 0,00%</td> </tr> <tr> <td>≥USD 50 up to <USD 1.000</td> <td>: 2,50%</td> </tr> <tr> <td>≥USD 1,000 up to <USD 10.000</td> <td>: 2,75%</td> </tr> <tr> <td>≥ USD 10,000</td> <td>: 3,00%</td> </tr> </table>	<USD 50	: 0,00%	≥USD 50 s.d. <USD 1.000	: 2,50%	≥USD 1.000 s.d. <USD 10.000	: 2,75%	≥ USD 10.000	: 3,00%	<USD 50	: 0,00%	≥USD 50 up to <USD 1.000	: 2,50%	≥USD 1,000 up to <USD 10.000	: 2,75%	≥ USD 10,000	: 3,00%
<USD 50	: 0,00%																	
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*) Biaya penggantian Kartu ATM mengikuti tabel Ketentuan Penggantian Kartu ATM.

*) ATM Card replacement fees follow the ATM Card Replacement Conditions table.

**) Suku bunga dapat berubah sewaktu-waktu mengikuti ketentuan BI, LPS dan kebijakan internal Bank.

**) Interest rates can change at any time following BI, LPS and Bank internal policies.

5. Tabungan Rencana J Trust

No	Uraian Tabungan Rencana J Trust Description of Rencana J Trust Saving	Tarif & Biaya (Rp) Fee & Charges (IDR)
1	Setoran Bulanan Monthly Deposit	50.000
		100.000
		250.000
		500.000
		750.000
		1.000.000
		1.500.000
		2.500.000
		4.000.000
		5.000.000
2	Biaya Administrasi Bulanan Monthly Administration Fee	GRATIS FREE
3	Penalti <i>Break</i> Tabungan Sebelum Jatuh Tempo Penalty for Breaking Savings Before Maturity	1. Denda hadiah, jika ikut program hadiah 2. Bunga berjalan tidak dibayarkan 1. Prize fines, if you participate in the prize program 2. Current interest is not paid
4	Pilihan Jangka Waktu Time Period Options	1 Tahun 1 Year
		2 Tahun 2 Year
		3 Tahun 3 Year
		4 Tahun 4 Year
		5 Tahun 5 Year
		6 Tahun 6 Year
		7 Tahun 7 Year
		8 Tahun 8 Year
5	Biaya Penutupan Rekening Account Closing Fees	GRATIS FREE
6	Suku Bunga*) Interest Rate*)	2,40%

*) Suku bunga dapat berubah sewaktu-waktu mengikuti ketentuan BI, LPS dan kebijakan internal Bank.

*) Interest rates can change at any time following BI, LPS and Bank internal policies.

6. Tabunganku

No	Uraian Tabunganku Description of Tabunganku	Tarif & Biaya (Rp) Fee & Charges (IDR)
1	Setoran Awal Minimum Minimum Initial Deposit	20.000
2	Saldo Minimum Minimum Balance	20.000
3	Biaya Administrasi Bulanan Monthly Administration Fee	GRATIS FREE
4	Fasilitas Kartu ATM ATM Card Facility	GRATIS FREE
5	Biaya Administrasi ATM Bulanan Monthly ATM Administration Fee	GRATIS FREE
6	Biaya Penggantian Kartu ATM*): ATM Card Replacement Fee*):	50.000
7	Biaya Rekening Pasif (<i>Dormant</i>)/Bulan Passive (<i>Dormant</i>) Account Fees/Month	2.000
8	Biaya Penutupan Rekening**) Account Closing Fee**)	20.000
9	Suku bunga (<i>Tiering</i>) sesuai ketentuan Regulator ***) Interest Rate (<i>Tiering</i>) in accordance with Regulator provisions ***)	
	Bunga < Rp500.000,- Interest < IDR 500,000,-	0,00%
	Bunga ≥ Rp500.000,- s.d Rp1.000.000,- Interest ≥ IDR 500,000 to IDR 1,000,000	0,15%
	Bunga > Rp1.000.000,- Interest > IDR 1,000,000,-	0,90%

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*) ATM Card replacement fees follow the ATM Card Replacement Conditions table.

***) Apabila saldo minimum kurang dari Rp20.000,- akibat terpotong biaya penalti rekening *dormant*, maka biaya penutupan sebesar sisa saldo yang masih ada.

**) If the minimum Balance is less than Rp20,000,- due to deduction of dormant account penalty fees, then the closing fee is equal to the remaining Balance.

***)) Penetapan suku bunga dilakukan oleh Regulator (saat penerbitan produk Bank Indonesia yang mengaturnya, atau dikemudian hari dialihkan kepada Institusi lain yang ditunjuk Bank Indonesia).

***)) Determination of interest Rate is carried out by the Regulator (when the Bank Indonesia product is issued which regulates it, or at a later date it is transferred to another institution appointed by Bank Indonesia).

7. SIMPANAN VALAS J TRUST

No	Uraian Simpanan Valas J Trust Description of Simpanan Valas J Trust		Tarif & Biaya Fee & Charges
1	Setoran Awal Minimum Minimum Initial Deposit	Perorangan Individual	USD 10 EUR 10 SGD 20 JPY 2.000 AUD 10
		Badan Usaha Non-Individual	USD 10 EUR 10 SGD 20 JPY 2.000 AUD 10
2	Saldo Minimum Minimum Balance	Perorangan Individual	USD 10 EUR 10 SGD 20 JPY 2.000 AUD 10
		Badan Usaha Non-Individual	USD 10 EUR 10 SGD 20 JPY 2.000 AUD 10
3	Biaya Administrasi Bulanan Monthly Administration Fee	Perorangan Individual	Gratis Free
		Badan Usaha Non-Individual	Gratis Free
4	Biaya Administrasi dibawah Saldo Minimum Administration Fee below minimum balance	Perorangan Individual	USD 1/Month EUR 1/Month SGD 1/Month JPY 100/Month AUD 2/Month
		Badan Usaha Non-Individual	USD 1/Month EUR 1/Month SGD 1/Month JPY 100/Month AUD 2/Month
5	Biaya Penutupan Rekening Closing Account Fee	Perorangan Individual	USD 5 EUR 5 SGD 5 JPY 500 AUD 5
		Badan Usaha Non-Individual	USD 5 EUR 5 SGD 5 JPY 500 AUD 5
6	Biaya Rekening Pasif (Dormant)/bulan Dormant Account Fee/month	Perorangan Individual	USD 2/Month EUR 2/Month SGD 4/Month JPY 200/Month AUD 4/Month
		Badan Usaha Non-Individual	USD 2/Month EUR 2/Month SGD 4/Month JPY 200/Month AUD 4/Month

7	Setoran dalam Banknotes (jika dalam kondisi bagus) <i>Deposits in Banknotes (if in good condition)</i>	Perorangan <i>Individual</i>	Perbandingan 1:1	
		Badan Usaha <i>Non-Individual</i>	Perbandingan 1:1	
	Setoran dalam Banknotes (jika dalam kondisi tidak bagus) <i>Deposits in Banknotes (if in not good condition)</i>	Perorangan <i>Individual</i>	0,25%	
		Badan Usaha <i>Non-Individual</i>	0,25%	
8	Pindahbuku antar Rekening dalam Valuta Sama <i>Transferring between accounts in the same currency</i>	Perorangan <i>Individual</i>	Perbandingan 1:1	
		Badan Usaha <i>Non-Individual</i>	Perbandingan 1:1	
9	Penarikan dalam Banknotes dari Setoran dalam Rupiah, dengan ketentuan mengendap**): <i>Withdrawals in Banknotes from Deposits in Rupiah, with deposit conditions*):</i>			
		< 2 Hari Kerja < 2 working days	Perorangan <i>Individual</i>	0,25%
		> 2 Hari Kerja > 2 working days	Perorangan <i>Individual</i>	Gratis <i>Free</i>
10	Maksimal penarikan dalam 1 bulan**): <i>Maximum Withdrawal within 1 Month**):</i>	Perorangan <i>Individual</i>	USD 20,000 SGD 32,000 JPY 1,000,000	
		Badan Usaha <i>Non-Individual</i>	USD 20,000 SGD 32,000 JPY 1,000,000	
11	Provisi tarik melebihi batas maksimal <i>Withdrawal provision exceeds the maximum limit</i>	Perorangan <i>Individual</i>	0,25%	
		Badan Usaha <i>Non-Individual</i>	0,25%	
12	Biaya jika tarik dalam mata uang Rupiah <i>Fees if Withdraw in Rupiah</i>	Perorangan <i>Individual</i>	Kurs Beli TT <i>Rate buy TT</i>	
		Badan Usaha <i>Non-Individual</i>	Kurs Beli TT <i>Rate buy TT</i>	
13	Biaya jika tarik dalam mata uang EUR & AUD <i>Fees if withdraw in EUR & AUD</i>	Perorangan <i>Individual</i>	Tidak dapat tarik dalam Banknotes <i>Cannot withdraw in Banknotes</i>	
		Badan Usaha <i>Non-Individual</i>	Tidak dapat tarik dalam Banknotes <i>Cannot withdraw in Banknotes</i>	
14	Provisi <i>outgoing</i> TT dari setoran Rupiah <i>TT outgoing provisions from Rupiah deposits</i>	Perorangan <i>Individual</i>	Gratis <i>Free</i>	
		Badan Usaha <i>Non-Individual</i>	Gratis <i>Free</i>	
15	Provisi <i>outgoing</i> TT dari Setoran Banknotes dengan ketentuan mengendap**): <i>TT outgoing provision from Banknotes Deposits with deposit provisions**):</i>			
		< 2 Hari Kerja < 2 Working Days	Perorangan <i>Individual</i>	0,25%
		> 2 Hari Kerja > 2 Working Days	Badan Usaha <i>Non-Individual</i>	Gratis <i>Free</i>

*) Konfirmasi & diatur oleh Divisi Treasury

*) Confirmed & regulated by the Treasury Division