

J PRO BUNDLING PROGRAM

SUMMARY	
About Program	Providing special rates for placing Foreign Currency Deposits bundled with Foreign Currency Savings and getting attractive interest rates with program terms of 3, 6 & 9 months, intended for new & existing customers (New Account).
Type of Product	Rupiah Time Deposits (IDR) & Tora Savings / J Trust One Savings
Periods	1 February 2024 – 31 July 2024
Publisher	PT Bank JTrust Indonesia Tbk.

Features

1. Program Name : J Pro Bundling Program.
2. Program Period : 1 February 2024 – 31 July 2024.
3. Program Participants : Individuals and Non-Individuals, applies to New Customers (New CIF) and Existing (New Account)
4. Source of Funds : New Funds (Funds originating from outside J Trust Bank. Funds are not from transfer between J Trust Bank Accounts).
5. Choice of Currency Type : USD (US Dollar)
6. Placement : Minimum USD10.000
7. Placement and Interest Rate Table:

No.	Product	Nominal Distribution	Period	Interest Rate
1.	Deposito Valas	70% dari Penempatan	3 bulan	5,00% <i>p.a</i>
	Simpanan Valas	30% dari Penempatan	3 bulan	3,50% <i>p.a</i>
2.	Deposito Valas	70% dari Penempatan	6 bulan	5,25% <i>p.a</i>
	Simpanan Valas	30% dari Penempatan	6 bulan	3,50% <i>p.a</i>
3.	Deposito Valas	70% dari Penempatan	9 bulan	5,50% <i>p.a</i>
	Simpanan Valas	30% dari Penempatan	9 bulan	3,50% <i>p.a</i>

9. Break Mechanism

It is not permitted to break funds placement before the funds placement period ends, either for one product or both products. However, if the program breaks before the fund placement program period ends:

- a. Foreign Currency Deposits are subject to a fine of 0.10% of the principal amount.
- b. Interest is still paid.
- c. Calculation of J Trust Foreign Currency Deposits applies a counter rate from the initial date of fund placement until the program break date.

Benefit

1. Competitive interest rates.
2. Invest safely.

DISCLAIMER

1. Customer deposits at banks apply to regulations relating to the Deposit Insurance Corporation (LPS) and the value of deposits guaranteed for each customer at 1 (one) bank is in accordance with those specified in the applicable Legislation.
2. There is a risk that changes in interest rates will be smaller due to adjustments to bank policies.

Requirements and Procedures

Completeness of Documents that must be submitted to the Bank for account opening:

- Indonesian citizen: e-KTP with NIK registered in the Population Administration Information System and NPWP *(Especially for customers who are required to have an NPWP and already have an NPWP).
- Foreign Nationals: Passport and KITAS/KITAP and Tax Identification Number (NPWP / TIN)*.
- Company: e-KTP with NIK registered in the authorized official's Population Administration Information System, NPWP, SIUP, Business license number/Business Identification Number (NIB), deed of establishment and/or company articles of association (as well as other supporting documents in accordance with applicable regulations).
- Must have a savings account at J Trust Bank (JTrust Savings, TORA Savings, JTrust One Savings, Valas JTrust Savings, Giro).
- Fill out and sign the account opening form & Deposit Placement Form.
*) Other supporting documents if needed such as Family Card (KK), Certificate of Domicile, Letter of Reference/Work Certificate. For prospective customers who do not yet/do not have an NPWP, they must complete a statement letter that they do not have an NPWP, (provisions for foreign national customers if they do not yet/do not have a TIN, are also required to complete a statement that they do not have a TIN.

To submit questions and complaints can be through:

Layanan/Keluhan 24 Jam

