

### J TRUST BANK GOURMET PROGRAM

PROGRAM OVERVIEW	
Program Description	The Gourmet Program is an initiative designed in collaboration with restaurants to provide an additional interest rate of 0.5% <i>p.a.</i> on J Trust Bank products for associated parties of the restaurant (owners, employees, customers).
Product Types	J Trust Savings, TORA Savings, J Trust One Savings, J Trust Rencana Savings, J Trust Current Account
Program Period	February 26, 2024 to February 26, 2025
Issuer	PT Bank JTrust Indonesia Tbk.

#### PROGRAM FEATURES

1. Program Name : Gourmet Program 2024
2. Program Period : February 26, 2024 – February 26, 2025
3. Program Participants & terms:
  - a. For registered restaurant visitors Conditions: Bring a shopping receipt from a registered restaurant \* Receipt with a maximum transaction date of 6 months Individuals and Non-Individuals.
  - b. For customers of restaurant related parties (owners or employees) Conditions: Indicates compliance that confirms the customer's relationship with the Restaurant \* Employee ID, Business card etc.
4. Registered Restaurant : 1. Ginza Sushi Ichi  
<http://ginza-sushiichi.jp/english/shop/jakarta.html>  
 2. Bai Yun Hot Pot  
<https://www.kempinski.com/en/the-apurva-kempinski-bali/restaurants-bars/bai-yun>
5. Minimum Program Funds : Varies according to the selected product
6. Interest Rate : Corresponds to the selected product plus an additional interest facility of 0.5% *p.a.* for restaurants\*.
7. Source of Funds : *Fresh Fund*
8. Placement Period : 6 months from the date of program membership

#### BENEFITS

- An additional interest rate of 0.5% *p.a.* for parties related to restaurants.
- The additional 0.5% *p.a.* interest rate applies for 6 months from the customer's participation in the program.
- Interest earnings are paid monthly and credited to the customer's account.
- Account/transaction information access anytime and anywhere via J Trust Net, J Trust Mobile, and ATM.

#### RISKS

1. There is a risk of a decrease in interest rates due to adjustments in bank policies.
2. Customer deposits at the bank are subject to regulations related to the Deposit Insurance Corporation (LPS), and the guaranteed deposit amount for each customer at one bank is as stipulated in the applicable laws and regulations.
3. Customers know the risks to their savings if they fall into the category of customers who benefit unfairly:

- a. Providing interest rates on deposits that exceed those set by LPS.
- b. And as deposits that are not worth paying if the bank's business license is revoked.

#### FEES

1. For the J Trust Savings account, there are associated fees such as monthly administration fees, transfer fees, transaction fees related to the facilities of each product, and account closure fees.
2. Stamp duty in accordance with applicable regulations.

#### REQUIREMENTS AND PROCEDURES

- New customers must fill out the program participation form, signing it on a stamp in accordance with applicable regulations, fully completed according to the type of placement.
- Existing customers fill out the Special Interest Rate Addition Facility Form, according to the account they own.
- Documents that must be submitted to the bank for account opening:
  - A photocopy of a valid Identity Card (ID Card/Passport)
  - A photocopy of the Taxpayer Identification Number (NPWP)
  - Other information (not contained in the Identity Card and NPWP)
- Service/Complaints:
  - JTrust Call 1500 615; or
  - visit the nearest JTrust Bank branch.

#### DEPOSITS INSURANCE

1. Customers acknowledges being duly informed that deposits held with the Bank are governed by the regulations pertinent to the Deposit Insurance Corporation (LPS), and the insured amount for each depositor at a singular banking institution aligns with the provisions stipulated in the applicable legislative framework.
2. Customers hereby recognizes and consents to the risk that their deposits may be exempt from the coverage under the guarantee scheme in instances where:
  - a. The depositor's account details are not duly recorded by the Bank.
  - b. The depositor is categorized as benefiting unduly (notably, receiving interest rates on deposits that surpass the reasonable rates determined by the LPS for the applicable period), encompassing the acceptance of risks pertaining to their deposits as being ineligible for compensation in the event of the Bank's license revocation.

Such circumstances contribute to the adverse financial health of the Bank.

To submit questions and complaints can be through:

#### Layanan/Keluhan 24 Jam

