

## SUMMARY OF PRODUCT AND SERVICE INFORMATION PERSONAL VERSION

Publisher name	PT Bank Woori Saudara Indonesia 1906,Tbk
Product name	USD Time Deposit (Online)
Types of products	Deposit
Currency	USD
Product Description	Time Deposit is a deposit in foreign currency (USD) which can only be withdrawn when it is due and in accordance with the initial instructions. As for the placement of USD Online Deposits, it can be done on BWS Mobile Banking

## KEY FEATURES OF DEPOSIT

Minimum placement	Individual : USD 500											
Period/time period	1, 3, 6, 9, 12, & 24 Months											
Extension and interest payment methods	<ul style="list-style-type: none"><li>• <i>Auto roll over (ARO)/Automatic Deposit Extension – Interest is credited to the source account upon maturity, Principal Deposit is automatically extended.</i></li><li>• <i>Non-auto roll over (Non ARO)/ Not automatically extended Principal and Interest Deposit are credited to the source account upon maturity.</i></li></ul>											
Penalty for closing deposits before maturity	<table><tr><th>No</th><th>Types of Interest Payments</th><th>Penalty</th></tr><tr><td>1.</td><td>On Maturity</td><td>A penalty of 0.25% of the nominal deposit is imposed; and the current interest is adjusted to the Woori Saudara Savings interest rate (USD)</td></tr><tr><td>2.</td><td>Monthly Payment</td><td>Payment of Months is subject to a penalty of 0.25% of the nominal Deposit; and the current interest is adjusted to the Woori Saudara Savings interest rate (USD)</td></tr></table>			No	Types of Interest Payments	Penalty	1.	On Maturity	A penalty of 0.25% of the nominal deposit is imposed; and the current interest is adjusted to the Woori Saudara Savings interest rate (USD)	2.	Monthly Payment	Payment of Months is subject to a penalty of 0.25% of the nominal Deposit; and the current interest is adjusted to the Woori Saudara Savings interest rate (USD)
No	Types of Interest Payments	Penalty										
1.	On Maturity	A penalty of 0.25% of the nominal deposit is imposed; and the current interest is adjusted to the Woori Saudara Savings interest rate (USD)										
2.	Monthly Payment	Payment of Months is subject to a penalty of 0.25% of the nominal Deposit; and the current interest is adjusted to the Woori Saudara Savings interest rate (USD)										
Opening a deposit	Done via BWS Mobile											
Closing of deposit	Done through the nearest branch office											
Ticket	None											

## BENEFIT

1. Can be opened anywhere and anytime.
2. Savings with optimal fund development.
3. Flexible term.
4. Optimal interest rate.
5. Free to determine the type of automatic extension (ARO/Non ARO).

## RISK

1. In Time Deposits with the ARO (auto roll over) method, the interest rate during renewal follows the applicable interest rate at the time of renewal so that it can be lower than the initial interest rate when opening the deposit. The determination of the interest rate refers to the applicable Bank provisions.
2. The Deposit Insurance Corporation (LPS) does not guarantee your savings, if:
  - a) The nominal balance of your savings in one bank exceeds Rp2,000,000,000.00 (two billion rupiah).
  - b) Your Savings Interest Rate exceeds the LPS Guaranteed Interest Rate. Savings Interest Rate takes into account the provision in the form of money from the Bank that you receive.

## TERMS AND PROCEDURES

Customers must complete the requirements:

1. Have an active user on BWS Mobile.
2. Open a Deposit account through BWS Mobile.
3. Have a relational account with the same currency as the deposit account to be opened.

Customers can submit questions and complaints via:

1. Telephone: 1500-012
2. Email: [saudara@bankwoorisaudara.com](mailto:saudara@bankwoorisaudara.com)
3. Social Media:
  - a) Instagram: @BankBWS
  - b) twitter: @BankBWS
  - c) Facebook: @Bank Woori Saudara
  - d) Youtube: Bank Woori Saudara Official

## INTEREST RATES AND FEES

Time period	Total Interest Rate
1 Month	3,25% p.a
3 Months	3,50% p.a
6 Months	3,75% p.a
9 Months	3,89% p.a
12- 24 Months	4,00% p.a

\* Interest rates are valid from the date of issuance of the document and may change at any time with prior notice, either through the Bank Woori Saudara office and/or media determined by Bank Woori Saudara by considering the provisions and regulations of applicable laws and regulations or can be accessed via the link: <https://www.bankwoorisaudara.com>.

\*\* The Deposit Insurance Agency (LPS) Guarantee Interest Rate in effect on the date this document is issued and may change at any time, for the most updated information can be accessed via the link: <https://www.lps.go.id/>

\*\*\* Penalties will be imposed if withdrawals are made before maturity, in accordance with applicable provisions.

## SIMULATION OF DAILY INTEREST CALCULATION METHOD

Example of a simulation of your deposit product and its term:

Deposit placement on July 1 '25 amounting to USD 50,000 with a term of 1 month, and an interest rate of 3.25% p.a. then the simulation is as follows:

Deposit Nominal	: USD 50.000
Number of Placement Days	: 31 Days
Term / Tenor	: 1 Months
Number of Days in 1 Year	: 365 Days
Interest Rate (pa)	: 3,25% p.a
Placement Date	: 01-Juli-25
Due date	: 01-Agustus-25
Gross Interest	: USD 138,01
Income Tax Expense	: USD 27.60
Net Interest	: USD 110,41

$$\frac{(\text{Deposit Nominal} \times \text{Interest Rate} \times \text{Number of Days of Deposit Period})}{\text{Number of Days in 1 Year}^*}$$

\*Normal Year: 365 days; Leap Year: 366 days

#### ADDITIONAL INFORMATION

1. Deposit Interest is credited upon maturity.
2. The Bank is required to inform any changes to the benefits, costs, risks, terms and conditions of the Product, and Services by letter or through other means in accordance with the applicable terms and conditions. The notification will be informed 30 days before the changes become effective.
3. Customers will receive offers of other products from third parties if they agree to share personal data.
4. Time Deposits can be automatically extended at the request of the customer, where the applicable interest rate is the interest rate at the time the automatic extension of the Time Deposit occurs.
5. Time Deposit disbursements will be credited to the source account for the placement of the Time Deposit.
6. The source account cannot be closed as long as it still has a Deposit.
7. Customers are fully responsible for all transactions related to Time Deposits via electronic media.

#### ***Disclaimer (important to read):***

1. You hereby declare that you have read, received the explanation, understood and comprehended the products and/or services in accordance with this Summary of Product and/or Service Information ("Summary") and have known, understood and accepted all consequences of the products and/or services including all benefits, risks and costs attached
2. This Summary is only a means of information, not intended as an official offer of a product and/or service. If there is a difference between this Summary and the agreement and/or terms and conditions related to the product and/or service ("Agreement"), then the applicable Agreement and/or terms and conditions apply.
3. Bank Woori Saudara has the right to reject your application for products and/or services if they do not meet the applicable requirements and laws and regulations
4. You must read this Summary carefully and can contact Bank Woori Saudara if you have further questions regarding the products and/or services contained in this Summary.
5. This Summary has been adjusted to the provisions of laws and regulations including the provisions of the Financial Services Authority regulations.

*PT. Bank Woori Saudara Indonesia 1906, Tbk is licensed and supervised by the Financial Services Authority and is a participant in the LPS guarantee.*