

SUMMARY OF PRODUCT AND SERVICE INFORMATION PERSONAL VERSION

Publisher name	PT Bank Woori Saudara Indonesia 1906,Tbk
Product name	DHE SDA DEPOSIT
Types of products	DEPOSIT
Currency	USD
Product Description	Savings products specifically intended for receiving Foreign Exchange from Natural Resource Exports (DHE SDA)

KEY FEATURES OF DHE SDA DEPOSITS

Minimum Placement	USD 1.000		
Period/time period	1, 3, 6, 12 Months		
Extension and interest payment methods	<ul style="list-style-type: none">• <i>Auto roll over (ARO)/Automatic Deposit Extension – Interest is credited to the source account upon maturity, Principal Deposit is automatically extended.</i>• <i>Non-auto roll over (Non ARO)/ Not automatically extended Principal and Interest Deposit are credited to the source account upon maturity.</i>		
Penalty for closing deposits before maturity	No	Types of Interest Payments	Penalty
	1.	<i>On Maturity</i>	Interest is paid using the Woori Saudara Savings interest rate.
	2.	Monthly Payment	2% × Deposit Nominal and current interest is paid using the Woori Saudara IDR Savings interest rate.
Opening a Savings Account	Done through the nearest branch office		
Closing Savings	Done through the nearest branch office		
Proof of Ownership	Deposit Bill		

BENEFIT

1. Savings with optimal fund development.
2. Flexible term.
3. Optimal interest rate.
4. 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.
3. The Bank is not responsible for your negligence in using e-channels, PIN/Password, ATM Card and Savings Book..

TERMS AND CONDITIONS

Customers must complete the following requirements:

1. Fill out the account opening application form.
2. Attach documents:
3. Indonesian Citizen: Identity Card/e-KTP.
4. Documents showing export of natural resources (eg PPE, export permit, export sales contract)
5. Statement Letter related to export of natural resources
6. Deed of Establishment & Deed of Amendment
7. Endorsement of the Ministry of Law and Human Rights
8. NPWP of Legal Entity
9. SIUP and Company Registration Certificate
10. Certificate of Business / Company Domicile
11. ID of Company Representative (KTP and NPWP)
12. Other documents according to the type of legal entity legality aspects such as Operational Permit

Customers can submit questions and complaints via:

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

INTEREST RATE

Balance Tiering	1 Month	3 Months	6 Months	12 Months
≥ USD 1.000 - < USD 10.000	4.75%	4.75%	4.85%	4.85%
≥ USD 10.000 - < USD 100.000	4.85%	4.85%	5,00%	5,00%
≥ USD 100.000 - < USD 1.000.000	5,00%	5,00%	5.15%	5,15%

* 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 of issuance of this document 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 1 Jan '24 amounting to USD 10,000 with a term of 1 month, and an interest rate of 4.85% p.a. then the simulation is as follows:

Deposit Nominal : USD 10.000
 Number of Placement Days : 31 Days
 Term / Tenor : 1 Months

Number of Days in 1 Year	: 366 Days
Interest Rate (pa)	: 4,85% p.a
Placement Date	: 01-Jan-24
Due date	: 01-Feb-24
Gross Interest	: USD 41,08
Income Tax Expense	: USD 8,22
Net Interest	: USD 32,86

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

*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. The Customer has read, accepted the explanation and understood the savings product according to the summary of product and service information.
2. This summary of product and service information is not part of the account opening application.
3. The Customer is required to read, understand and sign the account opening application.
4. The information included in this Summary of Product and Service Information is valid until there is a new change in the summary of product and service information related to DHE SDA DEPOSITO.
5. The Bank may reject the Customer's product application if it does not meet the applicable requirements and regulations.
6. The Customer must carefully read this Summary of Product and Service Information before agreeing to open a savings account and has the right to ask Bank employees about all matters or complaints related to the Summary of Product and Service Information.

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