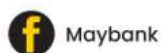


**Summary of Product and Service Information (RIPLAY) of
Obligasi Negara Ritel (ORI)
General Version**

ISSUER NAME	: Government of the Republic of Indonesia
PRODUCT NAME	: Obligasi Negara Ritel (ORI)
TYPE OF PRODUCT	: Surat Utang Negara (SUN)/Surat Berharga Negara (SBN)
CURRENCY	: IDR/Rupiah
PRODUCT DESCRIPTION	: Obligasi Negara Ritel (ORI) is one of the Surat Utang Negara (SUN) or Government Bond issued by the Government for Indonesia Citizens (WNI). ORI is an investment secured by the State and has fixed Coupons/Returns (Coupon/Return) paid periodically, and it can be resold to the secondary market.

PRODUCT KEY FEATURES

Currency Denomination	IDR/Rupiah
Issuer	Ministry of Finance of the Republic of Indonesia Issued without a script
Coupon/Return Rate	Fixed Coupon/Return
Coupon/Return Payment	Every month until maturity
Sell or Purchase	Can be sold/bought from the Secondary Market between domestic customer (Indonesia Citizens)
Seller Agent	Maybank Indonesia (Bank)
Maturity	Generally, ORI has a maximum maturity period around 1-5 years However, the maturity of the bond depends on the provisions in force when the bond is issued
Purchase Period	Determined by the Indonesia Government.
Selling Period	After the Minimum Holding Period (MHP) determined by the Government for each series.
Minimum Purchase	IDR1,000,000 (one million Rupiah) in multiples of IDR1,000,000 (one million Rupiah)



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Notes

- 1) Product List, and bond offering prices shall be subject to change at any time. For the updated bond offering price information, please contact Global Markets & Treasury Maybank Indonesia via email GlobalMarketsStaff@maybank.co.id.
- 2) If the Coupon/Return payment date or bonds maturity does not fall on a Bank business day, then the Coupon/Return payment will be made on the following business day.

BENEFITS

1. Has a competitive Coupons/Returns rate and is paid every month.

Generally, the coupons/returns offered shall be higher compared to the average interest rate on conventional savings.

2. The Customer receives passive income from his investment.

The Customer can receive passive investments periodically in the form of Coupon/Returns that will be paid directly to Customer's account in the amount as determined in the beginning within the agreed period. The Coupon/Return for all ORI series has been stated at the time of initial purchase and shall be fixed.

3. ORI is a safe investment.

The Government of the Republic of Indonesia guarantees the payment of Coupon/Return and principal according to the validity period for the type of Bonds issued by the Government according to Law No. 24 of 2002.

4. The Customer wishes to get capital gain from potential price increases according to market movements.

ORI can be bought/sold to the Secondary Market at any time. Customer may obtain profit from the selling price of ORI if it is sold at a higher price than the acquisition price when the Customer purchases ORI.

Advantages of Bonds Transactions at Maybank

1. Facilitate the Bonds Trading Process in the Secondary Market

The Customer can make bonds transactions through Maybank branches and/or via the M2U ID App (mobile banking), or Maybank Corporate Website.

2. Safe investment



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ORI is a safe investment because the Government of the Republic of Indonesia guarantees the payment of Coupon/Return and principal according to the validity period for the type of Bonds issued by the Government in accordance with Law No. 24 of 2002.

3. Enjoy passive income paid periodically

the Customer obtain periodic passive income in the form of Coupon/Return that will be paid directly to Customer's account in accordance with the rate of Coupon/Return for each series. The Coupon/Return for all ORI series shall have been stated at the time of initial purchase and are fixed.

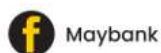
4. Can be pledged as Collateral

The Bonds can be used as Collateral for Customer's consumer or productive loan application as long as they follow the prevailing terms and conditions.

RISK

ORI is a Surat Berharga Negara (SBN) issued and supervised by the Ministry of Finance of the Republic of Indonesia. However, the Customer must be aware that the placement of funds in the Indonesia State Bond product contains risks that, but not limited to, the summary of this product information. The risks that may occur in relation to this Government Bond product are as follows:

Type of Risk	Description
Liquidity Risk	<p>The risk that the Customer cannot sell/disburse the investment product quickly at a reasonable price.</p> <p>Liquidity risk can occur if the Customer need funds quickly but ORI cannot be sold at a reasonable price.</p>
Default Risk	<p>The risk that the Customer cannot obtain the payment of funds promised by the issuer when the Coupon/Return and principal of the investment product are due. ORI has no risk of default because under the SUN Law, the state guarantees the payment of Coupon/Returns and principal of Government Bonds, including all</p>



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	ORI series until maturity, the funds for which are provided in the State Budget every year.
Market risk	The risk that the Customer has the potential for loss (capital loss) due to factors that affect the overall performance of the financial market, including changes in Coupons/Returns rates, changes in economic fundamentals, and unstable political conditions. Losses (capital loss) can occur if the Customer sells at the Secondary Market before maturity at a selling price lower than the purchase price.

FEES

The fees charged to the Customer shall be the taxation of Coupons/Returns received by you/the Customer (in accordance with the tax/Income tax regulations in effect in Indonesia).

CONDITIONS AND PROCEDURES

BONDS PURCHASE/SALE CONDITIONS

- Individual Customer are able to purchase and sell SBN through the GRX online digital system & M2U ID App Secondary Bonds in the secondary market.
- Corporate Customer are able to purchase and sell SBN and SB offline through Maybank Sales in the secondary market.
- Customers shall have had a bonds account at Custodian Maybank Indonesia and on the GRX system it can directly make transactions online and offline.
- Customers who do not have a bonds account shall open a new account with the requirement of having an e-KTP that has been registered with the Population and Civil Registry Services Office (Dukcapil) and other requirements in accordance with applicable provisions.
- The opening of a new bonds account will be active after D + 1 of inputting the opening of



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the bonds account.

- f. Customer's prospective fund account must be a Single account, not allowed to use OR or Joint Account and must be registered on the GRX application.
- g. The type of bonds that will be traded to Customers shall be SBN issued by the Government
- h. The series of government bonds that are usually traded shall be government bonds with IDR and USD currencies.
- i. The Customer must read and understand the purchase provisions when opening a bonds account for the first time and sign Customer's risk profile form and other requirements before making a Bonds transaction.
- j. The Customer cannot cancel a Bonds purchase/sale transaction. Any consequences of the cancellation of this transaction shall be relevant Customer's responsibility.
- k. The Customer must prepare a minimum balance in the fund account according to Bank regulations before making a bonds purchase transaction.
- l. The Customer who purchases bonds must sign a Custodian Agreement, a Power of Attorney for Account Debiting on a stamp duty and a KYC Custodian Maybank Indonesia form (without a stamp duty).

Note:

For Customers who already have a KSEI bonds account at Maybank Indonesia, there is no need to sign a Custodian agreement and a Power of Attorney for Account Debiting, but Customers shall sign the Maybank Indonesia Custodian KYC form

- m. The Custodian fee structure charged to the Customer shall refer to the applicable provisions on Bonds Service Rates and Fees.
- n. During the transaction settlement process (from the transaction date to the settlement date) bonds shall not be allowed to have any changes to the fund account.
- o. the Customer who can directly purchase bonds online in the secondary market through the Maybank website shall be the Customer who already has a bonds account at Maybank Indonesia.
- p. Any dispute will be resolved first by the Customer and the Bank through deliberation to reach a consensus.



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Submission of questions and complaints through:

Maybank Customer Care at 1500611 or +622178869811
(from abroad) or email to customercare@maybank.co.id or
visit official website of Maybank

SIMULATION

TRANSACTION ILLUSTRATION

The following is an illustration which is a possible scenario if the Customer purchases Obligasi Negara Ritel ORI019 Series. This simulation shall not be intended to provide a projection of future performance.

Product Code	: ORI019
issuer	: Ministry of Finance of the Republic of Indonesia
Currency	: IDR/Rupiah
Issue Date	: 25 January 2021
Maturity Date	: 15 February 2024
Coupon/Return Rate	: 5.570% per annum/per year (p.a) amount total (gross) coupon/fixed yield (Fixed Rate).
Coupon/Return Payment	: Every 15 every month until the maturity



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Scenario 1: the Customer Purchases Bonds

Nominal Value	: IDR500,000,000 (five hundred million Rupiah)		
Transaction Date	: 8 February 2022		
Settlement Date	: 10 February 2022		
Coupon/Return Rate	: 5.570% per annum/per year (p.a) amount total (gross)		
Accrued Days	: 26 days		
Coupon/Return Receipt Schedule	: 15 every month until the maturity		
The Customer purchases (Ask)	: 100%		
Total Principal Values	: IDR500,000,000 * 100% = IDR500,000,000		
Accrued Coupons/Returns (gross)	: IDR1,993,572		
Total the Customer Pays	: IDR501,993,572		
Coupon/Return Payment Schedule	Date	Coupon/Return (gross)	
	15 April 2022	IDR2,320,833.33	
	15 May 2022	IDR2,320,833.33	
	15 June 2022	IDR2,320,833.33	
	15 July	IDR2,320,833.33	
	15 August 2022	IDR2,320,833.33	
	15 September 2022	IDR2,320,833.33	
	15 October 2022	IDR2,320,833.33	
	15 November 2022	IDR2,320,833.33	



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	15 December 2022	IDR2,320,833.33
Paid monthly every month on the 15 until Maturity in February 2024		

Scenario 2: If the Customer sells ORI at a premium price

Nominal Value	: IDR500,000,000 (five hundred million Rupiah)
Transaction Date	: 8 February 2023
Settlement Date	: 10 February 2023
Coupon/Return Rate	: 5.570% per annum/per year (p.a) amount total (gross)
Accrued Days	: 26 days
The Customer sells (<i>Bid</i>)	: 103.50%
Total Principal Values	: IDR500,000,000 * 103.50% = IDR517,500,000
Accrued Coupons/Returns (<i>gross</i>)	: IDR1,993,572
Total income	: IDR519,493,572.32

Scenario 3: If the Customer sells ORI at a discount price

Nominal Value	: IDR500,000,000 (five hundred million Rupiah)
Transaction Date	: 8 February 2023
Settlement Date	: 10 February 2023
Coupon/Return Rate	: 5.570% per annum/per year (p.a) amount total (gross)
Accrued Days	: 26 days
The Customer sells (<i>Bid</i>)	: 97.50%



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Total Principal Values	: IDR500,000,000 * 97.50% = IDR487,500,000
Accrued Coupons/Returns (<i>gross</i>)	: IDR1,993,572
Total Income	: IDR489,493,572.32

* The illustration above does not take into account the applicable Income tax withholdings, illustrations of Income tax withholdings can be seen in the branch system when making transactions.

**Bond prices can be influenced by current market conditions, especially influenced by the supply and demand of the bond series. Therefore, the Bond price shall be stated in percentages:

- **Premium:** Bond price above price >100%
- **Par:** Bond price above price with par value = 100%
- **Discount:** Bond price below price <100%

ADDITIONAL INFORMATION

1. If the Customer does not meet the relevant internal and external provisions, Customer's credit application is at risk of being rejected.
2. If the Customer does not meet certain terms and conditions, including but not limited to the requirements as agreed in the agreement, customer's transaction is at risk of being terminated or not extended.
3. The Customer is required to provide data and/or information that is correct and in accordance with the actual conditions, if in the future it is known that the data and/or information is incorrect, then the Customer can be declared in default under the agreement.
4. ORI Settlement will use 'Following Day', where if the due date is a holiday, the system will automatically record/calculate by taking the next closest business day.
5. If a dispute/disagreement occurs that is unable to be resolved amicably hence the settlement shall be conducted through Alternative Dispute Resolution Institution in the Financial Services Sector – LAPS SJK or Court institution. The choice of the Dispute



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Resolution Institution to be used shall be set forth in the Terms and Conditions of each product/service or in the Agreement entered into by the Bank and the Customer. Therefore, the Customer is obliged to read the Dispute Settlement Provision in the Terms and Conditions or the Agreement of the respective product/service prior to utilizing this product/service.

DISCLAIMER

1. Bonds under Law No. 19 of 2008 are obligations of the issuer, and are not Bank Products. They are not guaranteed by LPS. However, ORI is a SBN guaranteed by the Republic of Indonesia. Maybank Indonesia shall only act as a Distribution Partner or selling agent appointed by the Ministry of Finance.
2. The Customers shall be advised to review and understand first all information related to State Bonds before purchasing them. Losses that may occur due to market movements during SBN investments shall be beyond the control of Maybank Indonesia.
3. This Summary of information Product is not intended as an official offer to purchase and is only a means of information regarding State Bonds ORI series.

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