



EQUITY SAVING PLAN

Product Fact Sheet



Product Fact Sheet

Item	Description
What is Equity Saving Plan (ESP)?	Equity Saving Plan is a monthly plan that allows customers to invest and gain exposure in the stock market
Who is eligible to apply ESP?	<ul style="list-style-type: none"> • Single account holders must be 17 years old or over • Indonesian / Foreigner
Why invest through ESP?	<ul style="list-style-type: none"> • Access to blue chip shares for as low as IDR 500,000 • Conveniently invest without timing the market ESP invests in your selected share counters each month. This reduces the risk of market volatility and timing • Flexibility and Customized Customer is able to select counters, quantity, and execution date for this investment plan based on risk appetite • Select from a list of recommended stocks
How does ESP work?	<ul style="list-style-type: none"> • Customer opens regular account and trust account <ul style="list-style-type: none"> • Regular trading account: a trading account for customer to buy / sell stocks • Trust account: a cash settlement account to settle the transaction. • Trust account will be opened with OCBC NISP under customer name, however the operation will be under PTOS. OCBC NISP will provide interest for customer who have balance in their trust account. <p>The opening of the regular trading account and trust account are subject to clear AML checks performed by PTOS and OCBC NISP. Should there is any fail AML checks by either side, the application of regular trading account will not be accepted (at the onboarding stage) or will be suspended/closed (at the monitoring stage)</p> • Customer fills up ESP form with details: <ol style="list-style-type: none"> a) Select shares and decide on quantity (minimum 1 lot = 100 shares) b) List down the share priority for execution c) Fill up price range of each share for execution d) Select execution date (5th, 15th, 25th) every month e) Decide the amount to deposit in trust account every month, based on selected shares and quantity • Customer deposits the funds one day before the selected date up to 3PM • On the selected date, the orders follow a market-order type execution from pre-opening until 11am following the price range decided during inception of the customer's ESP.

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How is the list of 20 recommendation counters selected?	<p>Research team provide the list recommendation counters based on fundamental analysis and listed in Indonesia Stock Exchange (IDX). The fundamental analysis based on market cap more than IDR 10Tn, average daily turnover more than IDR 10bn, average 5-year Dividend Yield more than 1%, average 5-year Net Income growth more than 5%. The list will be refreshed annually every April</p>
Fees and Penalty	<p>Fee:</p> <ul style="list-style-type: none"> • Buy (0.25%) and Sell (0.35%) included clearing and custody fees <p>Penalty:</p> <ul style="list-style-type: none"> • There is no penalty if customer do not deposit the funds in trust account. However, PTOS will close the ESP account if customer do not deposit the funds in 3 consecutive months. The outstanding portfolio will transfer to regular account. • There is no penalty if customer would like to close the ESP account before end of tenor. The outstanding portfolio will transfer to regular account.
What is the ESP mechanics for buy and sell?	<p>Buy: On the purchase (execution) date, execution will input to trading system during off trading hours one day before execution date based on market order during pre-opening trading hour until 11AM and the price will be capped based on price range that customer have stated in ESP forms and will be executed based on priority stock list at individual account level. Orders will be executed based on available funds one day before execution date. Funds will be earmarked. Orders not executed after 11AM and will be withdrawn.</p> <p>Sell: Customers need to fill up Sell instruction form and indicate the range price of shares to be sold and send to PTOS Customer Service. If instruction receive on R date, execution will be done on R+1.</p>
Corporate Actions	Dividends will be credited to customer trust account
Notification to customers	Customers will be informed via Trade Confirmation upon execution of trades and shares holding statement will be sent end of month