

RINGKASAN INFORMASI PRODUK DAN LAYANAN (RIPLAY) – UMUM

SUMMARY OF PRODUCT AND SERVICE INFORMATION – GENERAL

- Nama Perusahaan / : PT Yuanta Sekuritas Indonesia (“YSID”)
Name of Securities Company
- Nama Layanan / : Rekening Efek
Services Name
- Kode Bursa / : FS
Exchange Code

Deskripsi / Description :

- Rekening Efek adalah Rekening yang dibuka oleh Nasabah PT Yuanta Sekuritas Indonesia untuk menampung Efek milik Nasabah yang dititipkan pada PT Yuanta Sekuritas Indonesia sesuai dengan ketentuan sebagaimana diatur dan telah disetujui pada Perjanjian Pembukaan Rekening Efek.
Securities Account refers to an account opened by the Customer at PT Yuanta Sekuritas Indonesia to hold the Customer's Securities entrusted to PT Yuanta Sekuritas Indonesia in accordance with the terms and conditions outlined and agreed upon in the Securities Account Opening Agreement.
- Efek adalah surat berharga yang diterbitkan oleh emiten dan dapat diperdagangkan di Bursa, hal ini termasuk surat pengakuan utang, unit penyertaan kontrak investasi kolektif, kontrak berjangka atas Efek dan setiap derivatif dari Efek.
Securities are financial instruments issued by an issuer that can be traded on the Exchange. This includes debt securities, units of collective investment contract participation, futures contracts on Securities, and any derivatives of Securities.

FITUR UTAMA LAYANAN / MAIN SERVICE FEATURE

- **Penjamin Emisi Efek / Underwriting**
 Memberikan layanan kepada calon Emiten dalam kegiatan penawaran umum atau aksi korporasi lainnya, serta memberikan layanan kepada Nasabah untuk dapat berpartisipasi dalam penawaran perdana saham dari Emiten yang berkualitas.
Providing services to prospective Issuers in public offerings or other Corporate Actions, as well as providing services to Customers to be able to participate in an initial public offering of quality Issuers.

 Layanan kami mencakup / our service includes :
 • **Penjaminan Emisi Efek (Underwriting):** Mendukung pertumbuhan perusahaan melalui IPO, Rights Issue, Private Placement, maupun penerbitan obligasi. / *Securities Underwriting: Supporting corporate growth through Initial Public Offerings (IPOs), Rights Issues, Private Placements, and bond Issuances.*
 • **Financial Advisory:** Menyediakan panduan strategis terkait pendanaan pra-IPO, merger & akuisisi, restrukturisasi, serta investasi dan divestasi. / *Financial Advisory: Providing strategic guidance on pre-IPO funding, mergers and acquisitions, restructuring, as well as investment and divestment activities.*
 • **Arranger:** Menghubungkan klien dengan investor, bank, dan lembaga keuangan, sekaligus memastikan proses pendanaan berjalan lancar, efektif, dan efisien. / *Arranger Services: Connecting clients with investors, banks, and financial institutions, while ensuring that the funding process is smooth, effective, and efficient.*
- **Perantara Pedagang Efek / Brokerage**
 Menyediakan layanan pembelian dan penjualan Efek melalui Bursa Efek Indonesia (BEI), yang dapat dilakukan Nasabah secara langsung melalui aplikasi YSInvest, YuantaConnect, maupun melalui layanan Sales YSID. Selain itu, kami juga menyediakan layanan transaksi efek melalui Over the counter (OTC/Negosiasi). Dan untuk Layanan Advertising Negosiasi dapat dilakukan melalui aplikasi Yuanta Connect.
We provide securities trading services through the Indonesia Stock Exchange (IDX), which clients can access directly via the YSInvest and YuantaConnect applications, or through our YSID Sales service. We also provide securities transaction services through Over The Counter (OTC/Negotiation) arrangements. For Negotiation Advertising Facilitation can be accessed through Yuanta Connect application.

 Jenis rekening yang tersedia meliputi: Rekening Reguler (transaksi melalui Sales), Rekening Online (transaksi melalui aplikasi Online Trading), Single Account (rekening reguler dengan fasilitas Online Trading), dan Rekening Margin (Rekening dengan fasilitas pendanaan tambahan).
Available account types include: Regular Account (transactions through Sales representatives), Online Account (transactions via the Online Trading application), Single Account (a regular account with Online Trading features), and Margin Account (an account with additional financing facilities).
- **REPO / Repurchase Agreement**
 Layanan transaksi dimana Nasabah menjual Efek dengan janji untuk membelinya kembali pada waktu dan harga tertentu. Melalui layanan ini, Nasabah dapat memperoleh dana tunai dengan biaya terjangkau tanpa harus menjual Efek secara permanen, sehingga portofolio tetap aman dan peluang keuntungan tetap terjaga.
A transaction service in which the Customer sells Securities with a commitment to repurchase them at a specified time and price. Through this service, Customers can obtain cash funds at an affordable cost without having to permanently sell their Securities, thereby keeping their portfolio secure and maintaining potential profit opportunities.
- **Fixed Income**
 Menyediakan layanan transaksi berbagai instrumen fixed income, dengan manfaat akses pasar yang luas, harga kompetitif, serta dukungan analisis investasi. Layanan yang tersedia meliputi Obligasi Pemerintah (Surat Utang Negara (SUN), SUN Retail dan Sukuk) dan Obligasi Korporasi (Surat berharga yang diterbitkan oleh korporasi berbasis domestik).
We offer trading services for various fixed income instruments, providing broad market access, competitive pricing, and investment analysis support. Our services includes Government Bonds (including Government Securities (SUN), Retail SUN, and Sukuk) and Corporate Bonds (including Debt securities issued by domestic-based corporations).

BIAYA / FEES

Penetapan Harga dan/atau Biaya Produk dan/atau Layanan Transaksi Nasabah di Rekening Saham Reguler dan Margin

*Pricing and/or Fees for Products and/or Services
Transactions by Customers in Regular and Margin Stock Accounts.*

Fee	Reguler	Online	Margin
Fee Transaksi Beli (set by Default)	0,25%	0,15%	*
Fee Transaksi Jual (set by Default)	0,35%	0,25%	*
Pemindahbukuan Efek	Masuk (In) : Free Keluar (Out) : Rp22.200/saham		
Fee Lain	Materai Rp10.000 sesuai dengan ketentuan PMK		
Fee Penalty per annum (set by Default)	20%	36%**	15%

Nasabah Online Trading wajib memiliki saldo minimum sebesar Rp100.000 yang tidak dapat ditarik melalui platform, kecuali apabila nasabah menutup rekening.
Online Trading Customers must maintain a minimum balance of IDR 100,000 which cannot be withdrawn through the platform, except when the customer closes the account.

Untuk fee Kustodian Obligasi sudah termasuk dalam transaction fee.
Bond custodian fees are included in the applicable transaction fees.

Untuk fee Single Account mengikuti platform order.
Single Account fee is based on the platform's ordering system.

Untuk fee penarikan dana penutupan Rekening Efek:
Fees for Fund Withdrawal upon Securities Account Closure:

- LLG/Kliring Rp2.900
LLG/Clearing: IDR 2,900
- RTGS Rp25.000 atau Rp30.000 *Sesuai Bank RDN
RTGS: IDR 25,000 or IDR 30,000 (depends on the RDN bank)
 - Rp25.000 (Mandiri dan BCA)
 - Rp30.000 (CIMB)

*Fee akan disesuaikan dengan Fee Main Account / Rekening Utama
**Fees will be adjusted according to the Main Account / Primary Account fees.*

**Fee Penalty bagi Nasabah Single Account mengikuti Nasabah Reguler
***Penalty fees for Single Account customers will follow the fees applied to Regular customers.*

MANFAAT / BENEFITS

- Nasabah dapat melakukan transaksi pembelian dan penjualan Efek dengan pilihan melalui YSInvest, Yuanta Connect dan/atau Layanan Sales YSID.
Customers can conduct securities buying and selling transactions through YSInvest, Yuanta Connect, and/or the YSID Sales Services.
- Trade Confirmation adalah dokumen atau bukti resmi yang diberikan oleh perusahaan efek kepada nasabah setelah transaksi jual atau beli efek (saham, obligasi, atau instrumen pasar modal lainnya) yang dikirimkan pada hari yang sama setelah transaksi selesai dieksekusi.
Trade Confirmation is an official document or evidence issued by a securities company to its client after the execution of a buy or sell transaction of securities (such as stocks, bonds, or other capital market instruments), which is delivered on the same day the transaction is completed.
- Statement of Account (SOA) yaitu laporan aktivitas transaksi dan saldo portofolio dikirimkan melalui email setiap bulan.
The Statement of Account (SOA), which includes transaction activity and portfolio balance reports, is sent via email every month.
- Informasi dan rekomendasi saham harian dari Tim Riset YSID dapat diakses melalui platform YSInvest pada menu rekomendasi, website, Media Sosial dan e-mail YSID. Nasabah akan mendapatkan analisa saham mendalam terkini dan wawasan pasar yang komprehensif.
Daily stock information and recommendations from the YSID Research Team can be accessed through the YSInvest platform in the recommendations menu, website, social media, and e-mail of YSID. Customer will get the latest in-depth stock research and comprehensive market insights.
- Nasabah dapat mengakses produk ekuitas dan derivative yang di perdagangan di Bursa Efek Indonesia.
Clients are granted access to equity and derivative products listed and traded on the Indonesia Stock Exchange.
- Dapat bertransaksi dengan cepat dan eksekusi transaksi yang terpercaya.
Able to fast trades and reliable order execution.
- Nasabah dapat menggunakan fitur Market Order untuk memasukkan pesanan saham berdasarkan jumlah volume yang diinginkan. Pesanan tersebut akan dieksekusi sesuai dengan ketersediaan volume pada Order Book, dengan instruksi penyelesaian Fill and Kill (FAK), Fill or Kill (FOK), dan Market to Limit (MLT).
Customers can use the Market Order feature to place stock orders based on the desired volume. These orders will be executed according to the available volume in the Order Book, with execution instructions including Fill and Kill (FAK), Fill or Kill (FOK), and Market to Limit (MTL).

RISIKO / RISKS

- Aksi korporasi yang dilakukan emiten, termasuk namun tidak terbatas pada stock split, right issue, pembagian dividen, buyback saham, merger, akuisisi, maupun delisting, berpotensi menimbulkan perubahan harga yang signifikan serta risiko kerugian bagi investor apabila tidak diantisipasi secara tepat.
Corporate actions undertaken by issuers including but not limited to stock splits, rights issues, dividend distributions, share buybacks, mergers, acquisitions, and delistings, may lead to significant price fluctuations and pose potential risks of loss to investors if not properly anticipated.
- Harga Efek dapat naik yang memberikan keuntungan bagi Nasabah, namun juga dapat turun sehingga berpotensi menyebabkan kerugian. Selain kenaikan dan penurunan harga, Efek yang dimiliki oleh Nasabah dapat kehilangan nilainya dan menjadi tidak berharga.
The price of Securities Stocks may increase, which would be beneficial to the Customer, however it may also decrease, resulting in a loss for the Customer. In addition to price fluctuations, the Securities held by the Customer may lose their value and become worthless.
- Setiap Efek memiliki tingkat likuiditas yang berbeda yang dapat mengakibatkan perbedaan antara harga penawaran jual dan penawaran beli di BEI.
Each Security has a different level of liquidity, which can result to a difference between the offering price and the bid price on the Indonesia Stock Exchange (IDX).
- Sebagai akibat dari hal-hal tersebut di atas, setiap saat Nasabah dapat mengalami kerugian dan kehilangan sebagian atau seluruh dana yang diinvestasikan oleh Nasabah di Pasar Modal.
As a consequence of the above factors, at any given time, the Customer may incur losses and lose part or all of the funds invested in the Capital Market.

PERSYARATAN DAN TATA CARA/ REQUIREMENT AND PROCEDURE

- Nasabah wajib mengisi dengan lengkap dan benar formulir Permohonan Pembukaan Rekening Efek, menandatangani dan membubuhkan paraf pada Syarat dan ketentuan Perjanjian Pembukaan Rekening Efek sesuai dengan instruksi dan melengkapi dokumen pendukung yang diperlukan oleh YSID.
Complete the Securities Account Opening Application Form, sign and Initial the Terms and Conditions of the Securities Account Opening Agreement in accordance with the instructions, and provide the supporting documents as required by YSID.
- Nasabah wajib memberikan informasi tambahan atau melengkapi dokumen pendukung lain di luar yang tercantum dalam syarat-syarat dan Ketentuan-ketentuan Perjanjian Pembukaan Rekening Efek jika diminta oleh YSID.
The Customer must provide additional information or complete any supporting documents beyond those listed in the terms and conditions of the Securities Account Opening Agreement if requested by YSID.
- Nasabah wajib memberitahukan setiap perubahan yang berkaitan dengan data nasabah dalam waktu selambat-lambatnya 3 hari setelah adanya perubahan.
The Customer is obligated to notify any changes related to their customer data no later than 3 days after the change occurs.
- Nasabah wajib memberikan setoran awal berupa uang yang efektif di Rekening Dana Nasabah (RDN) masing-masing nasabah atau berupa saham (Efek) yang dapat diperdagangkan di Bursa Efek Indonesia, atau jaminan berupa keduanya.
The Customer must make an initial deposit in the form of funds that are effectively in the Customer's Fund Account (RDN), or in the form of securities (Securities) that are tradable on the Indonesia Stock Exchange, or as collateral in the form of both.
- YSID akan memproses dan menyetujui pembukaan rekening bagi calon nasabah yang telah melengkapi seluruh dokumen persyaratan.
YSID will process and approve account openings for prospective customers who have completed all required documentation.
- YSID berhak menolak permohonan pembukaan rekening tanpa memberitahukan alasannya.
YSID reserves the right to reject an account opening application without providing a reason.
- Nasabah dapat melakukan order (pesanan) saham setelah rekening Nasabah disetujui serta diaktifkan.
The Customer may place orders (requests) for stocks once their account has been approved and activated.
- Nasabah dapat mengunduh panduan penggunaan Online Trading di <https://www.yuanta.co.id/online trading>.
Customers can download the Online Trading user guide at <https://www.yuanta.co.id/online trading>.
- Bagi Nasabah yang mengajukan fasilitas Online Trading akan menerima email yang berisi Kode Login dan Password akses setelah melakukan Deposit awal. Dan selanjutnya Nasabah dapat mengakses/download aplikasi Online Trading melalui:
Customers who register for the Online Trading facility will receive an email notification containing a Login Code and Password after completing the Initial Deposit. Therefore, Customer will be able to access or download the Online Trading apps through:

YuantaConnect tersedia di website YSID - Online Trading - Yuanta Connect - Download Windows App

YSInvest tersedia di  

SIMULASI / SIMULATION

Perantara Pedagang Efek / Brokerage

Transaksi / Transaction	Kode / Code	Jumlah / Lot	Harga per Lembar Saham / Price per Share	Total / Total	Komisi Transaksi / Transaction Commission
Beli/Buy	ABCD	1	Rp10.000	Rp1.000.000	Rp1.500
Jual/Sell	ABCD	1	Rp10.000	Rp1.000.000	Rp2.500

Keterangan / Note :

1. Simulasi menggunakan komisi transaksi Online Trading, Beli 0,15% dan Jual 0,25%.
The simulation using the transaction commission of Online Trading, Buy 0.15% and Sell 0.25%.
2. Komisi transaksi sudah termasuk pajak dan biaya lainnya tunduk kepada regulasi di Pasar Modal Indonesia dan peraturan perundang-undangan yang berlaku pada saat transaksi dilaksanakan.
The transaction commission includes taxes and other fes in accordance with the prevailing capital market law and other related laws by the Indonesian regulator when the transaction is made.
3. Harga saham dapat berubah sewaktu-waktu sesuai dengan kondisi pasar.
The security stock prices are subject to change in accordance with the market condition.
4. 1 lot = 100 lembar
1 lot = 100 share

Obligasi / Bond

Simulasi untuk Transaksi Beli / Simulation for Purchase Transaction :

[(Value x Price) + Accrued Interest] - Tax on Capital Gain
 [(Rp10.000.000.000 x 100,12%) + 41.208.333] - 200.000
 (10.053.208.333) - 200.000
 Net Proceed = Rp10.053.008.333

HUBUNGI KAMI/ CONTACT US

PT. YUANTA SEKURITAS INDONESIA

Jakarta Head Office

Equity Tower 10th Floor, Unit EFG, SCBD Lot 9, Jl. Jendral Sudirman Kav 52-53 Jakarta 12190, Indonesia.
 Telp/Phone: +62-21-515-3608

Surabaya Branch

Graha Bumi Surabaya,
 1st Floor, Suite 106, Jl. Jend. Basuki Rahmat 106-128, Surabaya 60271, Indonesia
 Telp/Phone: +62-31-532-8900

Customer Support:

Email: cs@yuanta.co.id
 WhatsApp: +62 812 2222 3683

Business Hours

Monday - Friday
 8.00 am to 5.00 pm WIB

MEDIA SOSIAL & WEBSITE / SOCIAL MEDIA & WEBSITE

- **Website**
www.yuanta.co.id
- **Instagram**
[yuantasekuritasindonesia](https://www.instagram.com/yuantasekuritasindonesia)
- **Facebook**
[Yuanta Sekuritas Indonesia](https://www.facebook.com/YuantaSekuritasIndonesia)
- **Youtube**
[Yuanta Sekuritas Indonesia](https://www.youtube.com/YuantaSekuritasIndonesia)

INFORMASI TAMBAHAN / ADDITIONAL INFORMATION

- YSID mempunyai kewenangan penuh untuk menerima atau menolak instruksi Transaksi Efek Nasabah apabila tidak memenuhi persyaratan dan peraturan yang berlaku.
YSID reserves the full right to accept or reject any Customer Securities Transaction instructions that do not comply with the applicable terms and regulations.
- Minimal setoran awal adalah sebesar Rp25.000.000 (Dua Puluh Lima Juta Rupiah) untuk rekening Efek reguler dan/atau Rp500.000 (Lima Ratus Ribu Rupiah) untuk rekening Efek online atau sebesar yang ditentukan oleh YSID sesuai dengan pertimbangan dan kebijakan yang berlaku.
The minimum initial deposit is IDR 25,000,000 (Twenty-Five Million Rupiah) for a regular Securities account and/or IDR 500,000 (Five Hundred Thousand Rupiah) for an online Securities account, or an amount as determined by YSID in accordance with prevailing considerations and policies.
- RIPLAY ini hanya merupakan sarana informasi produk dan layanan bagi calon Nasabah yang tidak dimaksudkan sebagai penawaran resmi atas suatu produk dan/atau layanan.
This RIPLAY is intended solely as an informational tool regarding products and services for prospective Customers and does not constitute an official offer for any product and/or service.
- Nasabah wajib membaca dengan teliti RIPLAY sebelum menyetujui pembukaan Rekening Efek dan berhak bertanya kepada YSID melalui informasi "Hubungi Kami" diatas.
Customers are required to carefully read the RIPLAY before agreeing to open a Securities Account and have the right to contact YSID through the "Contact Us" information provided above.
- Nasabah wajib menjaga kerahasiaan PIN dan password. YSID tidak pernah meminta informasi pribadi maupun rahasia, termasuk PIN dan password. Nasabah juga diimbau untuk selalu waspada terhadap pihak-pihak yang menjanjikan keuntungan tertentu atas nama YSID.
Customers are required to maintain the confidentiality of their PIN and password. YSID will never request personal or confidential information, including PINs and passwords. Customers are also advised to remain vigilant against any parties claiming to represent YSID and promising specific returns.