

Ringkasan Informasi Produk

Product Information Summary

Surat Berharga Negara Dalam Mata Uang Asing - USD

Government Bonds Denominated in Foreign Currency -USD



Informasi Produk *Product Information*

Jenis Produk / <i>Type of Product</i>	Surat Berharga Negara (SBN) / <i>Government Bonds</i>
Penerbit / <i>Issuer</i>	Kementerian Keuangan Republik Indonesia / <i>The Ministry of Finance of the Republic of Indonesia</i>
Mata Uang / <i>Currency</i>	Dolar Amerika Serikat / <i>United States Dollar (USD)</i>
Frekuensi Pembayaran Kupon / <i>Frequency of Coupon Payment</i>	Setiap 6 bulan / <i>Semiannually</i>
Minimum Pembelian / <i>Minimum Purchase</i>	<ul style="list-style-type: none">• USD10.000 / <i>USD10,000</i> – untuk pembelian melalui cabang Bank Commonwealth / <i>for purchases through Bank Commonwealth branches</i>• USD1.000 / <i>USD1,000</i>– untuk pembelian melalui CommBank SmartWealth / <i>for purchases through CommBank SmartWealth</i>
Kelipatan / <i>Incremental</i>	USD1.000 / <i>USD1,000</i>
Agen Penjual / <i>Selling Agent</i>	PT Bank Commonwealth
Bank Kustodian / <i>Custodian Bank</i>	PT Bank DBS Indonesia



Rincian Produk Product Details

No	Kode ISIN <i>ISIN Code</i>	Seri <i>Series</i>	Tanggal Jatuh Tempo <i>Maturity Date</i>	Tingkat Kupon <i>Coupon Rate</i>	Kode Produk <i>Product Code</i>	Tipe Obligasi <i>Bonds Type</i>
1	US71567RAC07	INDON 24 SUKUK	10-Sep-24	4.350%	INDON 4.35 09/10/24	Sukuk / <i>Sharia</i>
2	US71567RAL06	INDON 24 SUKUK NEW	20-Aug-24	3.900%	INDOIS 3.9 08/20/24	Sukuk / <i>Sharia</i>
3	USY20721BG36	INDON 25	15-Jan-25	4.125%	INDON 4 1/8 01/15/25	Konvensional / <i>Conventional</i>
4	US71567RAD89	INDON 25 SUKUK	28-May-25	4.325%	INDOIS 4.35 05/28/2025	Sukuk / <i>Sharia</i>
5	US71567RAN61	INDON 25 SUKUK NEW	23-Jun-25	2.300%	INDOIS 2.3 06/23/25	Sukuk / <i>Sharia</i>
6	USY20721BN86	INDON 26	8-Jan-26	4.750%	INDON 4 3/4 01/08/26	Konvensional / <i>Conventional</i>
7	US71567RAF38	INDON 26 SUKUK	29-Mar-26	4.550%	INDOIS 4.55 03/29/26	Sukuk / <i>Sharia</i>
8	US71567RAR75	INDON 26 SUKUK NEW	9-Jun-26	1.500%	INDOIS 1 1/2 06/09/26	Sukuk / <i>Sharia</i>
9	USY20721BQ18	INDON 27	8-Jan-27	4.350%	INDON 4.35 01/08/27	Konvensional / <i>Conventional</i>
10	USY20721BT56	INDON 27 NEW	18-Jul-27	3.850%	INDON 3.85 07/18/27	Konvensional / <i>Conventional</i>
11	US455780DM52	INDON 27 NEW NEW	20-Sep-27	4.150%	INDON 4.15 09/20/27 (CALL 06/20/27)	Konvensional / <i>Conventional</i>
12	US71567RAH93	INDON 27 SUKUK	29-Mar-27	4.150%	INDOIS 4.15 03/29/2027	Sukuk / <i>Sharia</i>
13	US71567RAU05	INDON 27 SUKUK NEW	6-Jun-27	4.400%	INDOIS 4.40 06/06/27	Sukuk / <i>Sharia</i>
14	US455780CD62	INDON 28	11-Jan-28	3.500%	INDON 3.5 01/11/2018	Konvensional / <i>Conventional</i>
15	US455780CF11	INDON 28 NEW	24-Apr-28	4.100%	INDON 4.1 04/24/28	Konvensional / <i>Conventional</i>
16	US455780DQ66	INDON 28 NEW NEW	11-Jan-28	4.550%	INDON 4.55 01/11/28 (CALL 12/11/27)	Konvensional / <i>Conventional</i>
17	US71567RAK23	INDON 28 SUKUK	1-Mar-28	4.400%	INDOIS 4.4 03/01/28	Sukuk / <i>Sharia</i>
18	US455780CH76	INDON 29	11-Feb-29	4.750%	INDON 4 3/4 02/11/29	Konvensional / <i>Conventional</i>
19	US455780CK06	INDON 29 NEW	18-Sep-29	3.400%	INDON 3.4 09/18/29	Konvensional / <i>Conventional</i>
20	US71567RAM88	INDON 29 SUKUK	20-Feb-29	4.450%	INDOIS 4.45 02/20/29	Sukuk / <i>Sharia</i>
21	US455780CQ75	INDON 30	14-Feb-30	2.850%	INDON 2.85 02/14/30	Konvensional / <i>Conventional</i>
22	US455780CS32	INDON 30 NEW	15-Oct-30	3.850%	INDON 3.85 10/15/30	Konvensional / <i>Conventional</i>
23	US71567RAP10	INDON 30 SUKUK	23-Jun-30	2.800%	INDOIS 2.8 06/23/30	Sukuk / <i>Sharia</i>
24	US455780CV60	INDON 31	12-Mar-31	1.850%	INDON 1.85 03/12/31	Konvensional / <i>Conventional</i>
25	US455780CY00	INDON 31 NEW	28-Jul-31	2.150%	INDON 2.15 07/28/31 (CALL 04/28/31)	Konvensional / <i>Conventional</i>
26	US71567RAS58	INDON 31 SUKUK	9-Jun-31	2.550%	INDOIS 2.55 06/09/31	Sukuk / <i>Sharia</i>
27	US455780DJ24	INDON 32	9-Jun-31	3.550%	INDON 3.55 03/31/32 (CALL 12/31/31)	Konvensional / <i>Conventional</i>
28	S455780DN36	INDON 32 NEW	31-Mar-32	4.650%	INDON 4.65 09/20/32 (CALL 06/20/32)	Konvensional / <i>Conventional</i>
29	US71567RAV87	INDON 32 SUKUK	20-Sep-32	4.700%	INDOIS 4.70 06/06/32	Sukuk / <i>Sharia</i>
30	US455780DR40	INDON 33	6-Jun-32	4.850%	INDON 4.85 01/11/23 (CALL 10/11/32)	Konvensional / <i>Conventional</i>

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31	USY20721AE96	INDON 35	11-Jan-33	8.500%	INDON8 1/2 10/12/35	Konvensional / <i>Conventional</i>
32	USY20721AJ83	INDON 37	12-Oct-35	6.625%	INDON6 5/8 02/17/37	Konvensional / <i>Conventional</i>
33	USY20721AL30	INDON 38	17-Feb-37	7.750%	INDON7 3/4 01/17/38	Konvensional / <i>Conventional</i>
34	USY20721BB49	INDON 42	17-Jan-38	5.250%	INDON5 1/4 01/17/42	Konvensional / <i>Conventional</i>
35	USY20721BE87	INDON 43	17-Jan-42	4.625%	INDON4 5/8 04/15/43	Konvensional / <i>Conventional</i>
36	USY20721BK48	INDON 44	15-Apr-43	6.750%	INDON 6 3/4 01/15/44	Konvensional / <i>Conventional</i>
37	USY20721BM04	INDON 45	15-Jan-44	5.125%	INDON 5 1/8 01/15/45	Konvensional / <i>Conventional</i>
38	USY20721BP35	INDON 46	15-Jan-45	5.950%	INDON 5.95 01/08/46	Konvensional / <i>Conventional</i>
39	USY20721BR90	INDON 47	8-Jan-46	5.250%	INDON 5 1/4 01/08/47	Konvensional / <i>Conventional</i>
40	USY20721BU20	INDON 47 NEW	8-Jan-47	4.750%	INDON 4.75 07/18/47	Konvensional / <i>Conventional</i>
41	US455780CE46	INDON 48	11-Jan-48	4.350%	INDON 4.35 01/11/48	Konvensional / <i>Conventional</i>
42	US455780CJ33	INDON 49	18-Jul-47	5.350%	INDON 5.35 02/11/49	Konvensional / <i>Conventional</i>
43	US455780CN45	INDON 49 NEW	11-Feb-49	3.700%	INDON 3.7 10/30/49	Konvensional / <i>Conventional</i>
44	US455780CR58	INDON 50	30-Oct-49	3.500%	INDON 3.5 02/14/50	Konvensional / <i>Conventional</i>
45	US455780CT15	INDON 50 NEW	14-Feb-50	4.200%	INDON 4.2 10/15/50	Konvensional / <i>Conventional</i>
46	US71567RAQ92	INDON 50 SUKUK	15-Oct-50	3.800%	INDOIS 3.8 06/23/50	Sukuk / <i>Sharia</i>
47	US455780CW44	INDON 51	23-Jun-50	3.050%	INDON 3.05 03/12/51	Konvensional / <i>Conventional</i>
48	US71567RAT32	INDON 51 SUKUK	12-Mar-51	3.550%	INDOIS 3.55 06/09/51	Sukuk / <i>Sharia</i>
49	US455780DK96	INDON 52	9-Jun-51	4.300%	INDON 4.3 03/31/52 (CALL 09/30/51)	Konvensional / <i>Conventional</i>
50	US455780DP83	INDON 52 NEW	31-Mar-52	5.450%	INDON 5.45 09/20/52 (CALL 03/20/52)	Konvensional / <i>Conventional</i>
51	US455780DS23	INDON 53	20-Sep-52	5.650%	INDON 5.65 01/11/53 (CALL 07/11/52)	Konvensional / <i>Conventional</i>



Manfaat *Benefits*

- 1** Nasabah memiliki hak mendapatkan kupon dalam jumlah tetap hingga tanggal jatuh tempo atau selama Nasabah berinvestasi pada produk SBN.
Customer has the right to receive coupon in fixed amount until maturity date or as long as the Customer invests in SBN products.
- 2** Nasabah berkesempatan untuk mendapat potensi keuntungan lebih tinggi dari deposito berjangka dengan tambahan berbagai risiko.
Customer has opportunity to earn potential higher returns than regular time deposit with additional various risk exposure.
- 3** Produk relatif aman karena diterbitkan oleh Kementerian Keuangan Republik Indonesia.
Product is relatively safe as it is issued by Ministry of Finance Republic of Indonesia.



Ketentuan Transaksi *Transaction Requirement*

- 1** Nasabah harus memiliki rekening tabungan atau giro di Bank Commonwealth dalam mata uang yang sama dengan mata uang Produk SBN yang akan dibeli.
Customer must have current account or saving account in Bank Commonwealth with same currency with SBN Product to be purchased.
- 2** Nasabah harus mempunyai dana yang cukup di dalam rekening untuk melakukan pembelian Produk.
Customer must provide sufficient fund in the account where it will be used to purchase the Product.
- 3** Nasabah harus melengkapi formulir-formulir berikut:
Customer must complete these following forms:
 - a. Formulir Kuesioner Profil Risiko.
Risk Profile Questionnaire Form.
 - b. Formulir Pembelian Surat Berharga Negara.
Government Securities Purchase Order Form.
 - c. Surat Pernyataan Nasabah mengenai Surat Berharga Negara
Client's Declaration for Government Securities.



Biaya *Fees*

Nasabah akan dikenakan Biaya Penyimpanan di Bank Kustodian sebesar 0,1% per tahun dari nilai nominal kepemilikan Surat Berharga Negara (SBN) setelah 1 (satu) tahun kepemilikan Produk SBN tersebut, dihitung dari tanggal setelmen SBN, dan tahun-tahun berikutnya sesuai dengan ketentuan yang berlaku pada Bank.
Customer will be charged with Custodian Bank's Safekeeping Fee of 0.1% per annum from nominal value of Government Bonds (SBN) after 1 (one) year holding the SBN Product, starting from settlement date of the Government Bonds, and for ongoing years according to applicable terms and conditions from Bank.



Risiko Produk Product Risks

- 1 Risiko Kredit / Credit Risk**

Produk dalam hal ini, Penerbit Produk SBN tidak dapat membayar kewajibannya (kupon dan pokok nilai Produk) pada tanggal yang telah ditentukan sebelumnya.
Investing in this Product contains credit risk from Product Issuer. In this case, Product Issuer cannot fulfill its obligations (coupon and principal value) on the predetermined dates.
- 2 Risiko Suku Bunga / Interest Rate Risk**

Pergerakan harga Produk sangat dipengaruhi oleh perubahan tingkat suku bunga yang berlaku. Pergerakan harga Produk berbanding terbalik dengan tingkat suku bunga; artinya jika suku bunga naik maka harga Produk berpotensi mengalami penurunan. Sebaliknya jika suku bunga turun maka harga Produk berpotensi mengalami kenaikan.
Price movement of the Product is significantly influenced by changes of applicable interest rate. Price movement of the Product is inversely correlate to the interest rate; if interest rate is increasing then Product price has potential to decrease. In the other hand, if interest rates are decreasing then Product price has the potential to increase.
- 3 Risiko Pasar / Market Risk**

Dalam berinvestasi pada Produk, pemilik Produk menghadapi risiko potensi kerugian karena adanya kecenderungan penurunan harga Produk di pasar sekunder. Kerugian (*capital loss*) dapat terjadi apabila Produk dijual di pasar sekunder sebelum jatuh tempo pada harga jual yang lebih rendah dari harga belinya.
When investing in the Product, Product owners will face risk of potential loss due to the decreasing trend of Product price in the secondary market. Capital loss occurs when the Product is sold in secondary market before maturity date at lower price compared to initial purchase price.
- 4 Risiko Likuiditas / Liquidity Risk**

Dalam kondisi pasar yang tidak menguntungkan, Nasabah tidak dapat melakukan transaksi pembelian dan penjualan kembali jika tidak ada permintaan dan/atau penawaran di pasar sekunder terhadap Produk yang ingin ditransaksikan oleh Nasabah.
In certain disadvantaged market conditions, customer cannot perform buy and sell transaction if there is no demand and/ or supply on secondary market related to the Product that customer would like to transact.
- 5 Risiko Mata Uang / Currency Risk**

Risiko ini terjadi apabila mata uang Produk yang dimiliki atau dibeli oleh Nasabah berbeda dengan mata uang sumber investasi Nasabah. Nasabah dapat mengalami kerugian sebagai akibat dari pergerakan mata uang.
This risk occurs if currency of the Product owned or purchased by the customer is different with original currency of customer's source of fund. Customer may suffer loss from currency fluctuation.
- 6 Risiko Perubahan Peraturan / Risk of Change in Regulation**

Perubahan peraturan yang berkaitan dengan Produk, termasuk tapi tidak terbatas pada perpajakan Produk, dapat mempengaruhi nilai pengembalian dari Produk yang akan diterima oleh Nasabah.
Changes of regulation which are related with the Product, including but not limited to product taxation, can affect to the nominal return of the Product received by customers.
- 7 Risiko Pelunasan / Settlement Risk**

Seluruh bunga dan pokok Produk dibayarkan oleh Penerbit Produk kepada Bank Kustodian tempat Produk tersebut disimpan. Keterlambatan atas pembayaran bunga dan pokok Produk oleh Penerbit Produk dapat mengakibatkan penundaan pembayaran kepada Nasabah Produk tersebut.
All interest and principal of the Product are paid by the Product Issuer to the Custodian Bank where the Product is deposited. Delay in payment of interest and principal of the Product by the Product Publisher may result in delay of payment to the Customer of the Product.



Ilustrasi
Illustrations

Berikut merupakan gambaran beberapa skenario yang mungkin terjadi tetapi bukan secara komprehensif, skenario bukan proyeksi kinerja masa depan. Penggunaan nilai pasar adalah hipotetis dan untuk keperluan ilustrasi saja.
The examples below illustrate several possible scenarios but not presented comprehensively, they are not the projection of future performance. The use of market value is hypothetical and for illustrative purposes only

Contoh / Example:

Skenario 1: Nasabah Membeli Produk <i>Scenario 1: Customer Purchases Product</i>		INDON 52 NEW
Nilai Nominal / <i>Nominal Value</i>	USD100.000 / <i>USD100,000</i>	
Tanggal Transaksi / <i>Transaction Date</i>	20 September 2022	
Tanggal Penyelesaian / <i>Settlement Date</i>	23 September 2022	
Harga Beli Nasabah / <i>Offer Price</i>	101	
Jumlah Pokok / <i>Principal Amount</i>	$101/100 \times \text{USD}100.000 = \text{USD}101.000$ / $101/100 \times \text{USD}100,000 = \text{USD}101,000$	
Jumlah Hari Sejak Tanggal Kupon Terakhir / <i>Number of Days From Last Coupon Date</i>	3	
Bunga Berjalan / <i>Accrued Interest</i>	USD45,42 / <i>USD45.42</i>	
Total Nasabah Bayar / <i>Total Customer Paid</i>	USD101.045,42 / <i>USD101,045.42</i>	

Skenario 2: Nasabah Menjual Produk <i>Scenario 2: Customer Sells Product</i>		INDON 52 NEW
Nilai Nominal / <i>Nominal Value</i>	USD100.000 / <i>USD100,000</i>	
Tanggal Transaksi / <i>Transaction Date</i>	26 September 2022	
Tanggal Penyelesaian / <i>Settlement Date</i>	29 September 2022	
Harga Jual Nasabah / <i>Bid Price</i>	102	
Jumlah Pokok / <i>Principal Amount</i>	$102/100 \times \text{USD}100.000 = \text{USD}102.000$ / $102/100 \times \text{USD}100,000 = \text{USD}102,000$	
Jumlah Hari Sejak Tanggal Kupon Terakhir / <i>Number of Days From Last Coupon Date</i>	9	
Bunga Berjalan / <i>Accrued Interest</i>	USD136,25 / <i>USD136.25</i>	
Total Nasabah Terima / <i>Total Customer Received</i>	USD102.136,25 / <i>USD102,136.25</i>	



Ilustrasi Illustrations

Skenario 3: Nasabah Memegang Produk hingga Jatuh Tempo *Scenario 3: Customer Holds Product Until Maturity*

INDON 52 NEW

Nilai Nominal / <i>Nominal Value</i>	USD100.000 / <i>USD100,000</i>
Tanggal Jatuh Tempo / <i>Maturity Date</i>	20 September 2052
Harga Jual Nasabah / <i>Bid Price</i>	100
Jumlah Pokok / <i>Principal Amount</i>	$100/100 \times \text{USD}100.000 = \text{USD}100.000$ / $100/100 \times \text{USD}100,000 = \text{USD}100,000$
Total Nasabah Terima / <i>Total Customer Received</i>	USD100.000 / <i>USD100,000</i>

Skenario 4: Nasabah Memegang Produk hingga Tanggal Call-Back dari Penerbit Obligasi *Scenario 4: Holding until Call-Back from Bonds Issuer*

INDON 52 NEW

Nilai Nominal / <i>Nominal Value</i>	USD100.000 / <i>USD100,000</i>
Tanggal Call-Back Obligasi / <i>Bond Call Back Date</i>	20 Maret 2052 / <i>20 March 2052</i>
Harga Call-Back Obligasi / <i>Bond Call Back Price</i>	100
Jumlah Pokok / <i>Principal Amount</i>	$100/100 \times \text{USD}100.000 = \text{USD}100.000$ / $100/100 \times \text{USD}100,000 = \text{USD}100,000$
Total Nasabah Terima / <i>Total Customer Received</i>	USD100.000 / <i>USD100,000</i>

* *Perhitungan bunga yang harus dibayar adalah bagian dari bunga yang diterima pemegang produk sekarang sejak tanggal kupon terakhir.*
Calculation accrued interest is portion of interest earned by current product holder since last coupon date.

Contoh perhitungan di atas tidak memperhitungkan pajak penghasilan / *The above illustration does not incorporate income tax.*



Catatan *Disclaimer*

Produk SBN merupakan produk pasar modal dan bukan produk bank yang diterbitkan oleh Bank Commonwealth. Kewajiban produk SBN merupakan tanggung jawab penuh dari pihak penerbit. Produk SBN tidak diterbitkan dan tidak dijamin oleh Bank Commonwealth. Produk SBN ini tidak termasuk dalam cakupan objek program penjaminan dari Lembaga Penjamin Simpanan (LPS). Produk SBN memiliki risiko investasi tidak terkecuali kehilangan seluruh modal dan risiko nilai tukar mata uang asing apabila berinvestasi dalam produk SBN dalam mata uang asing, oleh sebab itu keputusan investasi dalam produk SBN ini sepenuhnya menjadi tanggung jawab Nasabah. Bank Commonwealth tidak memiliki kewajiban apapun atas kerugian investasi di produk SBN.

Government Bonds products are capital market products and not banking product issued by Bank Commonwealth. Government Bonds products are full responsibility of the product issuer. Government Bonds products are not issued and not guaranteed by Bank Commonwealth. Government Bonds products are not included as guaranteed object of Indonesia Deposit Insurance Corporation (LPS) guaranteed program. Government Bonds products have investment risk including loss all of principal and risk of exchange rate fluctuations, therefore all decision to invest in this Government Bonds product fully become customer responsibility. Bank Commonwealth shall not be liable in any loss from investing in Government Bonds products.

Layanan informasi lebih lanjut,
Silahkan kunjungi kantor cabang Bank Commonwealth terdekat
atau
Hubungi **Call CommBank 15000 30**
atau (6221) 2935 2935 untuk akses internasional.
Call CommBank siap melayani anda.

For more information,
Please visit the nearest Bank Commonwealth branch
or
*Contact **Call CommBank 15000 30***
or (6221) 2935 2935 for international access.
Call CommBank is ready serve you.