

Summary of Product and Service Information OCBC NISP Credit Card Version 90°N

Publisher Name	: PT Bank OCBC NISP Tbk	Product Type	: Consumer Credit
Product Name	: OCBC NISP 90°N Credit Card	Product Description	: Credit Card for faster miles collection to your dream destination
Currency	: Bills in rupiah		

Card Limit : Rp 20.000.000 - Rp 500.000.000

Advantages

Travel Miles from each of your retail transactions
Double Travel Miles for certain transactions abroad
Complimentary airport lounge every year
Contactless feature

Pre-Submission Requirements

Age of the primary cardholder	21-65 years
Age of the supplementary cardholder	17-65 years
Nationality	Indonesian Citizen or Foreign Citizen
Minimum Income	Rp 120.000.000 per year



Benefit		Risk
Benefit	Information	www.ocbcnisp.com/welcomepack
1. Travel Miles	Get 1 Travel Miles for every domestic retail transaction worth IDR 10,000 or overseas worth IDR 8,000. Double Travel Miles for overseas transactions (restaurants, transportation, hotels and flights). Every 1 Travel Miles can be exchanged for 1 GarudaMiles / 1 KrisFlyer / 1 AA BIG Points Travel Miles can also be exchanged for free annual fees and transaction rebates	1. Lost/Stolen Credit Cards and Misuse of Credit Cards <i>Cardholders are required to report to the Bank regarding loss/theft, and/or misuse of Credit Cards through the Call Center as soon as it is known that the loss/theft, and/or misuse of the Credit Card. The Bank is not responsible for all Card Transactions that occur before it is reported either orally or in writing regarding the loss/theft, and/or misuse of the Credit Card and, the Cardholder hereby expressly waives the right to sue the Bank for any losses that may arise</i>
2. Complimentary Airport Lounge access	Get 2 times the complimentary access to airport lounges abroad every year.	2. Exchange rate differences for transactions other than using the IDR currency <i>All transactions in foreign currency/foreign currency will be converted into Rupiah in accordance with the prevailing exchange rates at the Bank as of the transaction posting date. The Cardholder acknowledges and agrees that all invoices and payments are made in Rupiah. The Cardholder also agrees that for purchases and/or Cash Advances in foreign currencies, the exchange rate that is charged to the Cardholder is the exchange rate determined by Visa International and the exchange rate that applies at the Bank.</i>
3. Easier payment with contactless features and accepted worldwide	OCBC NISP 90°N card is equipped with contactless features for convenience, security and transaction speed. Cards are accepted worldwide, at more than 29 million merchants and service partners who work with VISA International	3. As a result of the Cardholder's inability to make payments on time <i>If the Cardholder does not pay the Minimum Payment on the Due Date, then for the delay the Cardholder is subject to:</i> 1. Late Fee with a value determined by the Bank and notified to the Card Holder from time to time. 2. Credit Cards will be blocked and cannot be used to make transactions within the period determined by the Bank unless payment has been made 3. The Combined Limit can be lowered if the arrears continue.
4. Worldwide Cash Access	In addition to freely withdrawing cash at all OCBC NISP branches, your OCBC NISP 90°N Credit Card can be used to withdraw cash at more than 1 million ATMs around the world, 24 hours a day and 7 days a week. You can withdraw cash up to 60% of your OCBC NISP 90°N Credit Card limit by visiting the nearest ATM and selecting the cash withdrawal menu using your Credit Card PIN.	4. Termination of services due to failure of periodic transaction payments (recurring payments) <i>1. The Bank is not responsible for disconnection of telephone/electricity/mobile/credit card/insurance, etc. or other risks as a result of not being able to make automatic monthly bill(s) payments, because the Bank has not received the value of the bill to be paid and/or other consequences beyond the control of the Bank. 2. For each automatic bill payment transaction based on this article, the Cardholder will be charged a fee in accordance with the provisions in force at the Bank. 3. If the Cardholder intends to stop this automatic monthly bill(s) payment facility, then the Cardholder is required to notify the Bank in writing regarding the start time of the termination and submitted no later than 7 (seven) working days prior to the start of the bill(s) payment period. concerned.</i>
5. Bill Payment Facility	Your OCBC NISP 90°N Credit Card can be used to pay monthly bills such as Telkom, PLN, PAM, TV subscriptions, buy mobile phone pre-paid vouchers and cash advances. The method is easy, you just need to visit the nearest OCBC NISP ATM and select the payment menu or purchase or withdraw cash using your Credit Card PIN.	
6. Bill Payment Flexibility	Your OCBC NISP 90°N Credit Card bill can be done by making a minimum payment of 5% of the total bill or IDR 50 thousand (whichever is higher)	
7. Bill Payment Methods	You can pay your OCBC NISP 90°N Credit Card bill by: Through Bank OCBC NISP ATMs or through the transfer menu on ATM Bersama or ATM Prima networks Through Internet Banking and Mobile Banking of Bank OCBC NISP Through cash deposits at all OCBC NISP branches Through Direct Debit by signing a standing instruction at all OCBC NISP Bank branches Through Giro Traffic (LLG)/Clearing, addressed to Bank OCBC NISP by stating OCBC NISP Credit Card number 90°N Through book transfer from OCBC NISP savings/current accounts in all OCBC NISP Bank branches	
8. Tanya OCBC NISP	We are ready to serve you 24 hours a day 7 days a week to get information about OCBC NISP 90°N Credit Card at 1500-9999	5. Collectibility Status <i>If the Credit Card is in collectibility status 2 ("Under Special Mention") to 4 ("Doubtful"), the Bank will:</i> 1) Charge Administration Fees and Interest; 2) Perform billing efforts to the Main Card Holder; 3) Blocking Credit Cards; 4) Billing all Credit Card bills that are in arrears, unbilled and/or not paid in full. 5) The Bank has the right to inform the collectability of Cardholders to other credit card Issuing Institutions or to the information management center organized by the Financial Services Authority.

Annual Fee (free of the first year fee)	Primary Card Rp1,000,000 per year, Supplementary Card: Rp500,000 per year
Retail Interest	1.75% per month, 21% per year
Cash Advance Interest	1.75% per month, 21% per year
Minimum Payment	5% of the bill or a minimum of IDR 50,000 (until 30 June 2023)
Cash Advance Fee	6% or a minimum of Rp100,000 (whichever is greater)
Late Payment Fee (Late Charge)	1% of the total bill, minimum Rp50,000 and maximum Rp100,000 (until 30 June 2023)
Over-limit Fee	6% of the excess limit, a minimum of Rp100,000 and a maximum of Rp250,000
Lost/Damage Card Replacement Fee	Rp100,000
Billing Statement Delivery Charge	Rp12,500 per billing
Transaction Copy Request Fee	Transaction Note Rp50,000, Monthly Bill Rp30,000, and Declined Check / Giro Fee Rp25,000
Duty Stamp Charged for Payments with Certain Amount	Payment amounted above Rp5,000,000 will be charge Duty Stamp Rp10,000
Credit Card Payment Costs through Teller at OCBC NISP Branch	Rp10,000
Installment Request Fee through One Mobile/other Channels	Rp15,000 per transaction
Installment Request Fee through Tanya OCBC NISP	Rp20,000 per transaction
Installment Payment Cancellation/Acceleration Fee	Rp200,000 per transaction
Transfer Fee	Rp10,000 to OCBC NISP Account Rp25,000 to another Bank Account
Travel Miles Redemption Fee	Rp10,000 for every request

1. Fill in the Application Form
2. Attach a photocopy of KTP/Passport
3. Attach a photocopy of NPWP
4. Attach a photocopy of the last 3 months bank statement/savings/pay slip/SPT
5. Attach a photocopy of another bank's credit card (optional)

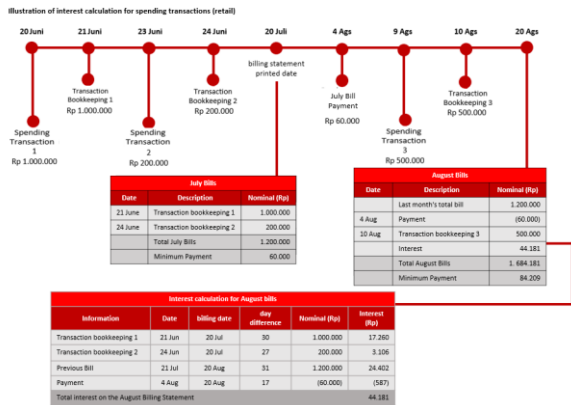
Questions and complaints can be submitted via:
Tanya OCBC NISP : 1500-999 or + 6221 26506300 (from overseas)
email : tanya@ocbcnisp.com

www.ocbcnisp.com

Simulation

Interest Calculation for Shopping Transactions (Retail):

Interest will be charged if the Cardholder pays less than the total of the new bills, or pays after the Due Date. Interest on Purchase Transactions is calculated based on the Posting Date of the transaction made. The interest rates that apply to purchase transactions are listed on the billing statement. Unpaid fees, penalties, or interest are not included in the interest calculation component. Interest will be charged on the next billing statement. For a complete interest calculation can be seen in the credit card interest calculations illustration.



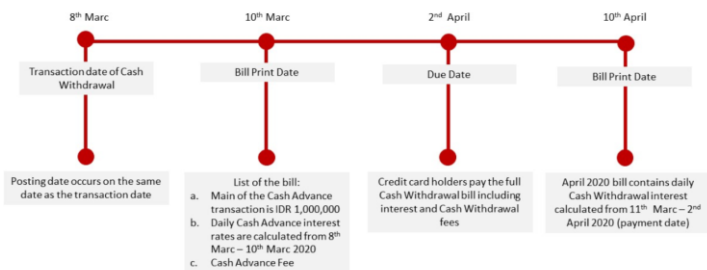
Credit card interest calculation formula = $\frac{\text{Number of transactions} \times \text{day difference} \times (1.75\% \times 12 \text{ months})}{365 \text{ days}}$

Day difference calculation formula = $(\text{Bill print date} - \text{Posting Date}) + 1 \text{ day}$

Interest Calculation for Cash Advance Transactions:

Interest for Cash Advance is charged and calculated from the Cash Advance Date until the full payment date of the Cash Advance transaction. The interest rates that apply to Cash Advance transactions are listed on the Billing Sheet. Unpaid fees, penalties, or interest are not included in the interest calculation component. For a complete interest calculation can be seen in the illustration of the Credit Card Interest Calculation.

Illustration of Cash Withdrawal Transaction Interest Calculation (Cash Advance) **



Interest Calculation Formula = $\frac{\text{Transaction Amount} \times \text{Different of Day} \times (1.75\% \times 12 \text{ months})}{365 \text{ Days}}$

Additional Information

Personal Identification Number

PIN is a secret code that is given to OCBC NISP credit card holders, functions for shopping transactions, cash withdrawals or bill payments at OCBC NISP ATMs.

Keep your PIN from abuse: do not write your PIN in any media, do not inform other parties including the Bank.

Cardholders can apply for a PIN through the One Mobile Application, or by SMS from the Cardholder's mobile number registered in the Bank's Credit Card system and will immediately receive a reply in the form of the desired PIN number.

• SMS Format:

OCBCNISP (space) SETPINCC (space) 4 Digit Final Credit Card # Date of Birth DDDMMYYYY # 6 Digit PIN You Want

Example = OCBCNISP SETPINCC 1234 # 14121990 # 180825

Send to 6477

• One Mobile App

Download the latest version of the Application and enjoy the ease of creating PIN

Contactless Features

Payment is easier with contactless features and is accepted worldwide. OCBC NISP Platinum Credit Card is equipped with contactless features for convenience, security and transaction speed.

Allowance for Payment Time

If the Credit Card bill due date coincides on Saturdays / Sundays or National Holidays or Joint Leave Days that have been officially declared by the Government of the Republic of Indonesia, Bank OCBC NISP provides allowance for payment to Cardholders until the nearest official Business Day thereafter.

Error on Bill Sheet

If you doubt or do not acknowledge the transaction printed on the billing statement, immediately contact TANYA OCBC NISP no later than 45 calendar days from the date of printing the Billing Sheet and submit by mail by informing the following data:

- Your card name and number

- Transaction details and amount to be refunded

- Transaction date

- Reasons for rebuttal

- your signature

- Disclaimer please send to:

OCBC NISP Card Center

PT. Bank OCBC NISP Tbk.

Unsecured Loan Division

Jl. Gunung Sahari 7 No. 36 (Gedung Gunsa 3) Central Jakarta 10720

Transactions Overseas

Every transaction made using a foreign currency will be converted into Rupiah on the accounting date based on the exchange rate determined by Bank OCBC NISP and VISA or MasterCard International. Differences in exchange rates are possible due to fluctuations in exchange rate changes.

Lost or Stolen Card

Immediately report the loss of your Credit Card to TANYA OCBC NISP 1500-999 from Indonesia or 6221 26506300 (from abroad) . Every transaction that takes place prior to reporting to the Bank will be your full responsibility. Contact TANYA OCBC NISP Call 1500-999.

Transfer of Outstanding Balance

Bank OCBC NISP has the right to move the outstanding balance to a third party.

Card Closing and Cancellation

Your credit card will be automatically renewed. If you want to cancel your membership, you must notify us at the latest 1 (one) month before your credit card has expired.

With certain considerations, Bank OCBC NISP has the right not to extend the validity period of your credit card.

Bank OCBC NISP also has the right to cancel your credit card at any time if your card account records are not good or for other reasons.

Ties to Terms and Conditions

By signing and using your credit card, you are bound by the terms and conditions set by Bank OCBC NISP. It is recommended that you understand the information contained in the Terms and Conditions at ocbcnisp.com/welcomepack. If it is not clear with the information in it, you can contact the 24-hour TANYA OCBC NISP service.

Disclaimer (important to read):

- 1. You hereby declare that you have read, received explanations, understood and comprehend the products and/or services in accordance with this Product and/or Service Information Summary ("Summary") and have known, understood and accepted all the consequences of the products and/or services including all the benefits, risks and costs involved.*
- 2. This summary is only means for information, not intended as an official offer for a products and/or services. If there is a discrepancy between this Summary and the agreement and/or terms and conditions related to products and/or services ("Agreement"), then the Agreement shall prevail*
- 3. Bank OCBC NISP has the right to refuse your products and/or services application if it does not meet the requirements and applicable laws and regulations*
- 4. You must read this Summary carefully and may contact Bank OCBC NISP if you have further questions regarding the products and/or services contained in this Summary.*
- 5. This summary has been adapted to the provisions of the laws and regulations including the provisions of the Financial Services Authority regulations.*

Employee/Officer Explaining

(name)

Consumer

(name)



PT Bank OCBC NISP Tbk is licensed and supervised by Otoritas Jasa Keuangan

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