

□ **GENERAL CONDITIONS OF TAKA DIGITAL OCBC NISP**

I. **Definition**

1. **BANK** is PT Bank OCBC NISP Tbk, a limited liability company established under the laws of the Republic of Indonesia, which has been registered and supervised by the Financial Services Authority.
2. **Customer** is a person/body that has an Account with the BANK.
3. **TAKA Digital OCBC NISP** is a term savings account that can be opened through internet banking, ONE Mobile application, RM Mobile or future available applications owned by the BANK.
4. **TAKA Hadiah OCBC NISP** is a term savings account that requires the Customer to deposit a certain amount of funds within a specified period as determined by the BANK, by receiving the reward at the beginning of account opening and funds saved by the Customer during the savings period can be withdrawn at the end of the period/ maturity of the deposit.
5. **TAKA Bunga OCBC NISP** is a product of **TAKA Bunga Pasti** or **TAKA Bunga** (according to the Customer's choice) which is a term savings account, where the Customer is required to deposit a certain amount of funds within a specified period of time as determined by

the BANK, and funds saved by the Customer during the savings period can be withdrawn at the end of the period/maturity of the deposit.

6. **TAKA Fix Instalment OCBC NISP** is a term savings where the Customer deposits a number of funds in accordance with the Customer's choice and with a fixed value for a certain period as determined by the BANK, and funds saved by the Customer during the savings period can be withdrawn at the end of the period/maturity of the deposit.

II. **General**

1. The amount of the target fund and time period are determined at the time of opening TAKA Digital OCBC NISP and are subject to the prevailing terms and conditions of the BANK. The Customer agrees that the agreed target fund and time period cannot be changed by the Customer.
2. The Customer agrees that for this TAKA Digital OCBC NISP product, the BANK has the right to determine the interest rate, minimum amount of target funds, monthly deposit amount, administrative fees, and other fees in accordance with the prevailing provisions of the BANK that are informed to the

Customer.

3. The Customer agrees that changes on the interest rate can result in changes on the amount of the monthly deposit to reach the target fund according to the period specified by the Customer at the time of opening TAKA Digital OCBC NISP.
4. The monthly deposit period is equal to the number of months of the placement period and the monthly deposit date on each month is the same as the opening date of TAKA Digital OCBC NISP and maturity date.
5. The Customer must have a relation account in the form of a savings or current account at the BANK as means of payment of monthly deposit, charging administrative costs and collecting the withdrawal of TAKA Digital OCBC NISP.
6. The relation account shall be in the same currency as the opened TAKA Digital OCBC NISP.
7. The Customer provides the BANK power and authorisation to debit the Customer's relation account in the amount of the monthly deposit of TAKA Digital OCBC NISP that has been determined.
8. If the funds in the Customer's relation account are insufficient to debit the TAKA Digital OCBC NISP monthly deposit, the Customer will be subject to

arrears administrative fees in accordance with the prevailing provisions of the BANK.

9. The proceeds of the withdrawn TAKA Digital OCBC NISP which consists of all monthly deposits that have been deposited plus interests shall be made at once at maturity.
10. The maturity date is 1 (one) month after the date of the last monthly deposit.
11. The interests received by the Customer will be subject to interest tax in accordance with applicable tax regulations.
12. Each of the opening of TAKA Digital OCBC NISP must be accompanied by the first monthly deposit.
13. In the event that a Customer who owns TAKA Digital OCBC NISP deceased, the target funds to be received by the legally appointed beneficiary is the amount of monthly deposits that have been paid, plus interests on those monthly deposits, and reduced by fines (if any).
14. In the event that the Customer who owns TAKA Digital OCBC NISP closes and withdraws before maturity, then:
 - a) Targeted Funds. The target funds that will be received by the Customer is the total of monthly

deposits that have been paid.

b) Interests. Payment of interests shall be made in accordance with the prevailing provisions on interest payments of the BANK, by taking into account the following conditions:

- The interest is not paid if there is a closing and withdrawal of TAKA Digital OCBC NISP account before maturity on the first year period; or
- The interest is paid 75% of the total interest at time of closing and withdrawal of TAKA Digital OCBC NISP account before maturity, if the closing is carried out on the second year period; or
- The interest is paid in full 100% of the total interest at time of closing and withdrawal of TAKA Digital OCBC NISP account before maturity, if the closing is carried out on the period starting from the third year.

c) Fines. Penalties and fines (if any) are in accordance with the prevailing provisions of the BANK.

15. The closing and withdrawal of TAKA Digital OCBC NISP

before maturity can only be carried out at the BANK's branch offices.

16. TAKA Digital OCBC NISP will be closed automatically when there are monthly deposit arrears of more than 6 (six) months whereas monthly deposits paid by the Customer (without obtaining interest) will be credited to the Customer's relation account at the BANK after deduction of penalties and fines (if any).
17. The Indonesian Deposit Insurance Corporation (LPS) guarantees the Customer's deposits in the form of savings, term deposits, current accounts, certificates of deposit, and other forms equivalent to it.
18. These General Conditions on TAKA Digital OCBC NISP shall be integral and inseparable parts of (i) the opening application of TAKA Digital OCBC NISP; (ii) Terms and Conditions of Account Opening and Management of PT Bank OCBC NISP, Tbk; (iii) General Terms and Conditions for E-Banking Services; (iv) prevailing procedures of Bank OCBC NISP, including all prevailing laws and regulations of the Republic of Indonesia.
19. The granting of power of attorney related to the

opening of TAKA Digital OCBC NISP shall not be revoked or withdrawn by the Customer or beneficiaries of the Customer, and shall not expire for any reason whatsoever including for reasons of expiration of power of attorney as referred to in Article 1813, Article 1814 and Article 1816 of the Indonesian Civil Code.

20. The BANK has the right and authority to amend, add and/or reduce these General Conditions of TAKA Digital OCBC NISP through the application, Bank offices or other media as determined by BANK by observing the prevailing laws and regulations.

III. Specific for TAKA Bunga OCBC NISP

1. For opening of TAKA Bunga OCBC NISP through RM Mobile, there are 3 available currencies namely IDR, USD and SGD.
2. For opening of TAKA Bunga OCBC NISP through internet banking and the ONe Mobile application, it is only available in IDR.
3. TAKA Bunga OCBC NISP interest rate is fixed for the first year, the next period or year may change according to the prevailing policy of the BANK.
4. The interest rate of TAKA Bunga Pasti is fixed until

the end of the period/maturity of deposit.

IV. Specific for TAKA Hadiah OCBC NISP

1. TAKA Hadiah OCBC NISP is available in IDR.
2. Interest rate of TAKA Hadiah OCBC NISP is fixed for the first year, the next period or year may change according to prevailing policy of the BANK.
3. In the event that the Customer wishes to take part in special promotional program organised by the BANK, the Customer shall be required to pay the monthly deposits of several times of instalments at once in advance, in accordance with the prevailing provisions of the BANK.

V. Specific for TAKA Fix Instalment OCBC NISP

1. TAKA Fix Instalment OCBC NISP is only available in IDR currency.
2. TAKA Fix Instalment OCBC NISP monthly deposits are fixed during the savings period.
3. Interest rate of TAKA Fix Instalment OCBC NISP is fixed for the first year, the next period or year may change according to prevailing policy of the BANK.
4. The funds withdrawn at maturity of TAKA Fix

Instalment OCBC NISP are monthly deposits during savings period plus interest.

□ **CONDITIONS OF THE TAKA HADIAH OCBC NISP PROGRAM**

1. The Customer is fully informed and aware that the reward received by the Customer in the Taka Hadiah OCBC NISP Program ("**Reward**") is a conditional reward, so that the Reward shall only become the full property of the Customer if the Customer has fulfilled all conditions of the TAKA Hadiah OCBC NISP Program.
2. If the Customer provide instruction to the BANK to terminate participation in the TAKA Hadiah OCBC NISP Program ("**Program**") or the savings account of the Customer is closed or being closed for any reason whatsoever before the period of the Program selected, the Customer will be charged a penalty fee of the amount stipulated on the selected scheme. Specifically for the closing of a savings account, the Customer is also required to pay the closing fee of the account in the amount according to prevailing regulations of Bank as informed to the Customer through the application, website, BANK offices or other media as determined by the BANK by observing the prevailing laws and regulations.

3. In an event according to point 2 above occurs or at any time the BANK is ordered or required by law to block or withdraw or close the savings account or the TAKA Hadiah OCBC NISP account, which resulting in the BANK being unable to debit funds to settle penalty fee and account closing fee according to point 2 above, the Customer hereby agrees and continues to warrant to settle the obligation(s) in accordance with point 2 to the BANK. Within a maximum period of 5 (five) working days after receiving a notification from the BANK, the Customer is obliged and warrant to settle the obligation(s) to the BANK.
4. If the Customer is unable to deposit or repay the penalty fee and account closing fee within the period specified above, the Customer hereby provide full power and authority to the BANK to debit and set-off the proceeds of the debiting with the penalty fee and account closing fee outstanding by the Customer to the BANK as well as to take legal action against the Customer or beneficiaries of the Customer.
5. In order to guarantee the settlement of Customer's obligations in the future, the Customer agrees that a debit instruction from the Customer to the BANK on the Customer's account(s) at the BANK is valid, therefore

it is not required for a special power of attorney to the Bank.

6. Funds deposited in this Program cannot be used as any form of credit collateral.
7. Customer agrees that if the agreed Reward is not available due to any reason, the BANK has the right to replace it with other types of rewards of equal value that will be informed to the Customer through the application, website, BANK offices or other media as determined by the BANK by observing the prevailing laws and regulations.
8. In the event of the deceased of the Customer within the selected Program period, by law (i) this Program will end automatically, (ii) all Customer's obligation(s) will be assigned to the beneficiary (beneficiaries) of the Customer and (iii) all terms and conditions of the BANK related to the Program, including all related and applicable provisions/procedures at the BANK as well as the prevailing laws and regulations will bind to the beneficiary (beneficiaries) of the Customer.
9. **Special Reward in the Form of Cashback.** The Reward will be received by the Customer at a maximum of 5 (five) Business Days from the opening of the TAKA Hadiah OCBC

NISP account or from the time of the first deposit was successfully debited.

10. **Specific on Rewards in the Form of Vehicles.** The

Customer agrees that:

- a) The Reward, including specification and colour, are as determined by the BANK and cannot be cashed or exchanged in any other form.
- b) The Customer will receive physical Reward based on Off the Road condition.
- c) Administration costs of vehicle registration (STNK), certificate of ownership of motor vehicle (BPKB), Vehicle Tax, Transfer of Name, Insurance and other costs are the responsibility of the Customer.
- d) Availability of rewards for areas outside Jakarta depends on the availability of the showrooms in the city concerned so as to allow delays in the delivery of the Reward.
- e) The Customer will receive the reward at a maximum of 21 Working Days since the opening of the TAKA Hadiah OCBC NISP account or from the time of the first deposit was successfully debited.

11. **Specific for Reward other than Cashback and Vehicles.**

The Customer agrees that (i) rewards, including specifications and colours, are in accordance with

those determined by the BANK and cannot be cashed or exchanged in any other form; and (ii) the Customer will receive the reward at a maximum of 21 Working Days from the opening of the TAKA Hadiah OCBC NISP account or from the time of the first deposit was successfully debited.

❖ **STATEMENT AND AGREEMENT OF CUSTOMERS**

1. All data and information that is filled in and contained on the application for opening this TAKA Digital OCBC NISP including the document(s) that I/We have attached are complete, correct, current and still valid. If in the future there is an error and/or change to the data, information and/or document(s), I hereby release the BANK from all demands, claims or lawsuits for any reason whatsoever in relation to errors in the data and/or document(s) and immediately submit the latest and current data and/or document(s) to BANK.
2. The BANK has the right to examine the accuracy of the data that I/We have provided.
3. The Customer understands and agrees that if the Customer receives an irregular interest rate, that is among others exceeding the guaranteed interest rate or distribution in a form of cash by the BANK provided on relation to the collection of funds by the BANK and

calculated as interest, then the Customer's deposit is not included in the LPS insurance program.

4. I/We declare that I have accepted, read, understood, agreed, and am willing to submit to and be bound by The General Conditions on TAKA Digital OCBC NISP including all of its amendments and renewals (General Conditions of TAKA Digital OCBC NISP); Terms and Conditions of Account Opening and Management of PT Bank OCBC NISP, Tbk; and prevailing procedures of the BANK regarding TAKA Digital OCBC NISP, including all prevailing laws and regulations.
5. I/We declare that BANK has provided sufficient and adequate explanation regarding the characteristics of the TAKA Digital OCBC NISP and I/We have understood and comprehended all the consequences of using the TAKA Digital OCBC NISP, including the benefits, risks and inherent costs.
6. I agree that any approval given in electronic form, such as a tick mark, OTP and other forms that have the same purpose as in the BANK application constitutes perfect, legal and binding evidence even such agreements are not stipulated in a document affixed with wet signature/electronic signature.

7. I/We understand that these General Conditions on TAKA Digital OCBC NISP are made in Indonesian language and can be translated in other languages. In the event that there is a discrepancy in interpretation between the Indonesian language and the foreign language texts, the Indonesian language text will prevail.

THESE GENERAL CONDITIONS ON TAKA DIGITAL OCBC NISP HAVE BEEN ADJUSTED TO THE PROVISIONS OF THE PREVAILING LAWS AND REGULATIONS INCLUDING THE PROVISIONS OF THE FINANCIAL SERVICES AUTHORITY REGULATIONS.

I hereby declare that (i) my personal data that I have provided to Bank OCBC NISP is true and current; (ii) Bank OCBC NISP has provided sufficient explanation regarding the characteristics, risks, benefits and costs of TAKA Digital OCBC NISP; (iii) I have read, understood, agreed to the General Conditions on TAKA Digital OCBC NISP, including all risks and conditions of the TAKA Digital OCBC NISP and its other related documents; and (iv) every approval that I have provided in electronic form, such as a tick mark, OTP and other forms that have the same purpose as in the BANK application constitutes

PT Bank OCBC NISP, TBK is registered and supervised by the Financial Services Authority and is a participant of LPS Guarantee

perfect, legal and binding evidence even though I have not stipulated such agreements in a document which is affixed by wet signature/electronic signature.

NOTE TO THE WORKING UNIT OF THE APPLICANT/PROJECT DEVELOPER

1. The conditions of the TAKA DIGITAL ABOVE are general conditions therefore they apply to Customers who choose TAKA BUNGA and TAKA HADIAH.
2. IF the Customer choose TAKA HADIAH, therefore provisions of TAKA HADIAH below must appear and agreed to by the Customer.
3. Please ensure that every tick box must be completed by the Customer.
4. For opening via ONe Mobile because there is no signature column, it is replaced by providing a tick mark by the Customer, whereby if the Customer does not provide a tick mark, the Customer cannot continue to the next page.
5. For opening through RM Mobile, a statement will be sent by email. The mechanism needs to be considered so that Bank

OCBC NISP has evidence that the Customer has provided approval of these Terms and Conditions.

Important !

This note is for internal discussion purposes only and must be removed when developing these TAKA Terms and Conditions.