

TERMS AND CONDITIONS OF
TANDA 360° KOMUNITAS
PT Bank OCBC NISP Tbk
("Bank OCBC NISP")

1. The balance's terms of Tanda 360° Komunitas product:

Initial deposit	Rp. 200,000
Average Minimum Balance per Month (Average Balance)	Rp. 10,000,000
Monthly fee below average minimum balance	Rp. 12,500
Account closing fee	Rp. 100,000

2. Proof of mutation of Tanda 360° Komunitas account can be in the form of a savings book/statement/electronic statement (e-statement) according to the Customer's choice.
3. Tanda 360° Komunitas interest rate is given in accordance with the applicable provisions of Bank OCBC NISP which is informed to the Customer through the Bank OCBC NISP's office or other media by taking into account the prevailing laws and regulations.

4. The benefits that can be obtained by the Customer are as follows:
 - a. Free of charge cash withdrawal fees at OCBC NISP ATMs
 - b. Free of charge cash withdrawal fees at Prima, Bersama and OCBC Singapore ATMs.
 - c. Free of charge of interbank transfers via:
 - i. ATM OCBC NISP, ATM Bank Jaringan Prima & Bersama
 - ii. Internet & Mobile Banking OCBC NISP (only for LLG/On Line)
 - d. Free of shopping/debit fees at merchants with Visa and Debit BCA logos

5. Free transfer's fee via Internet & Mobile Banking OCBC NISP (LLG/On Line) which is carried out by using a refund system and is credited by accumulation on the following month.

6. The cash withdrawal limit as referred to in point 4.b and interbank transfers as set forth in point 4.c above applies to a maximum of 30 (thirty) times of transactions per month and only applies if the balance after the transaction is above or equal to Rp.

10,000,000 (ten million Rupiah), valid in the current month, and does not accumulate to the following month. If the Customer makes a cash withdrawal or interbank transfer transaction that exceeds the predetermined limit, then the Customer will be charged a fee(s) in accordance with the applicable provisions in Bank OCBC NISP.

7. Bank OCBC NISP based on its discretions and considerations, has the right to stop giving benefits as referred to in item 4 above or close the Customer's account if the transaction is deemed irregular.
8. The Customer hereby agrees to release Bank OCBC NISP from all responsibilities, demands, lawsuits and/or claims for actions taken by Bank OCBC NISP in accordance with provisions in points 6 and 7 above.
9. If within 90 (ninety) calendar days from the opening date of the Tanda 360^o Komunitas account the Customer does not make an initial deposit, the Tanda 360^o Komunitas account will be closed automatically.

10. In the event that the Tanda 360⁰ Komunitas account is included in a program, in addition to the Terms and Conditions of the Tanda 360⁰ Komunitas, the program's terms and conditions shall apply to the Customer.
11. Bank OCBC NISP has the right and authority to change, reduce and/or add to these Terms and Conditions of Tanda 360⁰ Komunitas with a notification through the Bank OCBC NISP's office or other media determined by Bank OCBC NISP by taking into account the prevailing laws and regulations.
12. These Terms and Conditions of Tanda 360⁰ Komunitas and all amendments and/or updates thereof ("Terms and Conditions of Tanda 360⁰ Komunitas") constitute integral and inseparable part of (i) the Account Opening Form; (ii) Terms and Conditions of Account Opening and Arrangement of PT Bank OCBC NISP, Tbk; (iii) General Terms and Conditions for E-Banking Services; (iv) and the procedures applicable at Bank OCBC NISP related to Tanda 360⁰ Komunitas, including all prevailing laws and regulations.

13. By agreeing to the Terms and Conditions of Tanda 360^o Komunitas:

- a. The Customer states that he/she has received a complete and adequate explanation from Bank OCBC NISP regarding the characteristics of the product and has understood and accepted all of the consequences of using this product, including the associated benefits, risks and costs;
- b. The Customer states that she/he has accepted, read, understood, agreed and is willing to comply with and be bound by (i) these Terms and Conditions of Tanda 360^o Komunitas, (ii) Terms and Conditions of Account Opening and Arrangement of PT Bank OCBC NISP, Tbk; (iii) General Terms and Conditions of E-Banking Services; (iv) as well as procedures applicable to Bank OCBC NISP related to this product, including all prevailing laws and regulations; and
- c. The Customer acknowledges that every approval that the Customer have provided in electronic form, such as a tickmark, OTP and other forms that have the same purpose in the Bank OCBC NISP application constitutes perfect, legal and binding evidence even though such agreements are not stipulated in a

document affixed with the wet signature/electronic signature.

14. These Terms and Conditions of TANDA 360° Komunitas are made in Indonesian language and can be translated into other languages. In the event that there is a discrepancy in interpretation between the Indonesian language text and the foreign language text, the Indonesian language text will prevail.

THESE TERMS AND CONDITIONS OF TANDA 360° KOMUNITAS HAS BEEN ADJUSTED TO BE IN ACCORDANCE WITH THE LAWS AND REGULATIONS INCLUDING THE REGULATIONS OF THE FINANCIAL SERVICES AUTHORITY.

PT Bank OCBC NISP, Tbk is registered and supervised by the Financial Services Authority and the insured member of Indonesia Deposit Insurance Corporation (LPS)