

TERMS AND CONDITIONS OF

TANDA 360 PLUS DIGITAL

PT Bank OCBC NISP Tbk

("Bank OCBC NISP")

1. Tanda 360 Plus Digital product terms and conditions:

Provisions	Tanda 360 PLUS DIGITAL											
Currency	IDR	USD	SGD	AUD	JPY	EUR	HKD	CHF	GBP	CAD	NZD	CNH
Initial deposit	200,000											
Average Minimum Balance per Month	Equivalent to IDR 1,000,000											
Fees below average minimum balance	Equivalent to IDR 12,500											
Monthly Admin Fee	Free Monthly Admin Fee											
Closing Fee	100,000											

2. Base currency and currency for Tanda 360 Plus Digital accounts to be opened are as follows:

Base currency : IDR

Currency for Tanda 360 Plus Account: USD, SGD, HKD, EUR, JPY, AUD, GBP, CAD, CHF, NZD and CNH

3. Proof of Tanda 360 Plus Digital account mutation can be in the form of a statement/electronic statement (e-statement) according to the Customer's choice.

4. Tanda 360 Plus Digital product is only intended for Customers who do not have CIF at Bank OCBC NISP yet. The Customer is hereby responsible for all risks and losses that may arise in connection with the selection and releases Bank OCBC NISP, its Board of Directors and Bank OCBC NISP's employees from all losses, lawsuits, demands, protests, objections and responsibilities of any kind from any party whatsoever.

5. Tanda 360 Plus Digital interest rate is given in accordance with the applicable provisions of Bank OCBC NISP which is informed to the Customer through the application, Bank OCBC NISP's office or other media subject to the prevailing laws and regulations.

6. The benefits that can be obtained by Customers who choose IDR currency are as follows:
 - a. Free of charge for cash withdrawals at OCBC NISP ATMs
 - b. Free of charge for cash withdrawals at Bank Jaringan Prima ATMs, Bank Jaringan Bersama ATMs, and OCBC Singapore.
 - c. Free of charge for interbank transfers via:

- i. Internet and OCBC NISP Mobile Banking (only for LLG/On Line)
 - d. Free shopping/debit fees at merchants with the following logos:
 - i. Visa/Mastercard
 - ii. Debit BCA
 - iii. GPN
- 7. The limit for cash withdrawal transactions as referred to in point 6.b and interbank transfers as referred to in point 6.c above applies to transactions of a maximum of 30 (thirty) times per month and only applies if the balance after the transaction is above or the same with Rp. 1,000,000 (one 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 of Bank OCBC NISP.
- 8. Bank OCBC NISP, based on its discretions and considerations, has the right to stop giving benefits as referred to in paragraph 6 above or close the Customer's account if the transaction is deemed irregular.

9. 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 7 and 8 above.
10. If within 30 (thirty) calendar days from the opening date of the Tanda 360 Plus Digital account the Customer does not make an initial deposit, such Tanda 360 Plus Digital account will be closed automatically.
11. If the Tanda 360 Plus Digital account is included in a program, in addition to these Terms and Conditions of Tanda 360 Plus Digital, the program's terms and conditions will also apply to the Customer.
12. Bank OCBC NISP shall have the right and authority to change, reduce and/or add to these Terms and Conditions of Tanda 360 Plus Digital with notification via application, Bank OCBC NISP' office or other media as determined by Bank OCBC NISP subject to the applicable laws and regulations.
13. These Terms and Conditions of Tanda 360 Plus Digital and all its amendments and/or renewals ("Terms and Conditions

of Tanda 360 Plus Digital") shall constitute an integral and inseparable part of the (i) Account Opening Form; (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) and procedures applicable at Bank OCBC NISP regarding Tanda 360 Plus Digital, including all applicable laws and regulations.

14. By agreeing to these Terms and Conditions of Tanda 360 Plus Digital, then:

- 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 the consequences of using this product including its associated benefits, risks and costs;
- b. The Customer states that he/she has accepted, read, understood, agreed and is willing to comply with and be bound by (i) these Terms and Conditions of Tanda 360 Plus Digital, (ii) the 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 applicable laws and regulations; and

c. The Customer acknowledges and understands that every approval that the Customer gives in electronic form, such as a tickmark, OTP and other forms that have the same purpose on Bank OCBC NISP's application shall be a perfect, valid and binding evidence even such agreements are not written in a document affixed with the wet signature/electronic signature.

15. These Terms and Conditions of Tanda 360 Plus Digital are made in the Indonesian language and can be translated into other languages. In the event that there are differences in interpretation between the Indonesian language and the foreign language texts, the Indonesian language text will prevail.

THESE TERMS AND CONDITIONS OF TANDA 360 PLUS DIGITAL 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 has been registered and is supervised by the Financial Services Authority and the insured member of Indonesia Deposit Insurance Corporation (LPS)