

TERMS AND CONDITIONS OF

TANDA 360 PLUS

PT Bank OCBC NISP Tbk

("Bank OCBC NISP")

1. Tanda 360 Plus product terms and conditions:

PROVISIONS	TANDA 360 PLUS											
Currency	IDR	USD	SGD	AUD	JPY	EUR	HKD	CHF	GBP	CAD	NZD	CNH
Initial deposit	200,000	100	100	100	10,000	100	1,000	100	100	100	100	1,000
Average Minimum Balance per Month	Equivalent to IDR 10,000,000											
Fees Below Average Minimum Balance	Equivalent to IDR 12,500											
Monthly Admin Fee	Free Monthly Admin Fee											
Closing Fee	100,000	10	20	20	1,000	10	100	10	10	10	20	50

2. Customers can choose the base currency and currencies for Tanda 360 Plus account to be opened as follows:

1. **Base currency:**

- IDR USD SGD HKD EUR JPY
- AUD GBP CAD CHF NZD CNH

2. Currency for Tanda 360 Plus Account:

IDR	USD	SGD	HKD	EUR	JPY
AUD	GBP	CAD	CHF	NZD	CNH

3. Proof of Tanda 360 Plus account mutation can be in the form of a statement/electronic statement (e-statement) according to the Customer's choice.
4. In connection with the currency selection as referred to in paragraph 2 above, 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, claims, protests, objections and responsibilities in any form from any party whatsoever.
5. Tanda 360 Plus 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 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. OCBC NISP ATMs, Bank Jaringan Prima ATMs, Bank Jaringan Bersama ATMs
- ii. OCBC NISP Internet and 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 paragraph 6.b and interbank transfers as referred to in paragraph 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 equivalent 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 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 as irregular.

9. The Customer hereby releases Bank OCBC NISP from all responsibilities, demands, lawsuits and/or claims related to provisions in paragraphs 7 and 8 above.
10. If within 30 (thirty) calendar days from the opening date of the Tanda 360 Plus account the Customer does not make an initial deposit, the Tanda 360 Plus account will be closed automatically.
11. If the Tanda 360 Plus account is included in a program, in addition to these Terms and Conditions of Tanda 360 Plus, the program's terms and conditions shall apply to the Customer.
12. Bank OCBC NISP has the right and authority to change, reduce and/or add to these Terms and Condition of Tanda 360 Plus with notification through the Bank OCBC NISP's office or other media as determined by Bank OCBC NISP subject to prevailing laws and regulations.
13. These Terms and Conditions of Tanda 360 Plus and all of its amendments and/or renewals ("Terms and Conditions of Tanda 360 Plus") 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 the procedures applicable at Bank OCBC NISP related to Tanda 360 Plus, including all applicable laws and regulations.

14. By agreeing to these Terms and Conditions of Tanda 360 Plus:
 - 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, (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) and procedures applicable at Bank OCBC NISP related to this product, including all applicable laws and regulations; and
 - c. The Customer acknowledges that every approval that the Customer gives in electronic form, such as a tickmark, OTP and other forms that have the same purpose in Bank OCBC NISP's application is a perfect, valid and binding evidence even the agreements are not written in a document affixed with the wet

signature/electronic signature.

15. These Terms and Conditions of Tanda 360 Plus 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 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)