

TERMS AND CONDITIONS OF

TANDA JUNIOR

PT Bank OCBC NISP Tbk

("Bank OCBC NISP")

1. Tanda Junior product terms and conditions:

Currency	IDR	USD	SGD
Initial deposit	50,000	5	5
Minimum Average Balance per Month (Average Balance)	50,000	5	5
Monthly fee for the average balance below the minimum	50,000	5	5
Account closing fee	50,000	5	5

2. The Customer agrees to choose one of the currencies for Tanda Junior account to be opened, namely IDR, SGD and USD.
3. Proof of mutation of Tanda Junior's account shall be in the form of a savings book.
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 Junior interest rate is given in accordance with the applicable provisions at 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 the Customer are as follows:

a. Free monthly administration fee.

b. Especially for Tanda Junior account in IDR currency, the Customer can also get insurance protection free of charge of the insurance coverage premium that shall consist of:

i. In-patient/hospitalisation Insurance coverage for the Child

ii. Life insurance coverage for the Parent.

7. The amount of insurance coverage as referred to in paragraph 6.b above is in accordance with the value as stated in the valid Tanda Junior Insurance Participation Certificate.
8. The Customer hereby agrees to release Bank OCBC NISP from all responsibilities, demands, lawsuits and/or claims related to the provisions of paragraph 7 above.
9. If within 30 (thirty) calendar days from the opening date of the Tanda Junior account the Customer does not make an initial deposit, the Tanda Junior account will be closed automatically.
10. The Customer understands that if the child has passed 17 (seventeen) years of age, this Tanda Junior account will be converted into a regular savings account with the costs, benefits, risks and terms and conditions attached to the type of savings account opened in the future.
11. Bank OCBC NISP has the right and authority to change, add and/or reduce these Terms and Conditions of Tanda Junior by giving a notification through Bank OCBC

NISP's office or other media as determined by Bank OCBC NISP by taking into account the prevailing laws and regulations.

12. These Terms and Conditions of Tanda Junior and all amendments and/or renewals ("Terms and Conditions of Tanda Junior") are integral and inseparable parts 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 procedures applicable at Bank OCBC NISP relating to Tanda Junior, including all applicable laws and regulations.

13. By agreeing to these Terms and Conditions of Tanda Junior, 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 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) the Terms and Conditions of Tanda Junior, (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 shall be a perfect, valid and binding evidence even the agreements are not stated in a document affixed with a wet signature/electronic signature.

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

THESE TANDA JUNIOR TERMS AND CONDITIONS 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)