

TERMS AND CONDITIONS OF

TANDA PREMIUM

PT Bank OCBC NISP Tbk

("Bank OCBC NISP")

1. Tanda Premium product terms and conditions:

Initial deposit	Rp. 1,000,000
Minimum Average Balance per Month (Average Balance)	Rp. 50,000,000
Monthly Fee of below the minimum average balance	Rp. 100,000
Account closing Fee	Rp. 100,000

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

4. The benefits that can be obtained by the Customer are as follows:
 - a. Free of shopping/debit fees
 - b. Free of monthly administration fee.
 - c. Free of monthly fee for average balance below the minimum for the first 3 (three) months starting from the month when the Tanda Premium account was opened and thereafter, the Customer will be charged with the applicable fee at Bank OCBC NISP.
 - d. Free cash withdrawal fees at the ATM Bersama, Prima and OCBC Singapore networks with a minimum balance of Rp 50,000,000 after the transaction and a maximum of 10x transactions per month.
5. Bank OCBC NISP, based on its discretions and considerations, has the right to stop giving the benefits as referred to in paragraph 4 above or to close the Customer's account, if the transaction is considered irregular.
6. 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 the provisions in paragraph 5 above.

7. If within 30 (thirty) calendar days from the opening date of the Tanda Premium account the Customer does not make an initial deposit, the Tanda Premium account will be closed automatically.
8. If the Tanda Premium account is included in a program, in addition to the Terms and Conditions of Tanda Premium, the terms and conditions of the program will also apply to the Customer.
9. Bank OCBC NISP has the right and authority to change, reduce and/or add to these Terms and Conditions of Tanda Premium by giving a notification through the Bank OCBC NISP's office or other media as determined by Bank OCBC NISP by taking into account the prevailing laws and regulations.
10. These Terms and Conditions of Tanda Premium and all amendments and/or renewals ("Terms and Conditions of Tanda Premium ") 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 in

relation to Tanda Premium, including all applicable laws and regulations.

11. By agreeing to these Tanda Premium Terms and Conditions:
 - 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 Premium, (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 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.

12. These Terms and Conditions of Tanda Premium 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 PREMIUM 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)