

TERMS AND CONDITIONS OF

TANDA VALAS SGD

PT Bank OCBC NISP Tbk

("Bank OCBC NISP")

1. Terms and conditions of Tanda Valas SGD product:

Type of Foreign Currency	SGD
Initial deposit	SGD 500
Minimum balance	SGD 20
Fines below the minimum balance	SGD 2
Monthly Administration Fee	-
Account Closing Fee	SGD 20

2. Proof of Tanda Valas SGD's account mutation can be in the form of a savings book/statement according to the Customer's choice.
3. Tanda Valas SGD interest rate is given in accordance with the applicable provisions at 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 prevailing laws and regulations.

4. The exchange rate provision shall follow the prevailing exchange rate provision at Bank OCBC NISP.
5. To overbooking, the following conditions shall apply:
 - a. An overbooking in the same currency shall be free of charge;
 - b. An overbooking in a different currency will be subject to a buying and selling exchange rate that applies at Bank OCBC NISP on the day the currency is overbooked.
6. For transfers, the following provisions shall apply:
 - a. A transfer to another account in the same currency, will be subject to fees such as the telex fee, full amount fee and other fees that are applicable in Bank OCBC NISP;
 - b. A transfer to another account in a different currency, will be subject to the buying and selling rate, telex fee, full amount fee and other fees that are applicable in Bank OCBC NISP.
7. If within 30 (thirty) calendar days from the opening date of the Tanda Valas SGD account the Customer does not make the initial deposit, the Tanda Valas SGD account will be closed automatically.

8. In the event that the Tanda Valas SGD account is included in a program, in addition to the Terms and Conditions of Tanda Valas SGD, the program's terms and conditions shall also apply to the Customer.

9. Bank OCBC NISP has the right and authority to change, reduce and/or add to the Terms and Conditions of Tanda Valas SGD by providing a written notification at Bank OCBC NISP's office or other media as determined by Bank OCBC NISP subject to the prevailing laws and regulations.

10. These Terms and Conditions of Tanda Valas SGD and all amendments and/or renewals ("Terms and Conditions of Tanda Valas SGD ") shall be integral and inseparable parts of (i) the Account Opening Form, (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 the procedures that are applicable in Bank OCBC NISP related to this Tanda Valas SGD product, including all applicable laws and regulations.

11. By agreeing to the Terms and Conditions of Tanda Valas SGD:

- 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 received, read, understood, agreed and is willing to comply with and be bound by (i) these Terms and Conditions of Tanda Valas SGD, (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 in 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 stated in a document affixed with a wet signature/electronic signature.

12. These Terms and Conditions of Tanda Valas SGD 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 text will prevail.

THESE TANDA VALAS SGD 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)