

Ringkasan Informasi Produk Forward Linked Deposit (FLD)

| | Bahasa | Bahasa Inggris |
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| Penerbit/ Issuer | PT Bank OCBC NISP, Tbk. | PT Bank OCBC NISP, Tbk. |
| Nama Produk/ Product Name | Forward Linked Deposit (FLD) | Forward Linked Deposit (FLD) |
| Deskripsi/ Description | Forward Linked Deposit (FLD) adalah salah satu instrumen investasi jangka pendek yang merupakan <i>Structured Product</i> berupa kombinasi antara deposito berjangka (<i>time deposit</i>) dan instrumen <i>foreign exchange swap</i> . | Forward Linked Deposit (FLD) is a short-term investment instrument (<i>Structured Product</i>) in the form of a combination of time deposits and foreign exchange swap instruments. |
| Keunggulan Produk/ Product Feature | <ol style="list-style-type: none"> 1. Tingkat pengembalian yang lebih tinggi dibandingkan dengan deposito konvensional dan jangka waktu investasi yang relatif pendek (1 minggu s.d. 1 tahun). 2. 100% proteksi terhadap nilai pokok investasi. 3. Jangka waktu penempatan FLD relatif pendek mulai dari 1 minggu dengan minimum penempatan yang relatif kecil mulai dari 10.000 dalam mata uang dasar (khusus JPY 1.000.000 dan CNH 100.000). | <ol style="list-style-type: none"> 1. A higher rate of return compared to conventional deposits and relatively short investment period (1 week to 1 year). 2. 100% protection to the principal amount of investment. 3. Period of placement of FLD is relatively short starting from 1 week with a relatively small minimum placement starting from 10,000 in base currency (specifically JPY 1,000,000 and CNH 100,000). |
| Simulasi Produk/ Product Simulation | <ul style="list-style-type: none"> • Pada Tanggal Transaksi, dana nasabah harus <i>Good Fund</i>. • Pada Tanggal Penempatan, dana nasabah dalam Mata Uang Penempatan (FLD Currency) akan ditukar menjadi FLD Counter Currency (mata uang lawan) dengan menggunakan kurs tukar yang telah disepakati pada awal transaksi sesuai dengan tanggal penempatan valuta. • Dana nasabah dalam FLD Counter Currency ditempatkan sebagai deposito berjangka selama jangka waktu kontrak yang disepakati bersama. • Pada Tanggal Jatuh Tempo yang telah ditentukan, Pokok dan Bunga dalam FLD Counter Currency akan ditukar kembali menjadi | <ul style="list-style-type: none"> • On transaction date, customer must provide <i>Good Fund</i>. • On Placement date, customer's fund in placement currency (FLD currency) will be switch to FLD Counter Currency (pair currency) using an exchange rate agreed at the beginning of the transaction in accordance with the placement date of the currency. • Customer's fund in the FLD Counter Currency will be placed as time deposits during the contract period agreed upon. • On maturity date, principal, and interest in FLD Counter Currency will be switch back to placement currency (FLD Currency) using |

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|----------------------|--|----------------|-----|----------------------|-----|-------|-------------------|---------|-------------|-----------|--------|-----------|-------|-------------------|-------------|--------------------|-------------|---------------------|-------------|--------------|-----|----------------------|-----|-------|-------------------|---------|-----------------|-----------|--------|-----------|-------|-------------------|-------------|--------------------|-------------|---------------------|-------------|---|--------------|-----|----------------------|-----|-------|------------------|---------|-------------|-----------|--------|--------------|-------|------------------|-------------|----------------|-------------|---------------|-------------|--------------|-----|----------------------|-----|-------|-------------------|---------|-----------------|-----------|--------|--------------|-------|------------------|-------------|----------------|-------------|---------------|-------------|
| | <p>Mata Uang Penempatan (FLD Currency) dengan menggunakan kurs tukar untuk transaksi <i>Foreign Exchange Forward</i> (FLD Forward Rate) yang telah disepakati pada awal transaksi.</p> <p><u>Contoh transaksi FLD Valas - Valas:</u></p> <table border="1"> <tr><td>FLD Currency</td><td>AUD</td></tr> <tr><td>FLD Counter Currency</td><td>USD</td></tr> <tr><td>Tenor</td><td>1 bulan (31 hari)</td></tr> <tr><td>Nominal</td><td>AUD 100,000</td></tr> <tr><td>Spot Rate</td><td>0.7100</td></tr> <tr><td>Bunga FLD</td><td>1.75%</td></tr> <tr><td>Tanggal Transaksi</td><td>12 Feb 2020</td></tr> <tr><td>Tanggal Penempatan</td><td>14 Feb 2020</td></tr> <tr><td>Tanggal Jatuh Tempo</td><td>16 Mar 2020</td></tr> </table> <p>Pada tanggal Jatuh tempo, nasabah memperoleh: = AUD 100,000 + (100,000 x 1.75% x 31/365) = AUD 100,148.63 gross = AUD 100,118.90 (net)</p> <p><u>Contoh Transaksi FLD Valas – IDR :</u></p> <table border="1"> <tr><td>FLD Currency</td><td>IDR</td></tr> <tr><td>FLD Counter Currency</td><td>USD</td></tr> <tr><td>Tenor</td><td>1 bulan (30 hari)</td></tr> <tr><td>Nominal</td><td>IDR 100,000,000</td></tr> <tr><td>Spot Rate</td><td>15,650</td></tr> <tr><td>Bunga FLD</td><td>4.10%</td></tr> <tr><td>Tanggal Transaksi</td><td>05 Nov 2022</td></tr> <tr><td>Tanggal Penempatan</td><td>07 Nov 2022</td></tr> <tr><td>Tanggal Jatuh Tempo</td><td>07 Dec 2022</td></tr> </table> | FLD Currency | AUD | FLD Counter Currency | USD | Tenor | 1 bulan (31 hari) | Nominal | AUD 100,000 | Spot Rate | 0.7100 | Bunga FLD | 1.75% | Tanggal Transaksi | 12 Feb 2020 | Tanggal Penempatan | 14 Feb 2020 | Tanggal Jatuh Tempo | 16 Mar 2020 | FLD Currency | IDR | FLD Counter Currency | USD | Tenor | 1 bulan (30 hari) | Nominal | IDR 100,000,000 | Spot Rate | 15,650 | Bunga FLD | 4.10% | Tanggal Transaksi | 05 Nov 2022 | Tanggal Penempatan | 07 Nov 2022 | Tanggal Jatuh Tempo | 07 Dec 2022 | <p><i>an agreed exchange rate for Foreign Exchange Forward transaction in the beginning of transaction.</i></p> <p><u>Example of FLD Transaction FX – FX :</u></p> <table border="1"> <tr><td>FLD Currency</td><td>AUD</td></tr> <tr><td>FLD Counter Currency</td><td>USD</td></tr> <tr><td>Tenor</td><td>1 bulan (31hari)</td></tr> <tr><td>Nominal</td><td>AUD 100,000</td></tr> <tr><td>Spot Rate</td><td>0.7100</td></tr> <tr><td>FLD interest</td><td>1.75%</td></tr> <tr><td>Transaction Date</td><td>12 Feb 2020</td></tr> <tr><td>Placement Date</td><td>14 Feb 2020</td></tr> <tr><td>Maturity date</td><td>16 Mar 2020</td></tr> </table> <p><i>On maturity date, customer will receive:</i> = AUD 100,000 + (100,000 x 1.75% x 31/365) = AUD 100,148.63 gross = AUD 100,118.90 (nett)</p> <p><u>Example of FLD Transaction FX – IDR :</u></p> <table border="1"> <tr><td>FLD Currency</td><td>IDR</td></tr> <tr><td>FLD Counter Currency</td><td>USD</td></tr> <tr><td>Tenor</td><td>1 bulan (30 hari)</td></tr> <tr><td>Nominal</td><td>IDR 100,000,000</td></tr> <tr><td>Spot Rate</td><td>15,650</td></tr> <tr><td>FLD interest</td><td>4.10%</td></tr> <tr><td>Transaction Date</td><td>05 Nov 2022</td></tr> <tr><td>Placement Date</td><td>07 Nov 2022</td></tr> <tr><td>Maturity date</td><td>07 Dec 2022</td></tr> </table> | FLD Currency | AUD | FLD Counter Currency | USD | Tenor | 1 bulan (31hari) | Nominal | AUD 100,000 | Spot Rate | 0.7100 | FLD interest | 1.75% | Transaction Date | 12 Feb 2020 | Placement Date | 14 Feb 2020 | Maturity date | 16 Mar 2020 | FLD Currency | IDR | FLD Counter Currency | USD | Tenor | 1 bulan (30 hari) | Nominal | IDR 100,000,000 | Spot Rate | 15,650 | FLD interest | 4.10% | Transaction Date | 05 Nov 2022 | Placement Date | 07 Nov 2022 | Maturity date | 07 Dec 2022 |
| FLD Currency | AUD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FLD Counter Currency | USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 bulan (31 hari) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Nominal | AUD 100,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot Rate | 0.7100 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bunga FLD | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tanggal Transaksi | 12 Feb 2020 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tanggal Penempatan | 14 Feb 2020 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tanggal Jatuh Tempo | 16 Mar 2020 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FLD Currency | IDR | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FLD Counter Currency | USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 bulan (30 hari) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Nominal | IDR 100,000,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot Rate | 15,650 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bunga FLD | 4.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tanggal Transaksi | 05 Nov 2022 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tanggal Penempatan | 07 Nov 2022 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tanggal Jatuh Tempo | 07 Dec 2022 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FLD Currency | AUD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FLD Counter Currency | USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 bulan (31hari) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Nominal | AUD 100,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot Rate | 0.7100 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FLD interest | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transaction Date | 12 Feb 2020 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Placement Date | 14 Feb 2020 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity date | 16 Mar 2020 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FLD Currency | IDR | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FLD Counter Currency | USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 bulan (30 hari) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Nominal | IDR 100,000,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot Rate | 15,650 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FLD interest | 4.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transaction Date | 05 Nov 2022 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Placement Date | 07 Nov 2022 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity date | 07 Dec 2022 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | <p>Pada tanggal Jatuh tempo, nasabah memperoleh: = IDR 100,000,000 + (100,000,000 x 4.10% x 30/365) = IDR 100,336,986 gross = IDR 100,269,589 (net)</p> | <p><i>On maturity date, customer will receive: = IDR 100,000,000 + (100,000,000 x 4.10% x 30/365) = IDR 100,336,986 gross = IDR 100,269,589 (net)</i></p> |
| <p>Penting untuk diketahui (Risiko Produk dan Informasi Lainnya)/ Risk Product and Other Information</p> | <p>1. Risiko Likuiditas FLD tidak dapat dicairkan sebelum jatuh tempo. Apabila terjadi pencairan sebelum jatuh tempo, maka Bank tidak menjamin pengembalian pokok sebesar 100% (seratus persen).</p> <p>2. FLD tidak dapat diperpanjang (roll-over), sehingga setiap penempatan merupakan penempatan baru; dan</p> <p>3. FLD tidak bisa dijadikan sebagai jaminan kredit.</p> <p>4. Untuk transaksi FLD yang melibatkan IDR maka maksimal penempatan dana nasabah pada transaksi FLD hanya dapat dilakukan sebesar saldo harian rata rata selama 90 hari dari rekening dengan mata uang yang sama dengan mata uang yang ditransaksikan.</p> | <p>1. Liquidity Risk <i>FLD cannot be disbursed before maturity. If the disbursement happens before the maturity, Bank will not guarantee the return of 100% of the principal.</i></p> <p>2. <i>FLD cannot be rolled over, so each placement is a new placement; and</i></p> <p>3. <i>FLD cannot be used as a credit guarantee.</i></p> <p>4. <i>For FLD transactions involving IDR, the maximum placement of customer funds in FLD transactions can only be done in the amount of the average daily balance for 90 days from an account with the same currency as the currency transacted.</i></p> |

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| Tarif, Biaya dan Bunga/ Charges, Fee and Interest | <p>Bunga: Tingkat pengembalian yang dibayarkan <i>fixed</i> sesuai dengan perjanjian dalam kontrak transaksi dan dibayarkan pada saat jatuh tempo.</p> <p>Biaya:</p> <ol style="list-style-type: none"> 1. Tidak terdapat biaya yang dibebankan kepada Nasabah untuk penempatan pada produk ini. 2. Adanya Biaya akibat Pencairan Dipercepat dari tanggal jatuh tempo yang seharusnya yang telah disepakati (Early Termination), jika terjadi. Pada dasarnya pencairan FLD sebelum Tanggal Jatuh Tempo, tidak diperbolehkan. Jika pencairan FLD sebelum Tanggal Jatuh Tempo atas permohonan Nasabah tidak dapat dihindari, maka Nasabah wajib memberi ganti rugi kepada Bank terhadap segala kerugian, biaya, tagihan dan atau pengeluaran yang dapat terjadi akibat pencairan dipercepat tersebut, termasuk biaya pendanaan dan kerugian atau biaya yang timbul sebagai akibat dari pemutusan dan pembuatan kembali atas posisi perdagangan yang berkaitan secara penuh dan akan membayar biaya administrasi dan tagihan lainnya yang mungkin dikenakan kepada Bank (seluruhnya selanjutnya disebut "Biaya Pemutusan Sebelum Waktu"). | <p>Interest: <i>The rate of return paid is fixed in accordance with the agreement in the transaction contract and is paid when due.</i></p> <p>Fee:</p> <ol style="list-style-type: none"> 1. <i>There is no placement fee for this product.</i> 2. <i>Costs due to Early Termination if it occurs. Basically, FLD disbursement before maturity is not allowed. If FLD disbursement before maturity upon Customer's request cannot be avoided, the Customer is obliged to provide compensation to the Bank for any losses, costs, bills and or expenses that may occur as a result of the accelerated disbursement, including funding costs and losses or costs incurred as a result of termination and remaking of related trading positions in full and will pay administrative fees and other claims that may be charged to the Bank (all hereinafter referred to as "Termination Fees Before Time").</i> |
| Fasilitas / Channel | Transaksi dapat dilakukan di seluruh kantor cabang Bank OCBC NISP | <i>Transactions can be done at all Bank OCBC NISP branch offices.</i> |
| Persyaratan dan Tata Cara/ Term and Condition | <ol style="list-style-type: none"> 1. Nasabah yang baru pertama kali akan menempatkan dana dalam FLD wajib menerima, mengerti dan melengkapi dokumen antara lain: <ul style="list-style-type: none"> • Berita Acara Pertemuan (Call Report) • Kuesioner Profil Risiko Nasabah • Syarat & Ketentuan FLD • Product Highlight Sheet FLD | <ol style="list-style-type: none"> 1. <i>For 1st FLD transaction, customer must receive, understand, and submit the following documents:</i> <ul style="list-style-type: none"> • <i>Call Report (of the meeting between customer and RM)</i> • <i>Risk Profile Questionnaire</i> • <i>Term and Condition of FLD Product</i> • <i>Product Highlight Sheet FLD</i> |

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| | <ol style="list-style-type: none"> 2. Untuk penempatan selanjutnya nasabah akan menerima Indicative Term sheet dan hanya perlu melengkapi formulir penempatan FLD 3. Mata uang penempatan FLD disesuaikan dengan mata uang yang diperdagangkan di Bank OCBC NISP. 4. Pokok Penempatan Minimum: <ul style="list-style-type: none"> • 10.000 (EUR, GBP, AUD, NZD, CHF, CAD, SGD) • 100.000 (CNH) • 1.000.000 (JPY) • 100.000.000 (IDR) | <ol style="list-style-type: none"> 2. <i>For next placement, customer will only receive Indicative Term sheet and only require fulfilling the FLD placement form.</i> 3. <i>Currency of FLD placement can only be done accordingly to the currency available at Bank OCBC NISP.</i> 4. <i>Minimum placements:</i> <ul style="list-style-type: none"> • 10.000 (EUR, GBP, AUD, NZD, CHF, CAD, SGD) • 100.000 (CNH) • 1.000.000 (JPY) • 100.000.000 (IDR) |
| Mekanisme Pengaduan / Complaint Procedure | <p>Nasabah dapat menyampaikan pengaduan terkait dengan produk melalui:</p> <ol style="list-style-type: none"> 1. Call OCBC NISP di 1500 – 999 (dalam negeri) atau 021-26506300 (luar negeri) 2. Menghubungi Relationship Manager (RM) 3. Email ke callcenter@ocbcnisp.com 4. Click www.ocbcnisp.com | <p><i>Customers can submit complaints related to products through:</i></p> <ol style="list-style-type: none"> 1. <i>Call OCBC NISP di 1500 – 999 (domestic call) atau 021-26506300 (overseas call)</i> 2. <i>Contact Relationship Manager (RM)</i> 3. <i>Email to callcenter@ocbcnisp.com</i> 4. <i>Click www.ocbcnisp.com</i> |
| Disclaimer (penting untuk dibaca / important to read) | <ol style="list-style-type: none"> 1. Anda dengan ini menyatakan telah membaca, menerima penjelasan, mengerti dan memahami produk dan/atau layanan sesuai Ringkasan Informasi Produk dan/atau Layanan (“Ringkasan”) ini dan telah mengetahui, memahami serta menerima segala konsekuensi dari produk dan/atau layanan termasuk seluruh manfaat, risiko dan biaya-biaya yang melekat. 2. Ringkasan ini ditujukan hanya sebagai informasi dan tidak bertujuan untuk membentuk suatu dasar keputusan investasi. Kinerja masa lalu bukan merupakan indikasi kinerja masa depan. Setiap dokumen penawaran atas produk investasi terkait, tetap harus dipelajari secara lebih jauh. Setiap proyeksi, pendapat atau fakta statistik lainnya yang ditampilkan dalam informasi ini hanya merupakan suatu indikasi dan tidak dijamin dalam bentuk apapun. Anda harus menetapkan sendiri setiap keputusan sesuai dengan | <ol style="list-style-type: none"> 1. <i>You hereby acknowledge that you have read, received explanation, and understood the product and/or service as specified in this Summary of Product and/or Service Information (“Summary”) and have informed, understood and accepted any consequences of product and/or service including all inherent benefits, risks and costs.</i> 2. <i>This Summary is intended only as an information and does not aim to be a basis for investment decisions. Past performance is not an indication of future performance. Any proposal documents for the related investment products, must be analysed further. Any projections, opinions or other statistical facts displayed in this information are only an indication and are not guaranteed in any form. You must determine your own decisions in accordance with the needs and investment</i> |

| | Bahasa | Bahasa Inggris |
|---|--|--|
| | <p>kebutuhan dan strategi investasi dengan mempertimbangkan masalah hukum, pajak, dan akuntansi. Berdasarkan niat baik dan tanggung jawab moral, Bank OCBC NISP maupun setiap karyawannya tidak bertanggung jawab atas segala kerugian baik langsung maupun tidak langsung, ataupun sebagai konsekuensi yang timbul karena penggunaan dari dan ketergantungan atas Informasi ini dalam suatu keputusan investasi.</p> <p>3. Bank OCBC NISP berhak menolak permohonan produk dan/atau layanan Anda apabila tidak memenuhi persyaratan dan peraturan perundang-undangan yang berlaku. Bank OCBC NISP akan menyampaikan informasi penolakan dimaksud melalui sarana komunikasi yang telah Anda sampaikan kepada Bank.</p> <p>4. Anda wajib membaca dengan teliti Ringkasan ini dan dapat menghubungi Bank OCBC NISP dalam hal terdapat pertanyaan lebih lanjut mengenai produk dan/atau layanan yang terdapat dalam Ringkasan ini.</p> <p>5. Ringkasan ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan peraturan Otoritas Jasa Keuangan.</p> | <p><i>strategies by considering legal, tax and accounting issues. Based on good intentions and moral responsibility, Bank OCBC NISP and each of its employees are not responsible for any direct or indirect losses, or as a consequence arising from the use of and dependence on this information in an investment decision.</i></p> <p><i>3. Bank OCBC NISP reserves the right to reject your product and/or service application if it does not fulfil the requirements and the application of laws and regulations. Bank OCBC NISP will share the rejection information via the communication channel that you have submitted to the Bank.</i></p> <p><i>4. You have to carefully read this Summary and contact Bank OCBC NISP if there are further queries in respect of the product and/or service contained in this Summary.</i></p> <p><i>5. This Summary has been adjusted to be in accordance with the provisions of regulations including the regulations of Financial Service Authority.</i></p> |
| Informasi Tambahan / Additional Information | <p>Dalam hal terjadi perubahan terhadap biaya, manfaat, risiko, dan informasi lainnya yang tercantum dalam RIPLAY ini, kami akan memberikan informasi terkait dengan perubahan tersebut selambat-lambatnya 30 (tiga puluh) hari kerja sebelum berlakunya perubahan.</p> | <p><i>If there are any changes to the costs, benefits, risks and other information contained in this RIPLAY, we will provide information related to those changes no later than 30 (thirty) working days before the changes take effect.</i></p> |
| | <p>Ringkasan ini dibuat dalam bahasa Inggris dan bahasa Indonesia, dan dalam hal terdapat ketidaksesuaian atau pertentangan antara versi tersebut, versi bahasa Indonesia akan berlaku.</p> | <p><i>This Summary is made in English and Bahasa Indonesia, and in the event of inconsistency between the version, Bahasa Indonesia shall prevail.</i></p> |
| <p><i>PT Bank OCBC NISP Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan</i></p> | | |