

Ringkasan Informasi Produk Principal Protected Deposit – Double NO Touch (PPD - DNT)

| | Bahasa | Bahasa Inggris |
|--------------------------------------|--|---|
| Penerbit/ Issuer | PT Bank OCBC NISP, Tbk. | PT Bank OCBC NISP, Tbk. |
| Nama Produk/ Product Name | Principal Protected Deposit – Double NO Touch (PPD - DNT) | Principal Protected Deposit - Double NO Touch (PPD - DNT) |
| Deskripsi/ Description | <p>Principle Protected Deposit – Double NO Touch (PPD - DNT) adalah produk investasi yang merupakan kombinasi antara produk simpanan dalam valuta asing (deposito) dengan produk <i>option</i> nilai tukar valuta asing dimana tingkat pengembalian berdasarkan performa dari pergerakan <i>Underlying Reference</i> (bukan <i>fixed return</i> seperti deposito traditional). <i>Principle</i> dari penempatan atas produk PPD - <i>Double No Touch</i> akan terlindungi 100%</p> <p>Produk PPD DNT sendiri dibagi menjadi 2, yakni:</p> <p>Principal Protected Deposit (PPD) - DNT American Style adalah produk investasi yang memberikan peluang tingkat pengembalian maksimum, apabila harga <i>Spot Underlying Instrument</i> selama periode observasi (<i>Trade Date</i> s.d. <i>Fixing Date</i> dan <i>Time</i>) bergerak didalam <i>range</i>, tidak menyentuh batas bawah dan batas atas yang telah ditentukan dan disepakati oleh kedua belah pihak, Investor dan Bank</p> <p>Principal Protected Deposit (PPD) – DNT European Style adalah produk investasi yang memberikan peluang tingkat pengembalian maksimum, apabila harga <i>Spot Underlying Instrument</i> pada Tanggal dan Waktu Penentuan (<i>Fixing Date</i> dan <i>Time</i>) berada didalam <i>range</i>, tidak menyentuh batas bawah dan batas atas yang telah ditentukan dan disepakati oleh kedua belah pihak, Investor dan Bank.</p> | <p>Principal Protected Deposit - Double NO Touch (PPD - DNT) is an investment instrument (<i>Structured Product</i>) in the form of a combination of time deposits in foreign currency and FX option where the return rate based on performance of underlying reference movement. <i>Principal</i> of the PPD DNT placement will be protected 100%</p> <p>PPD DNT product is divided into 2 types, which is:</p> <p>Principal Protected Deposit (PPD) - DNT American Style is an investment product which provide the opportunity to receive maximum return if during the observation period, the spot rate of the underlying instrument does not touch the lower and upper limit that has been determined and agreed upon by both parties, the Investor and the Bank.</p> <p>Principal Protected Deposit (PPD) – DNT European Style is an investment product which provide the opportunity to receive maximum return if the spot rate of the underlying reference at <i>Fixing Date</i> and <i>Time</i> is within the range, does not touch the lower and upper limit that has been determined and agreed upon by both parties, the Investor and the Bank</p> |

| | Bahasa | Bahasa Inggris | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Keunggulan Produk/ Product Feature | <ol style="list-style-type: none"> 1. Jaminan 100% terhadap pokok penempatan (jika dipertahankan sampai dengan jatuh tempo), sehingga PPD cocok bagi nasabah yang profil investasinya tergolong konservatif. 2. Potensi untuk mendapatkan hasil (imbal balik) yang lebih tinggi daripada tingkat bunga deposito berjangka biasa. 3. Jangka waktu investasi PPD adalah jangka pendek (<i>short term</i>), yaitu dari 1 (satu) minggu hingga maksimum 1 (satu) tahun. | <ol style="list-style-type: none"> 1. <i>100% principal protected (if it is hold until maturity) which makes PPD DNT suitable for customer with conservative risk profile.</i> 2. <i>Potential return is higher than the conventional deposits.</i> 3. <i>Investment period is relatively short between 1 week up to 1 year.</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Simulasi Produk/ Product Simulation | <p>1. Contoh transaksi PPD - European DNT</p> <table border="1"> <tr> <td>Pasangan Mata Uang</td> <td>EUR – USD</td> </tr> <tr> <td>Trade Date</td> <td>8 Juni 2019</td> </tr> <tr> <td>Vaue Date</td> <td>13 Juni 2019</td> </tr> <tr> <td>Expiry Date</td> <td>11 Juli 2019 pukul 13.00 WIB</td> </tr> <tr> <td>Maturity Date</td> <td>13 Juli 2019</td> </tr> <tr> <td>Tenor</td> <td>1 bulan</td> </tr> <tr> <td>Spot</td> <td>1.1250</td> </tr> <tr> <td>Batas Bawah</td> <td>Spot + 150 = 1.1400</td> </tr> <tr> <td>Batas Atas</td> <td>Spot – 200 = 1.1050</td> </tr> <tr> <td>Tingkat Pengembalian Minimum</td> <td>0.50%</td> </tr> <tr> <td>Bonus (Payout)</td> <td>2.25%</td> </tr> <tr> <td>Jumlah Penempatan</td> <td>USD 10,000</td> </tr> </table> <p>Skenario 1: Pada saat waktu dan tanggal penentuan EUR-USD diperdagangkan dilevel 1.1450. Maka Investor dalam hal ini akan memperoleh tingkat pengembalian minimum, yaitu 0.50%. Pada tanggal jatuh tempo, Investor akan memperoleh total pembayaran sebagai berikut : = USD 10,000 + (USD 10,000 x 0.50% x 30/365)</p> | Pasangan Mata Uang | EUR – USD | Trade Date | 8 Juni 2019 | Vaue Date | 13 Juni 2019 | Expiry Date | 11 Juli 2019 pukul 13.00 WIB | Maturity Date | 13 Juli 2019 | Tenor | 1 bulan | Spot | 1.1250 | Batas Bawah | Spot + 150 = 1.1400 | Batas Atas | Spot – 200 = 1.1050 | Tingkat Pengembalian Minimum | 0.50% | Bonus (Payout) | 2.25% | Jumlah Penempatan | USD 10,000 | <p>1. Example of PPD – European DNT Transaction</p> <table border="1"> <tr> <td>Currency Pair</td> <td>EUR – USD</td> </tr> <tr> <td>Trade Date</td> <td>8 June 2019</td> </tr> <tr> <td>Vaue Date</td> <td>13 June 2019</td> </tr> <tr> <td>Expiry Date</td> <td>11 July 2019 at 13.00 WIB</td> </tr> <tr> <td>Maturity Date</td> <td>13 July 2019</td> </tr> <tr> <td>Tenor</td> <td>1 month</td> </tr> <tr> <td>Spot</td> <td>1.1250</td> </tr> <tr> <td>Lower Limit</td> <td>Spot + 150 = 1.1400</td> </tr> <tr> <td>Upper Limit</td> <td>Spot – 200 = 1.1.050</td> </tr> <tr> <td>Minimum Return Rate</td> <td>0.50%</td> </tr> <tr> <td>Bonus (Payout)</td> <td>2.25%</td> </tr> <tr> <td>Placement Amount</td> <td>USD 10,000</td> </tr> </table> <p>Scenario 1: At Fixing Date and Tim, EUR – USD was trading at 1.1450. Then Investors in this case will get a minimum rate of return, which is 0.50%. On maturity date, the Investor will get the following total payments: = USD 10,000 + (USD 10,000 x 0.50% x 30/365) = USD 10,004.10 gross</p> | Currency Pair | EUR – USD | Trade Date | 8 June 2019 | Vaue Date | 13 June 2019 | Expiry Date | 11 July 2019 at 13.00 WIB | Maturity Date | 13 July 2019 | Tenor | 1 month | Spot | 1.1250 | Lower Limit | Spot + 150 = 1.1400 | Upper Limit | Spot – 200 = 1.1.050 | Minimum Return Rate | 0.50% | Bonus (Payout) | 2.25% | Placement Amount | USD 10,000 |
| Pasangan Mata Uang | EUR – USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trade Date | 8 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Vaue Date | 13 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | 11 Juli 2019 pukul 13.00 WIB | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity Date | 13 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 bulan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot | 1.1250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Batas Bawah | Spot + 150 = 1.1400 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Batas Atas | Spot – 200 = 1.1050 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tingkat Pengembalian Minimum | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus (Payout) | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Jumlah Penempatan | USD 10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Currency Pair | EUR – USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trade Date | 8 June 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Vaue Date | 13 June 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | 11 July 2019 at 13.00 WIB | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity Date | 13 July 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 month | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot | 1.1250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lower Limit | Spot + 150 = 1.1400 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Upper Limit | Spot – 200 = 1.1.050 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Return Rate | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus (Payout) | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Placement Amount | USD 10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | Bahasa | Bahasa Inggris | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------------------|--|--------------------|-----------|------------|-------------|-----------|--------------|-------------|--------------|---------------|--------------|-------------------|---------------------------|-------|---------|------|--------|-------------|---------------------|------------|---------------------|------------------------------|-------|----------------|-------|-------------------|------------|--|---------------------------|------------------|-------------------|--------------------|------------------|---------------------|--------------------|---------------------|----------------------|---------------------|--------------------------|----------------------------------|--------------|----------------|-------------|---------------|--------------------|----------------------------|-------------------|----------------------------|-------------------------------------|--------------|-----------------------|--------------|--------------------------|-------------------|
| | <p>= USD 10,004.10 gross = USD 10,003.28 net</p> <p>Skenario 2: Pada saat waktu dan tanggal penentuan EUR-USD diperdagangkan dilevel 1.1300. Maka Investor dalam hal ini akan memperoleh tingkat pengembalian maksimum, yaitu 2.75%.</p> <p>Pada tanggal jatuh tempo, Investor akan memperoleh total pembayaran sebagai berikut = USD 10,000 + (USD 10,000 x (0.5% + 2.25%) x 30/365) = USD 10.022.60 gross = USD 10,018.08 net</p> <p>2. Contoh transaksi PPD - American DNT</p> <table border="1"> <tr> <td>Pasangan Mata Uang</td> <td>EUR – USD</td> </tr> <tr> <td>Trade Date</td> <td>8 Juni 2019</td> </tr> <tr> <td>Vaue Date</td> <td>13 Juni 2019</td> </tr> <tr> <td>Expiry Date</td> <td>11 Juli 2019</td> </tr> <tr> <td>Maturity Date</td> <td>13 Juli 2019</td> </tr> <tr> <td>Periode Observasi</td> <td>8 Juni 2019– 11 Juli 2019</td> </tr> <tr> <td>Tenor</td> <td>1 bulan</td> </tr> <tr> <td>Spot</td> <td>1.1250</td> </tr> <tr> <td>Batas Bawah</td> <td>Spot + 150 = 1.1400</td> </tr> <tr> <td>Batas Atas</td> <td>Spot – 200 = 1.1050</td> </tr> <tr> <td>Tingkat Pengembalian Minimum</td> <td>0.50%</td> </tr> <tr> <td>Bonus (Payout)</td> <td>2.25%</td> </tr> <tr> <td>Jumlah Penempatan</td> <td>USD 10,000</td> </tr> </table> | Pasangan Mata Uang | EUR – USD | Trade Date | 8 Juni 2019 | Vaue Date | 13 Juni 2019 | Expiry Date | 11 Juli 2019 | Maturity Date | 13 Juli 2019 | Periode Observasi | 8 Juni 2019– 11 Juli 2019 | Tenor | 1 bulan | Spot | 1.1250 | Batas Bawah | Spot + 150 = 1.1400 | Batas Atas | Spot – 200 = 1.1050 | Tingkat Pengembalian Minimum | 0.50% | Bonus (Payout) | 2.25% | Jumlah Penempatan | USD 10,000 | <p>= USD 10,003.28 nett</p> <p>Scenario 2: <i>At Fixing Date and Time, EUR – USD was trading at 1.1300. Then the investor in this case will get a maximum rate of return, which is 2.75%.</i></p> <p><i>On maturity date, the Investor will get the following total payments</i> <i>= USD 10,000 + (USD 10,000 x (0.5% + 2.25%) x 30/365)</i> <i>= USD 10.022.60 gross</i> <i>= USD 10,018.08 nett</i></p> <p>2. Example of PPD – European DNT Transaction</p> <table border="1"> <tr> <td><i>Pasangan Mata Uang</i></td> <td><i>EUR – USD</i></td> </tr> <tr> <td><i>Trade Date</i></td> <td><i>8 Juni 2019</i></td> </tr> <tr> <td><i>Vaue Date</i></td> <td><i>13 Juni 2019</i></td> </tr> <tr> <td><i>Expiry Date</i></td> <td><i>11 Juli 2019</i></td> </tr> <tr> <td><i>Maturity Date</i></td> <td><i>13 Juli 2019</i></td> </tr> <tr> <td><i>Periode Observasi</i></td> <td><i>8 Juni 2019– 11 Juli 2019</i></td> </tr> <tr> <td><i>Tenor</i></td> <td><i>1 bulan</i></td> </tr> <tr> <td><i>Spot</i></td> <td><i>1.1250</i></td> </tr> <tr> <td><i>Batas Bawah</i></td> <td><i>Spot + 150 = 1.1400</i></td> </tr> <tr> <td><i>Batas Atas</i></td> <td><i>Spot – 200 = 1.1050</i></td> </tr> <tr> <td><i>Tingkat Pengembalian Minimum</i></td> <td><i>0.50%</i></td> </tr> <tr> <td><i>Bonus (Payout)</i></td> <td><i>2.25%</i></td> </tr> <tr> <td><i>Jumlah Penempatan</i></td> <td><i>USD 10,000</i></td> </tr> </table> | <i>Pasangan Mata Uang</i> | <i>EUR – USD</i> | <i>Trade Date</i> | <i>8 Juni 2019</i> | <i>Vaue Date</i> | <i>13 Juni 2019</i> | <i>Expiry Date</i> | <i>11 Juli 2019</i> | <i>Maturity Date</i> | <i>13 Juli 2019</i> | <i>Periode Observasi</i> | <i>8 Juni 2019– 11 Juli 2019</i> | <i>Tenor</i> | <i>1 bulan</i> | <i>Spot</i> | <i>1.1250</i> | <i>Batas Bawah</i> | <i>Spot + 150 = 1.1400</i> | <i>Batas Atas</i> | <i>Spot – 200 = 1.1050</i> | <i>Tingkat Pengembalian Minimum</i> | <i>0.50%</i> | <i>Bonus (Payout)</i> | <i>2.25%</i> | <i>Jumlah Penempatan</i> | <i>USD 10,000</i> |
| Pasangan Mata Uang | EUR – USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trade Date | 8 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Vaue Date | 13 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | 11 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity Date | 13 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Periode Observasi | 8 Juni 2019– 11 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 bulan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot | 1.1250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Batas Bawah | Spot + 150 = 1.1400 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Batas Atas | Spot – 200 = 1.1050 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tingkat Pengembalian Minimum | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus (Payout) | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Jumlah Penempatan | USD 10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Pasangan Mata Uang</i> | <i>EUR – USD</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Trade Date</i> | <i>8 Juni 2019</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Vaue Date</i> | <i>13 Juni 2019</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Expiry Date</i> | <i>11 Juli 2019</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Maturity Date</i> | <i>13 Juli 2019</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Periode Observasi</i> | <i>8 Juni 2019– 11 Juli 2019</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Tenor</i> | <i>1 bulan</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Spot</i> | <i>1.1250</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Batas Bawah</i> | <i>Spot + 150 = 1.1400</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Batas Atas</i> | <i>Spot – 200 = 1.1050</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Tingkat Pengembalian Minimum</i> | <i>0.50%</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Bonus (Payout)</i> | <i>2.25%</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Jumlah Penempatan</i> | <i>USD 10,000</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | <p>Skenario 1: Apabila selama periode observasi EUR-USD sempat menyentuh batas atas di level 1.1400 atau batas bawah 1.1050, maka Investor dalam hal ini memperoleh tingkat pengembalian minimum, yaitu 0.50%.</p> <p>Pada tanggal jatuh tempo, Investor akan memperoleh total pembayaran sebagai berikut: = USD 10,000 + (USD 10,000 x 0.50% x 30/365) = USD 10,004.10 gross = USD 10,003.28 net</p> <p>Skenario 2: Apabila selama periode observasi EUR-USD TIDAK PERNAH menyentuh batas atas di level 1.1400 DAN batas bawah 1.1050, maka Investor dalam hal ini akan memperoleh tingkat pengembalian maksimum, yaitu 2.75%.</p> <p>Pada tanggal jatuh tempo, Investor akan memperoleh total pembayaran sebagai berikut = USD 10,000 + (USD 10,000 x (0.5% + 2.25%) x 30/365) = USD 10.022.60 gross = USD 10,018.08 net</p> | <p>Scenario 1: <i>If during the observation period the EUR-USD touched the upper limit of 1.1400 or the lower limit of 1.1050, the Investor in this case obtained a minimum return of 0.50%</i></p> <p><i>On maturity date, Investor will receive total payment as follows: = USD 10,000 + (USD 10,000 x 0.50% x 30/365) = USD 10,004.10 gross = USD 10,003.28 nett</i></p> <p>Scenario 2: <i>If during the observation period the EUR-USD NEVER touches the upper limit at the level of 1.1400 AND the lower limit of 1.1050, the Investor in this case will get a maximum rate of return, which is 2.75%</i></p> <p><i>On maturity date, Investor will receive total payment as follows: = USD 10,000 + (USD 10,000 x (0.5% + 2.25%) x 30/365) = USD 10.022.60 gross = USD 10,018.08 nett</i></p> |
| Penting untuk diketahui (Risiko Produk dan Informasi Lainnya)/ Risk Product and Other Information | <p>1. Risiko Likuiditas PPD - DNT 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. Risiko Pasar Tingkat pengembalian tergantung pada pergerakan Underlying Reference sehingga kemungkinan nasabah tidak mendapatkan tingkat pengembalian bunga (0%) atau tingkat pengembalian bunga yang lebih kecil daripada deposito berjangka biasa</p> | <p>1. Liquidity Risk <i>PPD DNT cannot be disbursed before maturity. If the disbursement happens before the maturity, Bank will not guarantee the principal return of 100%</i></p> <p>2. Market Risk <i>The return rate depends on the movement of the underlying reference where the customer may not receive the interest or the interest rate is lower than the interest from time deposits</i></p> |

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| | <p>3. Risiko Fitur Merupakan risiko yang timbul jika persyaratan untuk mendapatkan tingkat pengembalian maksimum tidak terpenuhi yang menyebabkan Nasabah hanya menerima 100% (seratus persen) dari pokok penempatan ditambah dengan bunga minimum.</p> <p>4. Risiko Lainnya</p> <ul style="list-style-type: none"> • PPD DNT tidak dapat diperpanjang (roll-over), sehingga setiap penempatan merupakan penempatan baru; dan • PPD DNT tidak bisa dijadikan sebagai jaminan kredit. | <p>3. Feature Risk <i>It is a risk that arises if the requirements to get the maximum rate of return are not fulfilled which causes the Customer to only receive 100% (one hundred percent) of the principal amount plus the minimum interest</i></p> <p>4. Other Risk</p> <ul style="list-style-type: none"> • <i>PPD DNT cannot be rolled over, so each placement is a new placement; and</i> • <i>PPD DNT cannot be used as a credit guarantee.</i> |
| Tarif, Biaya dan Bunga/ Charges, Fee and Interest | <p>Bunga: Pengembalian dana nasabah atas penempatan PPD DNT terdiri dari Bunga Minimum dan Pengembalian tambahan/bonus, dimana Bunga minimum adalah bunga yang pasti diterima oleh nasabah dan Bunga tambahan/bonus adalah total <i>payout</i> yang akan ditambahkan dengan bunga minimum apabila nilai <i>spot</i> pernah menyentuh batas bawah atau batas atas yang telah disepakati bersama selama periode observasi (American Style) atau hanya pada tanggal dan waktu penentuan (European Style)</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 PPD DNT sebelum Tanggal Jatuh Tempo, tidak diperbolehkan. Jika pencairan PPD DNT 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 | <p>Interest: <i>From PPD Placement, customer will receive minimum interest and additional return/bonus, where the minimum interest is an interest that will be received by customer and additional return/bonus is total payout which will be added with minimum interest if spot rate touched the agreed lower/upper limit during the observation period (American Style) or at date and time of Determination (European Style)</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, PPD DNT disbursement before maturity is not allowed. If PPD DNT 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 as a result of termination and remaking of related trading positions in full and</i> |

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| | tersebut, termasuk biaya pendanaan dan kerugian atau biaya yang timbul sebagai akibat dari keputusan 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 Keputusan Sebelum Waktu"). | <i>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"> Nasabah yang baru pertama kali akan menempatkan dana dalam PPD DNT 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 PPD DNT Product Highlight Sheet PPD DNT Formulir Penempatan Structured Product Indikasi Term Sheet PPD DNT Nasabah harus menyerahkan Salinan KTP (untuk WNI) atau KIMS/KITAS (untuk WNA) Mata uang Rupiah tidak diperkenankan dalam penempatan PPD DNT. Pokok Penempatan Minimum: <ul style="list-style-type: none"> USD 5.000 (dengan penambahan USD 1.000 atau kelipatannya) per nasabah, USD 100.000 per Book Building. | <ol style="list-style-type: none"> <i>For 1st 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 PPD DNT</i> <i>Product Highlight Sheet PPD DNT</i> <i>Form Placement</i> <i>Indicative Term Sheet PPD DNT</i> <i>Customer must submit copy ID</i> <i>IDR currency is not allowed for PPD DNT placement</i> <i>Minimum placements:</i> <ul style="list-style-type: none"> <i>USD 5.000 (with the addition USD 1.000 or multiples) per customer,</i> <i>USD 100.000 per Book Building</i> |

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| 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 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. 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 | <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 investment related products, must be studied 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 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> 3. <i>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> |

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| | <p>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>4. <i>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>5. <i>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> | | |