

Summary of Product and Service Information OCBC Credit Card 90°N Version

Publisher Name	: PT Bank OCBC NISP Tbk ("Bank OCBC")	Product Type	: Consumer Credit
Product Name	: OCBC 90°N Credit Card	Product Description	: Credit Card for faster miles collection to your dream destination
Currency	: transaction in all available currencies, bills in rupiah		

Key Features of Your Credit

Card Limit	Rp 20.000.000 - Rp 500.000.000	Pre-Submission Requirements	
Advantages	Travel Miles from each of your retail transactions Double Travel Miles for certain transactions abroad Complimentary airport lounge every year Contactless feature	Age of the primary cardholder	21-65 years
		Age of the supplementary cardholder	17-65 years
		Nationality	Indonesian Citizen or Foreign Citizen
		Minimum Income	Rp 120.000.000 per year



Benefit	
Benefit	Information

1. Travel Miles	Get 1 Travel Miles for every domestic retail transaction worth IDR 10,000 or overseas worth IDR 8,000. Double Travel Miles for overseas transactions (restaurants, transportation, hotels and flights). Every 1 Travel Miles can be exchanged for 1 GarudaMiles / 1 KrisFlyer / 1 AA BIG Points Travel Miles can also be exchanged for free annual fees and transaction rebates
2. Complimentary Airport Lounge access	Get 2 times the complimentary access to airport lounges abroad every year.
3. Easier payment with contactless features and accepted worldwide	OCBC 90°N Credit Card is equipped with contactless features for convenience, security and transaction speed. Cards are accepted worldwide, at more than 29 million merchants and service partners who work with VISA International
4. Worldwide Cash Access	In addition to freely withdrawing cash at all OCBC branches, your OCBC 90°N Credit Card can be used to withdraw cash at more than 1 million ATMs around the world, 24 hours a day and 7 days a week. You can withdraw cash up to 60% of your OCBC 90°N Credit Card limit by visiting the nearest ATM and selecting the cash withdrawal menu using your Credit Card PIN.
5. Bill Payment Facility	Your OCBC 90°N Credit Card can be used to pay monthly bills such as Telkom, PLN, PAM, TV subscriptions, buy mobile phone pre-paid vouchers and cash advances. The method is easy, you just need to visit the nearest OCBC ATM and select the payment menu or purchase or withdraw cash using your Credit Card PIN.
6. Bill Payment Flexibility	Your OCBC 90°N Credit Card bill can be done by making a minimum payment of 5% of the total bill or IDR 50 thousand (whichever is higher)
7. Bill Payment Methods	You can pay your OCBC 90°N Credit Card bill by: Through Bank OCBC ATMs or through the transfer menu on ATM Bersama or ATM Prima networks Through Internet Banking and Mobile Banking of Bank OCBC Through cash deposits at all OCBC branches Through Direct Debit by signing a standing instruction at all OCBC Bank branches Through Giro Traffic (LLG)/Clearing, addressed to Bank OCBC by stating OCBC Credit Card 90°N number Through book transfer from OCBC savings/current accounts in all OCBC Bank branches

Risk	
General Terms and Conditions of OCBC Credit Card, visit www.ocbc.id/welcomepack	

1. Lost/Stolen Credit Cards and Misuse of Credit Cards	The Cardholder shall report to the Bank any loss/theft, and/or misuse of the Credit Card through the Call Center as soon as it is known that the loss/theft, and/or misuse of the Credit Card. You are responsible for the loss of the credit card and the risk of misuse of the credit card. To avoid misuse of Credit Cards, keep and maintain your credit cards and PIN properly. Do not share your PIN number with any unauthorized parties.
2. Exchange rate differences for transactions other than using the IDR currency	For All transactions including cash withdrawals in foreign currencies will be converted into Rupiah in accordance with the applicable exchange rate provisions at the Bank as of the transaction posting date. The Cardholder acknowledges and agrees that all charges are made in Rupiah.
3. As a result of the Cardholder's inability to make payments on time	If the Cardholder does not pay the Minimum Payment by the Due Date, the Cardholder shall be charged with the delay: 1. Late Fee with the value determined by the Bank and notified to the Cardholder from time to time. 2. Credit Cards will be blocked and cannot be used to make transactions within the period determined by the Bank unless payment has been made 3. The Combined Limit can be lowered if the arrears continue.
4. Termination of services due to failure of periodic transaction payments (recurring payments)	1. The Bank is not responsible for disconnection of telephone/electricity/mobile/credit card/insurance, etc. or other risks as a result of not being able to make automatic monthly bill(s) payments, because the Bank has not received the value of the bill to be paid and/or other consequences beyond the control of the Bank. 2. For each automatic bill payment transaction based on this article, the Cardholder will be charged a fee in accordance with the provisions in force at the Bank. 3. If the Cardholder intends to stop this automatic monthly bill(s) payment facility, then the Cardholder is required to notify the Bank in writing regarding the start time of the termination and submitted no later than 7 (seven) working days prior to the start of the bill(s) payment period. concerned.
5. Late Payment Penalty	Interest / installment payments that are not on time will result in late penalties and will be reported to the SLIK credit reporting system at the Financial Services Authority. The sanctions that will be imposed on customers are as follows: 1. Late Fee with the value determined by the Bank and notified to the Cardholder from time to time. 2. The Credit Card will be blocked and cannot be used to make transactions within the period determined by the Bank unless payment has been made, 3. The Combined Limit may be lowered if arrears continue.

8. Tanya OCBC We are ready to serve you 24 hours a day 7 days a week to get information about OCBC 90°N Credit Card at 1500-999

OCBC Credit Card Interest and Fees (Terms are subject to change at any time in accordance with the Bank's policy)	
Annual Fee (free of the first year fee)	Primary Card IDR1,000,000 per year, Supplementary Card: IDR500,000 per year
Retail Interest	1.75% per month, 21% per year
Minimum Payment	5% of the bill or a minimum of IDR50,000 (until 31 December 2023)
Cash Advance Interest	1.75% per month, 21% per year
Cash Advance Fee	6% or a minimum of IDR100,000 (whichever is greater)
Cash Advance Limit	total 60% of credit limit IDR15,000,000 per day
Late Payment Fee (Late Charge)	1% of the total bill, minimum IDR50,000 and maximum IDR100,000 (until 31 December 2023)
Over-limit Fee	6% of the excess limit, a minimum of IDR100,000 and a maximum of IDR250,000
Lost/Damage Card Replacement Fee	IDR100,000
Billing Statement Delivery Charge	IDR12,500 per billing
Transaction Copy Request Fee	Transaction Note IDR50,000, Monthly Bill IDR30,000, and Declined Check/Giro Fee IDR25,000
Duty Stamp Charged for Payments with Certain Amount	Payment amounted above Rp5,000,000 will charge Duty Stamp Rp10,000
Credit Card Payment Costs through Teller at OCBC Branch	IDR10,000
Installment Request Fee through OCBC Mobile/other Channels	IDR15,000 per transaction
Installment Request Fee through Tanya OCBC	IDR20,000 per transaction
Installment Payment Cancellation/Acceleration Fee	IDR200,000 per transaction
Transfer Fee	IDR10,000 to OCBC Account IDR25,000 to another Bank Account
Travel Miles Redemption Fee	IDR10,000 for every request

Requirements and ordinances

1. Fill in the Application Form
2. Attach a photocopy of KTP/Passport
3. Attach a photocopy of NPWP
4. Attach a photocopy of the last 3 months bank statement/savings/pay slip/SPT
5. Attach a photocopy of another bank's credit card (optional)

Questions and complaints can be submitted via:
 Tanya OCBC: 1500-999 or + 6221 26506300 (from overseas)
 email : tanya@ocbc.id

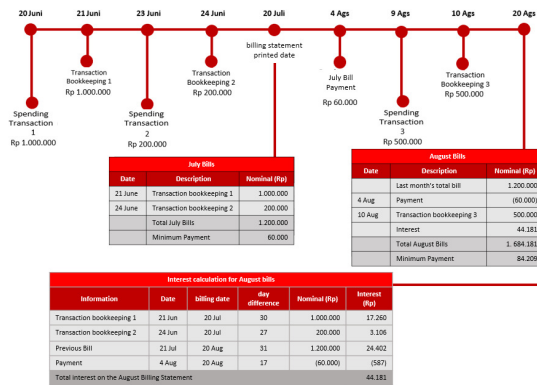
www.ocbc.id

Simulation

Interest Calculation for Shopping Transactions (Retail):

Interest will be charged if the Cardholder pays less than the total of the new bills, or pays after the Due Date. Interest on Purchase Transactions is calculated based on the Posting Date of the transaction made. The interest rates that apply to purchase transactions are listed on the billing statement. Unpaid fees, penalties, or interest are not included into the interest calculation component. Interest will be charged on the next billing statement. For a complete interest calculation can be seen in the credit card interest calculations illustration.

Illustration of interest calculation for spending transactions (retail)



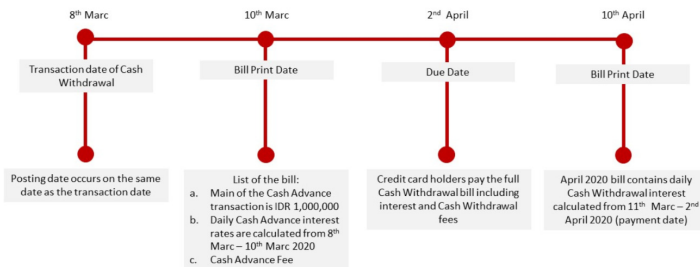
Credit card interest calculation formula = $\frac{\text{Number of transactions} \times \text{day difference} \times (1.75\% \times 12 \text{ months})}{365 \text{ days}}$

Day difference calculation formula = $(\text{Bill print date} - \text{Posting Date}) + 1 \text{ day}$

Interest Calculation for Cash Advance Transactions:

Interest for Cash Advance is charged and calculated from the Cash Advance Date until the full payment date of the Cash Advance transaction. The interest rates that apply to Cash Advance transactions are listed on the Billing Sheet. Unpaid fees, penalties, or interest are not included in the interest calculation component. For a complete interest calculation can be seen in the illustration of the Credit Card Interest Calculation.

Illustration of Cash Withdrawal Transaction Interest Calculation (Cash Advance) **



Additional Information

Personal Identification Number (PIN)

PIN is a secret code that is given to OCBC credit card holders, functions for shopping transactions, cash withdrawals or bill payments at OCBC ATMs.

Keep your PIN from abuse: do not write your PIN in any media, do not inform other parties including the Bank.

Cardholders can apply for a PIN through the OCBC Mobile Application, or by SMS from the Cardholder's mobile number registered in the Bank's Credit Card system and will immediately receive a reply in the form of the desired PIN number.

• SMS Format:

OCBC (space) SETPINCC (space) 4 Digit Final Credit Card # Date of Birth DDDMMYYYY # 6 Digit PIN You Want

Example = OCBC SETPINCC 1234 # 14121990 # 180825

Send to 6477

• OCBC Mobile App

Download the latest version of the Application and enjoy the ease of creating PIN

Contactless Features

Payment is easier with contactless features and is accepted worldwide. OCBC Credit Card is equipped with contactless features for convenience, security and transaction speed.

Allowance for Payment Time

If the Credit Card bill due date coincides on Saturdays/Sundays or National Holidays or Joint Leave Days that have been officially declared by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official Business Day thereafter.

Error on Bill Sheet

If you doubt or do not acknowledge the transaction printed on the billing statement, immediately contact TANYA OCBC no later than 45 calendar days from the date of printing the Billing Sheet by informing the following data:

- Your card name and number
- Transaction details and amount to be refunded
- Transaction date
- Reasons for rebuttal
- your signature

Please send disclaimer by e-mail to tanya@ocbc.com

Transactions Overseas

Every transaction made using a foreign currency will be converted into Rupiah on the accounting date based on the exchange rate determined by Bank OCBC and VISA or MasterCard International. Differences in exchange rates are possible due to fluctuations in exchange rate changes.

Lost or Stolen Card

Immediately report the loss of your Credit Card to TANYA OCBC 1500-999 from Indonesia or 6221 26506300 (from abroad). Every transaction that takes place prior to reporting to the Bank will be your full responsibility. Contact TANYA OCBC Call 1500-999.

Transfer of Outstanding Balance

Bank OCBC has the right to move the outstanding balance to a third party.

Card Closing and Cancellation

Your credit card will be automatically renewed. If you want to cancel your membership, you must notify us at the latest 1 (one) month before your credit card has expired.

With certain considerations, Bank OCBC has the right not to extend the validity period of your credit card.

Bank OCBC also has the right to cancel your credit card at any time if your card account records are not good or for other reasons.

Disclaimer (important to read):

1. You hereby declare that you have read, received explanations, understood and comprehend the products and/or services in accordance with this Product and/or Service Information Summary ("Summary") and have known, understood and accepted all the consequences of the products and/or services including all the benefits, risks and costs involved.
2. This summary is only means for information, not intended as an official offer for a products and/or services. If there is a discrepancy between this Summary and the agreement and/or terms and conditions related to products and/or services ("Agreement"), then the Agreement shall prevail
3. Bank OCBC has the right to refuse your products and/or services application if it does not meet the requirements and applicable laws and regulations
4. You must read this Summary carefully and may contact Bank OCBC if you have further questions regarding the products and/or services contained in this Summary.
5. This summary has been adapted to the provisions of the laws and regulations including the provisions of the Financial Services Authority regulations.



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