

GENERAL TERMS AND CONDITIONS OF NYALA BISNIS OCBC

Nyala Bisnis is a service that provides convenience(s) in conducting banking transactions with extra facilities to support personal and business needs for new customers and existing customers of OCBC who have individual or non-individual businesses.

The customer will get Nyala Bisnis services after agreeing to the General Terms and Conditions of Nyala Bisnis OCBC and all changes and/or renewals ("**General Terms and Conditions of Nyala Bisnis**") which are binding therein and have opened or have a savings account and/or current account at the OCBC.

The Nyala Bisnis services offer various benefits that can be enjoyed by customers based on a combined total balance. The total combined balance referred to includes funds placed in products: savings, current accounts, time deposits, Taka, and/or Wealth Management products as well as the combined total ceiling of products: Working Capital Loans, Investment Loans and Commercial Property Purchase Loans.

Nyala Bisnis Transaction Benefits

Transaction Benefits for Non-Individual Customers (Effective as per 1 Oktober 2024)

Average Total Relationship Balance (Per Month)	Transaction Fee Benefits (Monthly Quota)					Service Fee (Per Month)
	Payment/Purchase	Bank Transfer	RTGS Transfer	BI-FAST Transfer	TT	Non-Individual Customer
IDR 0 – < 1,000,000	-	-	-	unlimited	-	IDR 30,000
IDR 1,000,000 – < 10,000,000	5x	5x	-	unlimited	-	-
IDR 10,000,000 – < 25,000,000	10x	10x	-	unlimited	-	-
IDR 25,000,000 – < 50,000,000	20x	20x	1x	unlimited	-	-
IDR 50,000,000 – < 500,000,000	30x	30x	2x	unlimited	-	-
IDR 500,000,000 – < 1,000,000,000	50x	50x	10x	unlimited	1x	-
≥ IDR 1,000,000,000	unlimited	1000x	10x	unlimited	1x	-

Description:

1. Purchase and Payment Transactions via Internet Banking/OCBC.
2. Bank Transfer via Branch, Internet Banking and OCBC Business Indonesia using LLG/SKN or Kliring methods. For Online transfer method, can only be used via Internet Banking and OCBC Business.
3. Bank transfer using BI-FAST method via Internet Banking/ OCBC Business.
4. RTGS transfer method via OCBC Business.
5. Telegraphic Transfer (TT) method via OCBC Business.
6. Nyala Bisnis Service fee is charged if the average combined balance is less than IDR 1,000,000 (one million rupiah). Other fees, such as Monthly Administration Fees and/or Fees Below Minimum Balance (fall below fee), that apply at the Savings and Current Account product level in the form of are no longer valid for Nyala Bisnis customers.

Transaction Fee Benefit Information of TAYTB Women Warriors with Nyala Bisnis services

**Transaction Benefits for Non-Individual
Program : TAYTB Women Warriors Customers
(Effective as per 1 Oktober 2024)**

Average Total Relationship Balance (Per Month)	Transaction Fee Benefits (Monthly Quota)					Service Fee (Per Month)
	Payment/ Purchase	Bank Transfer	RTGS Transfer	BI-FAST Transfer	TT	Non-Individual Customer
IDR 0 – < 10,000,000	10x	10x	-	Unlimited	-	-
IDR 10,000,000 – 25,000,000	20x	20x	1x	Unlimited	-	-
IDR 25,000,000 – < 500,000,000	30x	30x	2x	Unlimited	-	-
IDR 500,000,000 – < 1,000,000,000	50x	50x	10x	Unlimited	1x	-
≥ IDR 1,000,000,000	Unlimited	1000x	10x	Unlimited	1x	-

Description:

1. Purchase and Payment Transactions via Internet Banking/OCBC.
2. Bank Transfer via Branch, Internet Banking and OCBC Business Indonesia using LLG/SKN or Kliring methods. For Online transfer method, can only be used via Internet Banking and OCBC Business.
3. Bank transfer using BI-FAST method via Internet Banking/ OCBC Business.
4. RTGS transfer method via OCBC Business.
5. Telegraphic Transfer (TT) method via OCBC Business.
6. Nyala Bisnis Service fee is free of charged for Nyala Bisnis TAYTB Women Warriors customers. Other fees, such as Monthly Administration Fees and/or Fees Below Minimum Balance (fall below fee), that apply at the Savings and Current Account product level in the form of are no longer valid for Nyala Bisnis TAYTB Women Warriors customers.

General Terms & Conditions of Non-Individual customers who can join TAYTB Women Warriors Program :

1. Limited Liability Company (*Perseroan Terbatas - PT*)

51% of the owners are women or fulfill below requirements:

- a. At least 20% of the owners are women and
- b. At least a woman having position as CEO/COO/same level and
- c. At least 30% of board of directors (BOD) are women

2. Commanditaire Vennootschap (*CV*)

- a. At least 51% of shareholders or active sponsors are women and
- b. At least 30% of passive shareholders are women

Nyala Bisnis Transaction Benefits One Tier Up (OTU)

Transaction Benefits for Non-Individual Customers who have total Limit business loan minimum IDR 3,5 Billion.

(Effective as per 1 Oktober 2024)

Total Limit Business Loan	Average Total Relationship Balance (Per Month)	Transaction Fee Benefits (Monthly Quota)					Service Fee (Per Month)
		Payment/Purchase	Bank Transfer	RTGS Transfer	TT	BI-Fast Transfer	Non-Individual Customer
≥ IDR 3,500,000,000	< IDR 50,000,000	50x	50x	10x	1x	Unlimited	-
	IDR 50,000,000 – < 500,000,000	50x	50x	10x	1x	Unlimited	-
	≥ IDR 500,000,000	Unlimited	1000x	10x	1x	Unlimited	-

Description:

1. Purchase and Payment Transactions via Internet Banking/OCBC.
2. Bank Transfer via Branch, Internet Banking and OCBC Business Indonesia using LLG/SKN or Kliring methods. For Online transfer method, can only be used via Internet Banking and OCBC Business.
3. Bank transfer using BI-FAST method via Internet Banking/ OCBC Business.
4. RTGS transfer method via OCBC Business.
5. Telegraphic Transfer (TT) method via OCBC Business.
6. Nyala Bisnis Service fee is free of for non-Individual customers who have total Limit of business loan minimum at IDR 3,500,000,000 (three and a half billion). Other fees, such as Monthly Administration Fees and/or Fees Below Minimum Balance (fall below fee), that apply at the Savings and Current Account product level in the form of are no longer valid for Nyala Bisnis customers.

Nyala Bisnis additional benefits

1. Promotion Program

Customer who join Nyala Bisnis services will enjoy various promotion programs. Information can be accessed via <https://www.ocbc.id/promo/promo/sme>

2. Digital Business Solutions

Customer obtains access and special offers to various digital business services/platforms provided by OCBC's listed partners ("Partners"). Registration is carried out separately by the Customer via channel that will be informed in customer's Welcome Package or with bank officer assistance. Digital Solutions services/products are not banking products from OCBC but part of the cooperation program between OCBC and Partners. If the Customer requires further information regarding the services/products of Digital Solutions and/or wishes to submit a complaint, the Customer is advised to contact the relevant Partner.

3. Business Fitness Index

Customers can carry out a business health assessment at <https://www.ruangmenyala.com/> . Customers get various business classes with interesting learning modules to improve the health of customers' businesses.

Terms of Service Fees and Benefits

1. Total Relationship Balance Calculation method.

Nyala Bisnis service introduces the concept of Combined Balance for the calculation of benefits and costs for Customers, where the Combined Balance includes all balances on savings, time deposits, current accounts, term savings (TAKA) and wealth management products (unit trust, bonds, bancassurance).

2. Total Business Loan Limit Calculation method.

Nyala Bisnis service introduces the concept of Combined Initial Limit for the calculation of benefits and costs for Customers, where the Combined Initial Limit includes all limits working capital loan, investment loan and commercial property loan.

3. Service fee.

The amount of service fee that will be charged to the Customer is in accordance with the applicable provisions at OCBC. If the Customer's funds in the account are not sufficient to debit the service fee, then arrears will be charged to Customers. Calculation of service fee, will be started at the latest of next 3 month based on current month performance. Benefit information can be accessed via <https://www.ocbc.id/id/syarat-dan-ketentuan/nyala-bisnis>.

4. Transaction Fee Benefits.

Transaction Fee Benefits are provided for the Customer who passes the service requirement. The benefits may change at any time with notification to the Customer through media channels deemed proper and good by OCBC with due observance of the prevailing laws and regulations. Benefit information can be accessed via <https://www.ocbc.id/id/syarat-dan-ketentuan/nyala-bisnis>.

General Provisions Information

1. OCBC has the right and authority to change, reduce and/or add to these General Terms and Conditions of Nyala Bisnis with notification through OCBC's office or other media determined by OCBC subject to the prevailing laws and regulations. If necessary, OCBC has the right to terminate the service with prior written notification to the Customer. The written notification will be informed 30 days prior the effective effect of the changes.
2. These General Terms and Conditions of Nyala are an integral and inseparable part of (i) Account Opening Form / Application; (ii) Terms and Conditions of Account Opening and Arrangement of PT Bank OCBC NISP Tbk; (iii) General Terms and Conditions of E-Banking Services; as well as (iv) prevailing procedures of OCBC related to products and services, including all applicable laws and regulations
3. By agreeing to these General Terms and Conditions of Nyala Bisnis, then:
 - a. **Product Description.** The Customer states that the Customer has received a complete and adequate explanation from OCBC regarding the characteristics of the product and service and has understood and accepted all the consequences of using this product including the benefits, risks and costs attached; and
 - b. **Approval.** The Customer states that the Customer has received, read, understood, agreed and is willing to comply with and be bound by (i) these General Terms and Conditions of Nyala , (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) Summary of Product and Services Information, as well as (v) prevailing procedures of OCBC related to products and services, including all applicable laws and regulations
4. The Customer understands and agrees that if the Customer receives an unreasonable interest rate, among others in the form of providing a deposit interest rate or cash which is related to the collection of funds which results in the deposit interest rate being above the LPS guarantee rate, then the Customer's savings are not included in the LPS guarantee.
5. The Customer states and acknowledges that every approval provided by the Customer in electronic form, such as a tick mark, OTP and other forms which have the same purpose in the OCBC's application is a perfect, valid and binding proof even though those agreements are not stated in a document affixed with a wet signature/ an electronic signature.
6. These General Terms and Conditions of Nyala are made in Indonesian language and can be translated into other languages. If there is a discrepancy in interpretation between the Indonesian text and the foreign language, the Indonesian text shall prevail.
7. Complaint procedures regarding service can be submitted by contacting Tanya OCBC 1500-999 or if from abroad, you may contact + 62-21-26506300 or via email to tanya@ocbc.id.

THESE NYALA BISNIS GENERAL TERMS AND CONDITIONS HAVE BEEN ADJUSTED TO THE PROVISIONS OF THE PREVAILING LAWS AND REGULATIONS INCLUDING THE PROVISIONS OF THE FINANCIAL SERVICES AUTHORITY REGULATIONS.