

Personal Version of Product and Service Information Summary (RIPLAY) 

Publisher Name	: PT. Bank OCBC NISP	Product Type	: Investment
Product Name	: Gold Savings	Product Description	: Buying and selling gold investment
Currency	: IDR		

Key Features of Pegadaian Gold Savings

Minimum Account Opening	<input type="text" value="IDR 10,000"/>	Minimum Selling	<input type="text" value="0.01 gram"/>
Maximum Account Opening	<input type="text" value="10 gram"/>	Maximum Selling	<input type="text" value="20 gram"/>
Minimum Purchase	<input type="text" value="IDR 10,000"/>	Maximum Selling Per Day	<input type="text" value="100 gram"/>
Maximum Purchases	<input type="text" value="IDR 50,000,000"/>	Minimum Gold Print Order	<input type="text" value="1 gram"/>
Maximum Purchases Per Day	<input type="text" value="100 gram"/>	Maximum Gold Print Orders Per Day	<input type="text" value="100 gram"/>
Minimal Round Up	<input type="text" value="IDR 5,000"/>	Settlement Balance Limit	<input type="text" value="0.05 grams of actual selling price"/>

Fee

Annual Entrustment Facility Fee*	<input type="text" value="IDR 30,000"/>	Account Closing Fees	<input type="text" value="IDR 30,000"/>
Savings Book Printing Fees	<input type="text" value="IDR 10,000"/>	Administrative Fees	<input type="text" value="FREE"/>
Current Account Printing	<input type="text" value="IDR 2,000/page"/>	Book Replacement Fees	<input type="text" value="IDR 10,000"/>

* Free for the first year customers

Benefit	Risk
<p>Example:</p> <ol style="list-style-type: none"> 1. A reliable long-term investment alternative because it is directly supervised by the Financial Services Authority 2. Available at all Pegadaian Outlets 3. Guaranteed physical gold and 24 carat 4. Competitive buying and selling prices 5. Purchases starting from IDR 10,000 and buybacks starting from 0.01 gr 	<p>Example:</p> <ol style="list-style-type: none"> 1. Gold prices fluctuate following world gold prices
Requirements and Procedures	
<p>You must complete the requirements:</p> <ol style="list-style-type: none"> 1. Fill in Your Personal Data: 2. Conduct Customer Due Diligence (CDD) with a photo id card and selfie 3. Agree to the applicable terms and conditions 4. Purchase gold at least Rp 10,000 <p>Example:</p> <p>You can submit questions and complaints through: Customer Care: 1500-999 or +6221 26506300 (from overseas) Email: tanya@ocbcnisp.com</p>	
Simulation of Profit Sharing calculation method	
<p><i>Example of a simulation of your savings product:</i></p> <p>** Revenue sharing projection based on the historical average realization of revenue sharing x previous months</p> <p>*** Savings Fund plus projected revenue sharing after deducting taxes</p>	
Additional Information	
<p><i>Contains additional information, e.g. (if applicable)</i></p> <ol style="list-style-type: none"> 1. One ONe Mobile account can only open 1 Pegadaian Gold Savings account 2. Inactive Gold Savings Account cannot be reactivated, customer must reactivate a Gold Savings account opening process again 	

3. If you want a physical gold bar, Customer can place a print order with a choice of pieces (1gr, 2gr, 5gr, 10gr, 25gr, 50gr, and 100gr) by paying the printing fee according to the selected piece

4. Detailed information about printing costs and other information can be accessed through <https://www.pegadaian.co.id/produk/tabungan-emas>

Disclaimer (important to read):



Explaining Employee/Officer

_____, _____, 20____

Customer

PT. Bank OCBC NISP, Tbk is registered and supervised by the Financial Services Authority and is a participant in LPS guarantees

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DD/MM/YYYY