

**GENERAL TERMS AND CONDITIONS OF e-BANKING SERVICES
PT BANK OCBC NISP TBK**

• **GENERAL**

A. Definitions

If not expressly stated otherwise in the Terms and Conditions of Account Opening PT Bank OCBC NISP Tbk ("Bank"), the terms below have the following meanings:

1. **"Transaction Data"** means financial transaction data on the Customer's account at the Bank for the last 1 (one) month period and so on provided that the Customer will not receive a current account transaction if there is no transaction during the reporting period.
2. **"e-Banking Services"** means banking facilities owned by the Bank that can be accessed via electronic means which includes:
 - a. Automatic Teller Machine (ATM);
 - b. Internet Banking;
 - c. e-Statement;
 - d. EDC;
 - e. OCBC Wallet;
 - f. Tanya OCBC;
 - g. Autopayment OCBC;
 - h. Automatic Fund Transfer;
 - i. SMS OCBC;
 - j. OCBC Mobile;
 - k. Onboarding.ocbc.id;
3. **"Bank Facility Form"** means a form that contains e-Banking Services and their attachments and/or amendments and/or additions from time to time.
4. **"Non Business Day"** means Saturday and Sunday as well as other national holidays determined by the government of the Republic of Indonesia and days when the Bank is not operating as determined by Bank Indonesia.
5. **"IVR (Interactive Voice Response)"** means one of Tanya OCBC services that can be accessed by the Customers via telephone/Mobile phone (handphone) to conduct Financial Transactions, Financial Information, and non-Financial Information.
6. **"Financial Information"** means information which among other things is in the form of balance information and account mutation information.
7. **"Internet Banking"** means a facility provided to the Customer to conduct banking transactions via the internet.
8. **"Response Code"** means the code issued by the Token, either SMS Token or Internet Banking Token.
9. **"e-Statement Service"** means a banking service provided by the Bank to the Customer which includes sending reports on position or exposure information, as well as Transaction Data in the form of electronic documents. The e-Statement service can be received via e-mail sent by the Bank to the Customer's email address registered in the Bank's system or the Customer can download it independently through the Bank's website at <https://online.ocbc.id/statement/session>.
10. **"Limit"** means the maximum value of funds that can be transacted by the Customer.
11. **"Login"** means the process by which the Customer enters the Internet Banking and OCBC Mobile applications after the Customer enters the User ID and Password.
12. **"Logout"** means the process by which the Customer leaves the Internet Banking and OCBC Mobile applications after the Customer presses the logout shown on the screen.

13. **“Customer”** means a personal legal subject (individual) or not an individual, business entity or legal entity based on applicable laws and regulations in Indonesia and fulfils the Bank's terms and conditions to become the owner of a savings account, time deposit, current account and/or Bank credit card.
14. **“User Customer”** means a Customer who has been registered as a user of e-Banking Services.
15. **“Identification Numbers”** means numbers used by the Customer as the purpose of Financial Transactions such as account numbers for inter-bank transfers/transfers between OCBC, customer ID numbers, credit card/loan numbers or Mobile phone numbers, and so on.
16. **“GSM Operator”** means a network service/cellular Mobile telecommunication provider (Global System for Mobile Communication/GSM).
17. **“Password”** means the Customer's identification code or password that must be inputted by the Customer each time accessing e-Banking Service. In these General Terms and Conditions of e-Banking Services, Passwords consist of:
 - a. e-Statement Password is a Password that must be inputted by every Customer who will access the e-Statement Service;
 - b. Internet Banking/OCBC Mobile Password is a password that must be inputted by the Customer who will access Internet Banking/OCBC Mobile services. This Internet Banking/OCBC Mobile Password is obtained by the Customer after registering for Internet Banking/OCBC Mobile and is used to Login.
18. **“PIN (Personal Identification Number)”** means a number combination that is confidential and only known and owned by the Customer. In these General Terms and Conditions of e-Banking Services, PIN consists of:
 - a. **Cash PIN** is a PIN for OCBC ATM/debit card User Customers;
 - b. **Non-Cash PIN** is a PIN for the Customer to use on SMS OCBC;
 - c. **Token PIN** is a PIN used by Token holders as Token access code.
 - d. **Transaction PIN** is password stored in the application for the Customer to make approval before the transaction, which is conducted via OCBC Mobile.
19. **“Quick Response Code for Payment (QR Code)”** means a two-dimensional code consisting of three square-shaped patterns on the bottom-left corner, top-left corner, and top-right corner, having black modules with dot-squares or pixels, and having the ability to store alphanumeric data, character, and symbols, that is used to facilitate contactless payment through scanning.
20. **“Main Account”** means the main account used as an OCBC ATM card relation account for transactions including purchases, payment transactions, transactions through other bank ATMs and charging service fees.
21. **“SMS OCBC”** means the Bank's distribution channel to access accounts owned by the Customers via SMS (Short Message Service) messages using a cellular phone (handphone).
22. **“SMS”** means a short text transmission that can be sent and or received via a cellular phone (handphone) and can be viewed via cellular phone screen (handphone).
23. **“SMS Token”** means a transaction authentication code used by the Customer to make Banking Transactions via OCBC Mobile sent in the form of an SMS.
24. **“National Standard Payment QR Code (Quick Response Code Indonesian Standard)”** hereinafter referred as QRIS means a standard QR Code issued by Bank Indonesia to facilitate payment transaction in Indonesia.
25. **“Expiration Date”** means the end date of a Periodic Transaction set by the Customer.
26. **“Token”** means hardware used in transactions via Internet Banking or SMS Token used in transactions via OCBC Mobile to enter a transaction authentication code / One Time Password (OTP).
27. **“QRIS Transaction”** hereinafter referred as QRIS Payment is payment transaction facilitated by QR Code based on QRIS.

28. **"QRIS TUNTAS"** means a feature initiated by Bank Indonesia to do Cash Withdrawal, Transfer, and Cash Deposit between QRIS users.
29. **"OCBC Mobile"** means a Mobile Banking application owned by the Bank which can be downloaded from Playstore (for Android smartphone) and App store (for iOS smartphone).
30. **"OCBC Wallet"** means server-based electronic money product that is used as payment instrument issued on the basis of the value of money deposited in advance to the issuer. OCBC Wallet is not categorized as a deposit (third party fund).
31. **"OTP (One Time Password)"** means a secret code in a 6-digit number format that will expire in 60 seconds since received by the Customer via SMS to the cellular phone number (handphone) with an active and registered Indonesian card/SIM Card at the Bank used to verify access to the cellular phone (handphone) and activate the Transaction PIN on OCBC Mobile.
32. **"Onboarding.ocbc.id"** means a web-based independent account opening service that can be utilized by the prospective Customer and the Customer, and can be accessed via <https://onboarding.ocbc.id>.
33. **"Cross Currency Transactions (Cross Currency)"** means Financial Transactions in the form of transfers between two accounts with different currencies, one of which is an account in Rupiah (IDR).
34. **"Periodic Transactions (recurring or auto-debit)"** means transactions that are instructed by the Customer at this time but will be conducted repeatedly within a certain period of time in the future according to the time period set for transaction execution by the Customer.
35. **"Financial Transactions"** means transactions through e-Banking Services that involve Customer funds, which include inter-bank transfers/transfers between OCBC, payments and purchases.
36. **"Banking Transactions"** means all transactions made by the Customer with the Bank, both financial transactions and non-financial transactions.
37. **"Transaction for Future Date (future date)"** means the transactions instructed by the Customer at this time but will be executed in the future according to the time set for transaction execution by the Customer.
38. **"User ID"** means the Customer's identity used for Internet Banking/OCBC Mobile services which is obtained after the Customer registers.
39. **"Digital/Electronic Media/Applications"** means digital/electronic media/applications owned by the Bank which include OCBC Mobile, Onboarding.ocbc.id, RM Mobile and other digital/electronic media/applications developed by the Bank in the future. The Additions/changes of digital/electronic media/applications will be notified to the Customer through the media deemed good by the Bank subject to the applicable laws and regulations in the Republic of Indonesia.
40. **"RM Mobile"** means a Bank application intended to assist marketers in carrying out product marketing activities and the Customer services and can be accessed via <https://rmmobile.ocbc.id/>.
41. **"Electronic Data Capture (EDC)"** means a machine placed on Merchant with several features as media of payment transaction using Credit Card and Debit Card with standard chip from all Banks affiliated in Card Association as well able to receive transaction from card with GPN logo and contactless payment.
42. **"eKYC"** means process to identify and verify Customer by electronic method to ensure data match with Indonesia citizenship data and Bank data.
43. **"VKYC"** means process to identify and verify Customer by electronic method through video call with the Bank.
44. **"Primary Device"** means the main device connected to User ID OCBC Mobile.
45. **"Other Device"** means the secondary device connected to User ID OCBC Mobile at the same time with the primary device. Maximum number of device connected to User ID OCBC Mobile is 2 (two) devices.

B. PIN, User ID, Password, Transaction PIN dan OTP

1. PIN, Password, User ID, Transaction PIN and OTP are confidential and everything related to PIN, Password, User ID, Transaction PIN, OTP and all legal actions (transactions) related to this matter are fully the responsibility of the Customer, including any misuse of PIN, Password, User ID, OTP and Transaction PIN.
2. PIN, Password, User ID, Transaction PIN and OTP may only be used by the Customer who own an Account that has been approved by the Bank to use eBanking Services. The User Customer is responsible for maintaining the confidentiality and security of the PIN, Password, User ID, Transaction PIN and OTP, including by:
 - a. not informing or giving User ID, Password, PIN, Transaction PIN and OTP to other people for any purpose including family members and/or relatives;
 - b. not write down or store User ID, Password, PIN, Transaction PIN and OTP in written form in a place or other storage facility that allows other people to know;
 - c. User ID, Password, PIN, Transaction PIN and OTP must be used confidentially and not visible to other people;
 - d. not using a PIN, Password, or Transaction PIN that is easily known, such as date of birth or its combination, telephone number, etc.;
 - e. using personal communication devices or electronic media and not using communication devices and electronic media that are used or accessed by many people;
 - f. having to change the Password when the Customer uses the e-Banking Service for the first time and change the Password, PIN or Transaction PIN periodically, except for certain e-Banking Services which do not require a Password change, for example the e-Statement service.
 - g. avoiding using the same PIN, Password or Transaction PIN repeatedly
3. The User Customer is obliged to immediately change PIN received from the Bank.
4. If the User Customer forgets his PIN, User ID, Internet Banking or OCBC Mobile login password, then the User Customer can contact the nearest branch or Tanya OCBC at 1500999 or through the nearest OCBC ATM or do a reset via OCBC Mobile or Internet Banking.
5. Change of User ID or Password on Internet Banking or OCBC Mobile will change the User ID or Password on both services.
6. If the User ID, Password, PIN, Transaction PIN and OTP are suspected to have been known or used by another person, the User Customer must immediately report this to the Bank for blocking. The User Customer's failure to report, all consequences of misuse of the User ID, Password, PIN, Transaction PIN and OTP by third parties are the full responsibility of the User Customer.

C. Registration

1. If required by the Bank, the Customer must submit a Bank Facility Form (which can be obtained at the Bank's branch office), which has been filled in and signed by the Customer. If the Customer is not an individual or a business entity or legal entity, then the opening of an account must be carried out by a person who is authorized to represent the Customer in accordance with the legal documents and data completeness required by the Bank.
2. Changes to User Customer data can only be made by the User Customer directly. For the Customer who is not an individual or business entity or legal entity, changes to User Customer data can only be made by the authorized person to represent the User Customer.

D. Implementation of Transactions by Bank

1. Limit of each e-Banking Service transaction follows the Limit provisions that apply to each e-Banking Service. The Bank may set a Limit change policy at any time for each e-Banking Service transaction by notifying to the Customer 30 (thirty) Business Days in advance.

2. The Bank has the right not to carry out the Customer's Instruction if:
 - a. The balance in the Customer's account is insufficient;
 - b. e-Banking Service is blocked or being blocked for any reason;
 - c. A system error has occurred
3. The Customer is responsible for the accuracy and completeness of the Instruction for each transaction. Errors or omissions in giving Instruction are entirely the responsibility of the Customer.

E. Fees and Authorization for Account Debit

1. Transaction fees for E-Banking Services shall follow the applicable transaction fee provisions at the Bank.
2. SMS OCBC NISP fees shall follow the tariff provisions of each GSM Operator.
3. The Customer agrees that the Bank has the right to debit transaction fees, administration fees (if any), Token fees or other fees charged by the Bank, therefore the Customer hereby authorizes the Bank to debit the Customer's account at the Bank for payment of these fees. If the e-Banking Service facility ends, the approval for debiting the account that is used as a debit reference will automatically end as long as each of the Customer's obligations (if any) has been fulfilled.
4. The Bank, with notification to the Customer, can change the fees that must be paid by the Customer as stated in these General Terms and Conditions of e-Banking Services. These changes will be notified to the Customer through the media deemed acceptable by the Bank while taking into account the provisions of the applicable laws and regulations in the Republic of Indonesia.

F. Termination of Service

Each of these e-Banking Services will expire if the Customer proposes to close the facility or close the account that is used as a reference for debiting to the Bank.

• SPECIAL PROVISIONS RELATED TO SERVICES

A. OCBC ATM/Debit Card

1. Requests for issuance, activation, or changes to OCBC ATM/debit card facilities must be based on a request from the Customer and approved by the Bank. The Customer holding the "And" Joint Account will not get an OCBC ATM/debit card, while the Customer holding the 'Or' Joint Account can get an OCBC ATM/debit card. The rules for granting and using OCBC ATM Card for Joint Account shall follow the general provisions for using OCBC ATM/Debit card that apply and can be accessed on the Bank's website at www.ocbc.id. The Customer holding the "Or" Joint Account is jointly responsible for all risks arising in connection with the use of the OCBC ATM/debit card as stipulated in these General Terms and Conditions of e-Banking Services.
2. Fees and daily limits for OCBC ATM/debit card transactions shall follow the applicable provisions at the Bank and detailed information regarding this matter can be seen on the Bank's website at www.ocbc.id.
3. OCBC ATM/debit card can be used at all OCBC's ATMs, ATMs or EDCs in collaboration with the Bank, and other electronic transaction facilities provided by the Bank.
4. Every transaction through an OCBC ATM/EDC, ATM or EDC in collaboration with the Bank and other electronic transaction facilities provided by the Bank is limited to a Limit per day in accordance with the conditions set by the Bank or ATM or EDC in collaboration with the Bank based on applicable regulations.
5. Transactions made by the Customer at an overseas ATM/EDC machine with an OCBC ATM/Debit card without the Global Wallet feature will be carried out by debiting the Customer's IDR (Rupiah) account balance. The Customer will be charged with the conversion of the buying and selling foreign currency exchange rate to IDR (Rupiah) and administrative fees in accordance with applicable fee provisions.

6. Transactions made by Customers at an overseas ATM/EDC machine with an OCBC ATM/Debit card **with** the Global Wallet feature in 11 foreign currencies: USD, AUD, SGD, JPY, EUR, HKD, CHF, NZD, CAD, GBP, and CNH will be executed by debiting the same currency account balance. In the event that the Customer makes a transaction in a country with a currency other than the 11 foreign currencies, the Customer's IDR (Rupiah) account will be debited and the Customer will be charged a conversion fee to the IDR (Rupiah) currency.
7. Information on the card number, expiration date and 3-digit CVV from an OCBC ATM/debit card is confidential and anything related to information and legal actions (transactions) related to this matter is fully the responsibility of the Customer.
8. The Customer can provide the Instruction to block the OCBC ATM/debit card through the OCBC Mobile application or by calling Tanya OCBC service at 1500999 or the Bank's branch office.
9. The Customer may apply to the Bank for a replacement OCBC ATM/debit card and the Customer agrees to bear all administrative fee(s) that arise. With the issuance of the new OCBC ATM/debit card, the old OCBC ATM/debit card will no longer be valid.
10. Loss or misuse or transfer of the OCBC ATM/debit card due to the Customer's error or negligence or other reasons, is entirely the responsibility of the Customer.

B. Internet Banking and OCBC Mobile

1. Internet Banking and OCBC Mobile facilities as stipulated in these General Terms and Conditions of e-Banking Services are only intended for individual Customers. For non-individual Customers, they must refer to the OCBC Business Terms and Conditions.
2. Internet Banking and OCBC Mobile Registration
 - a. Every Customer who requires Internet Banking/OCBC Mobile facilities can register through:
 1. ATM OCBC, where the Customer will receive a User ID and Password;
 2. The Bank's branch offices, by filling out the Bank Facility Form and attaching proof of photocopies of the Customer's identity and other necessary documents, then the Customer will receive a User ID from the customer service, while the Password will be sent to the Customer's e-mail address. If the Customer does not receive the Password within 2 (two) calendar days, the Customer can re-register.
 3. OCBC Mobile, which can be downloaded from the App Store and Play Store. OCBC Mobile users can create a user ID, Password, PIN and Transaction PIN when registering for OCBC Mobile.
 4. For opening a new account through digital/electronic media/application, the Customer will receive a user ID and Password for Internet Banking and OCBC Mobile if the Customer has completed (i) the account opening process and (ii) the Know Your Customer process determined by the Bank. The User ID and Password for Internet Banking and OCBC Mobile as referred to above will not apply to the Customer holding the "And" Joint Account.
 - b. After the Customer gets the User ID and Password for the first time, no later than 2 (two) calendar days after receiving the User ID and Password, the Customer is required to Login and change the password. If within this period the Customer does not Login to Internet Banking, the Customer must re-register.
 - c. Order/Instruction given by the Customer can only be carried out/given to the Bank via Customer's cellular phone/mobile phone number that has been registered with the Bank.
 - d. The Customer must immediately update his cellular phone (handphone) number data if there is a change in the Customer's cellular phone number which will be used to make OCBC Mobile transactions through an ATM or EDC OCBC.

3. Transactions Using Internet Banking and OCBC Mobile

- a. To carry out Financial Transactions via Internet Banking and OCBC Mobile, the Customer must first have a User ID, Password, Token, PIN or Transaction PIN.
- b. When doing login for the first time on Primary Device, Customer will be required additional verification:
 1. Customers with Indonesian Citizenship will be asked for verification with eKYC. If eKYC fails, then Customer will be redirected to VKYC verification. If VKYC fails, then Customer will be redirected to Branch to continue verification process.
 2. Customers with Non-Indonesian Citizenship will be required for verification by calling Tanya OCBC 1500999
- c. When doing login for the first time on device other than Primary Device, then Customer will be presented with 2 (two) option:
 1. Bind device as Other Device, which need approval from Primary Device.
 2. Unbind all connected device and make current device as Primary Device, then Customer is required to do additional verification as listed on point 3b.
- d. 1 (one) User ID OCBC Mobile can only be connected with 2 (two) devices. If it is detected that Customer login on third device and more, then to continue login on that device Customer have to unbind all device on Primary Device and Other Device, then bind current device as Primary Device, where additional verification is required as listed on point 3b.
- e. As a sign of approval for Financial Transaction instructions and as authorization for Financial Transactions, the Customer must enter the Response Code from the Token or Transaction PIN.
- f. In every Financial Transaction, the system will always confirm the data entered by the Customer and the Customer has the opportunity to cancel the data by pressing the "Cancel" button.
- g. Any information that receives confirmation of "Submit" or "Send" from the Customer stored in the Bank's data center, is correct data and as evidence of valid instructions from the Customer to the Bank to carry out the intended transaction.
- h. A transaction that has been confirmed "Submit" or "Send" by the Customer and has been authorized using the Response Code from the Token or Transaction PIN (for Financial Transactions) cannot be canceled.
- i. For the Transaction For Future Date of Financial Transactions via Internet Banking or Periodic Transactions (recurring or auto-debit), the Customer can cancel the transaction by authorizing the cancellation with the Response Code from the Token no later than 1 (one) calendar day before the effective date/maturity or Expiration Date of the transaction.
- j. For the Transaction For Future Date (future date) or Periodic Transactions (recurring or auto-debit), transactions will be processed at the start of the day. For Periodic Transactions, if the Expiration Date falls on the same date as the specified periodic date, then the transaction will still be processed on that day.
- k. For Financial Transactions of fund transfers to other bank accounts within the country via Lalu Lintas Giro ("LLG"), if the effective date of the transaction falls on a Non Business Day, then the transaction will still be accepted and will be carried out on the following Business Day.
- l. For Financial Transactions of fund transfers to other bank accounts within the country via RTGS, if the effective date of the transaction falls on a Non Business Day, the transaction will fail.

- m. For Financial Transactions of fund transfers to other bank accounts within the country via BI FAST, transactions will continue to run including on a Non Business Day and real time 24/7.
- n. For Financial Transactions of fund transfers to other bank accounts within the country that have online facilities through an ATM network in collaboration with the Bank, the transaction will continue even on a Non Business Day.
- o. For each instruction from the Customer for a successful Financial Transaction, the Customer will receive a reference number as proof that the transaction has been carried out by the Bank.
- p. Cross Currency Transactions (Cross Currency) can only be made for the type of foreign currency issued by the system. The Customer cannot request exchange rates with special rates. Cross Currency Transactions shall only apply to transfers between Bank accounts.
- q. Payment transaction limits using the QRIS Payment feature, transaction fee QRIS TUNTAS (transfer, cash withdrawal and cash deposit) on OCBC Mobile at merchants/outlets/shops that have a QR code based on/with the QRIS logo shall follow the applicable provisions at the Bank and detailed information regarding this can be seen at <https://www.ocbc.id/id/faq> on the Digital Channel – QRIS section.
- r. Transactions made by the Customer on OCBC Mobile or Internet Banking are recorded by the Bank's system and recorded in the transfer of the Customer's account at the Bank.
- s. The Customer must logout every time he finishes or no longer uses Internet Banking and OCBC Mobile.

4. Electronic Mail (e-mail)

- a. Each Customer will receive 1 (one) message in the "Mailbox" on the Internet Banking or OCBC Mobile application. The Mailbox is used by the Customer to receive information on transactions that have been made by the Customer via Internet Banking or OCBC Mobile.
- b. In addition to the Mailbox in point a above, the Customer can receive information on transactions that have been made by the Customer on Internet Banking or OCBC Mobile via the e-mail address registered by the Customer when opening an account or registering for Internet Banking or OCBC Mobile services.
- c. The Bank will send information regarding Internet Banking or OCBC Mobile transactions according to the Customer's request to the Customer's personal e-mail address. The Bank is not responsible for the non-receipt of such information due to untruth or changes to the Customer's personal e-mail address that are not reported to the Bank.
- d. The Bank does not guarantee the security of information or data sent to the Bank via the Customer's personal e-mail address.

5. Blocking of the Customer's Internet Banking and OCBC Mobile Password

- a. The Customer's Password will be blocked if:
 - 1. An error occurs in entering the Password 3 (three) times in a row during Login;
 - 2. The Customer submits a request to the Bank to block the Password.
- b. If a Password is blocked, the Customer must reset the Password by contacting the Bank branch or Tanya OCBC at 1500999 or come to the nearest OCBC ATM or reset via OCBC Mobile or Internet Banking.

6. Terms and Conditions for Token Holders For Internet Banking and OCBC Mobile

- a. The Customer who requires token must register and have a checking or savings account or credit card at the bank.
- b. Transaction Token / PIN Registration

1. Token registration for Internet Banking facilities is carried out through Internet Banking and submits a copy of print out of the Token ordering application at the time of Token collection at the Bank branch.
 2. Transaction PIN registration is carried out at the time of registration via OCBC Mobile.
- c. The Internet Banking Token shall belong to the Bank and must be returned to the Bank immediately if requested by the Bank.
 - d. Internet Banking and OCBC Mobile Tokens are only for use by the Token holders themselves and cannot be transferred in any way to anyone.
 - e. Internet Banking and OCBC Mobile tokens cannot be used for other purposes other than for transactions that have been determined by the Bank.
 - f. The Internet Banking Token Holder must maintain the Token in good condition including but not limited to replacing the Token's battery. The Customer is fully responsible for the cost of replacing the battery.
 - g. The Bank will provide a Token PIN to the Internet Banking Token holders.
 - h. Blocking of Internet Banking and OCBC Mobile Tokens
 1. In the event that a Token or Transaction PIN holder enters the wrong Token PIN 3 (three) times in a row, the Token will be auto blocked.
 2. In the event that the Internet Banking Token or cellular phone (handphone) receiving the SMS Token is stolen or lost or is suspected of being misused by another party, the Token holder must immediately block the Token by contacting Tanya OCBC at 1500999 or the nearest Bank branch office.
 - i. Reset Token and Transaction PIN, Submit new Internet Banking and OCBC Mobile Tokens
 1. In the event that Token and Transaction PIN are auto-blocked, Token holders can reset Token or Transaction PIN through the nearest Bank branch office or Tanya OCBC at 1500999.
 2. In the event that the Token is lost or stolen or suspected of being misused by another party, after blocking, Token holders can apply for a new Token through the nearest Bank branch office by filling out the Bank Facility Form and submitting the original loss report letter from the local police within no later than 2 (two) days Business Days after the loss event. The Bank shall be released from all claims, compensation or lawsuits if the Customer fails to make a report within the time period as stipulated above.
 - j. As long as the Token holder has not blocked the Token or PIN Transaction for Internet Banking and OCBC Mobile, the Bank will not be responsible for any transactions made using the lost/stolen Token.
 - k. In the event that the Internet Banking Token is damaged, the Token holder must report to the Bank and deliver the damaged Token to be replaced.
 - l. All transactions carried out using Tokens, whether used with or without the Token holder's knowledge, however implemented, are the full responsibility of the Token holder.
 - m. Complaints and/or objections from the Token holder can only be served by the Bank if complaints and/or objections to the use of Tokens are submitted to the Bank within a period of 3 (three) months from the date the transaction was made.
 - n. For joint account holders who have the authority for a single "Or" transaction, the Bank can only provide Tokens to one of the names of the joint account holders according to the written approval of all the joint account holders.

- o. The Bank has the right at any time to block, cancel, withdraw, or renew the Internet Banking Token if the Token holder no longer fulfils the Token holder's terms and conditions.
- p. If the Internet Banking Token holder wants to stop using the Token, the Token holder must notify the Bank in writing and the Token must be returned to the Bank. Termination of the use of the Token shall be effective since the notification letter made and signed by the Token holder is received by the Bank.
- q. As long as the Internet Banking Token has not been activated, Token holders can still make non-financial transactions on Internet Banking.
- r. If the Internet Banking Token is not collected within 3 (three) months of the application submitted, then the Token cannot be given to the Customer, so the Customer must submit a re-registration.
- s. In the event that the Bank receives information that the individual Customer holding the Token passes away, the Token facility will be terminated by the Bank. As long as the Bank has not received a notification regarding the passing of the individual Customer, the use of the Token is beyond the responsibility of the Bank.

C. e-Statement

1. The Customer must (a) own and register the Customer's personal e-mail address to the Bank, (b) ensure that the e-mail address is correct and belongs to the Customer; and (c) have all required software for the use of this eStatement Service, including to anticipate disturbance in any form (including but not limited to viruses, bugs, malware) so as not to result in any form of disturbance to the computer system of the Customer and the Bank. The Customer hereby releases the Bank from all responsibility for risks arising from the use of e-Statement Services from the Bank.
2. Position or exposure information as well as Transaction Data will be sent by the Bank to the Customer's e-mail address that has been registered in the Bank's system or the Customer can download it independently through the Bank's website at <https://online.ocbc.id/statement/session> in the second week each month. Delivery will be made by the Bank 1 (one) time and if there is a delivery failure, the Bank can redeliver to the Customer. Redeliver of position or exposure information as well as Transaction Data will be carried out by the Bank to the Customer's e-mail address registered in the Bank's system or the Customer can download it independently through the Bank's website. If the Customer wants to register a new e-mail address as a registered e-mail address, the Customer can directly register it at the branch office of the Bank opening the account.
3. The Customer is aware and agrees that if the e-Statement Service is approved by the Bank, the Customer cannot ask the Bank to reprint the position or exposure information or Transaction Data contained in the e-Statement in the form of a checking account to be delivered by post. If the Customer wishes to redeliver a checking account from the Bank, the Customer must submit data changes to the branch office of the Bank opening the account and henceforth the Bank may change the delivery to a checking account by registered post for the following month.
4. Termination of the e-Statement Service or change of the Customer's e-mail address can be made by the Customer by submitting a written application to the Bank which has been filled out and signed, no later than 5 (five) Business Days before the end of the month through the nearest Bank branch or contacting Tanya OCBC NISP at 1500999. Changes in e-mail address will be effective for sending e-Statements the following month. The Customer agrees and authorizes the Bank to terminate the e-Statement Service if the data and documents including the e-mail address provided by the Customer to the Bank are incorrect, inaccessible, mistyped or for any reason that results in the failure of the implementation of the e-Statement Service which is not caused by by the fault and/or negligence of the Bank. All consequences and risks arising from changing the e-mail address are the responsibility of the Customer.

5. In the event of a discrepancy between position or exposure information or Transaction Data included in the e-Statement with the data included in the Bank's records, the Customer agrees that the data recorded at the Bank is data that is valid and binding on the Bank and the Customer, unless it can be proven otherwise.

D. OCBC Wallet

1. OCBC Wallet registration can be submitted by both Customer and non-Customer, by downloading the OCBC Wallet application on Google Playstore for Android users or Apple App Store for iOS users.
2. OCBC Wallet activation is carried out by filling out and completing data as required by the Bank with unregistered status.
3. Every OCBC Wallet user must follow the Customer Due Diligence (CDD) process according to what has been determined by the authorized regulator and refers to the Bank's Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) Policy.
4. For the formation of OCBC Wallet user profiles as part of the CDD process, OCBC Wallet users are divided into 2 (two) and are required to provide the following data and information:

- a. Registered

The information required is: name, telephone number in the form of a cellular phone number (handphone), and e-mail address. This information does not have to be supported by documents in the form of KTP / SIM / PASSPORT. The Customer is required to do KYC at an ATM with an active account with data related to the Customer's profile which will be taken from the CIF of the Customer's account.

- b. Unregistered

The information required is: name, telephone number in the form of a cellular phone number (handphone) and email address. This information is not required to be accompanied by supporting documents.

The user must ensure that the e-mail address provided to the Bank is correct and fully owned by the user.

5. The amount of money deposited into OCBC Wallet can be used or transacted entirely until the balance is zero.
6. Funds stored in OCBC Wallet are not included in the category of Third Party Funds (DPK). By using OCBC Wallet, OCBC Wallet users agree that the amount of the money stored is not guaranteed by Indonesia Deposit Insurance Corporation and will not be charged deposit interest by the Bank.
7. The complete OCBC Wallet terms and conditions can be viewed or downloaded at <https://www.ocbc.id/id/digital-channel/ocbc-wallet> in the Terms and Conditions section. By the Customer agreeing to these Terms and Conditions, the Customer is subject to and bound by the OCBC Wallet Terms and Conditions and all changes and or updates thereto in the future.
8. OCBC Wallet users (both Registered and Unregistered) can use the QR Payment feature on the OCBC Wallet application to make payment transactions at merchants/outlets/shops that have a QR code based on/with the QRIS logo with Limits following the applicable provisions at the Bank. Detailed information about the QR Payment or QRIS feature can be seen at <https://www.ocbc.id/id/faq> in the Digital Channel/OCBC Wallet section. For queries or further information, the Customer can contact Tanya OCBC at 1500-999 or visit www.ocbc.id.

E. Tanya OCBC

1. General Terms and Conditions

- a. Tanya OCBC is a service that can be used by Customer to submit questions, complaint or suggestions related to OCBC products and services.
- b. Business Customer, Individual Customer and non-Customer (hereinafter referred to as "Customer") can use the service of Tanya OCBC through communication media determined by the Bank from time to time.
- c. Customer requests related to accounts, confidential data, transactions, or financial, need to be verified by Tanya OCBC in accordance with the Bank's policy. If verification failed, then Customer's request would not be proceeded.
- d. For data security reason, Customer is required to maintain and prohibited to convey confidential information such as OTP code, ATM/Debit Card & Credit Card PIN, Internet Banking/ Mobile Banking User ID & Password including CVV or 3 digits number on the back of ATM/Debit Card & Credit Card.

2. Interactive Voice Response (IVR) for Individual Customer

- a. To use Tanya OCBC IVR service, the Customer must ensure that the number dialled is the official number of Tanya OCBC 1500-999 (domestic) or +62-21-26506300 (overseas).
- b. To be able to use IVR self-service, the Customer must input their OCBC ATM/Debit Card or OCBC Credit Card number, and other data into IVR for verification purposes.
- c. The Customer can choose the menu to speak directly with Tanya OCBC team according to the desired banking product.

3. Special IVR for Business Customer

- a. Business Customer (Business Banking) can use Tanya OCBC service by selecting menu 2 for Business Customer Services;
- b. Business Customer Services can use Indonesian language or English according to the Customer's menu of choice;
- c. Furthermore, the Customer can choose banking products in the IVR application according to what they want and is directly handled by the Business Banking Contact Center Team.

4. Tanya Call Service

- a. Tanya Call is a toll-free online call service accessible to Customer through Voice over Internet Protocol (VoIP) Call via OCBC digital platforms such as mobile banking.
- b. To use Tanya Call, Customer must download and login to OCBC mobile using their registered account.
- c. To access Tanya Call service on OCBC mobile Customer can select Tanya Call on the Live Assistant page.

5. Non-Voice Service

- a. Non-Voice Service is a text-based service that can be accessed by Customer via digital devices to find out information related to OCBC products, promotions and services.
- b. Customer must ensure to contact Tanya OCBC official account for non-voice service, such as service through e-mail, WhatsApp, social media, Live Chat and/or other communication media determined by the Bank from time to time on www.ocbc.id

- c. In e-mail services, the Bank's website (Contact Us E-Form) and Live Chat on OCBC mobile, Customer can submit questions, suggestions, and other inquiries related to accounts and transaction or financial data.
- d. On WhatsApp, social media, Play Store/AppStore, and Live Chat services outside of OCBC mobile, the Customer can only submit questions, suggestions, and other matters related to Bank products and services that are non-financial in nature and do not submit confidential data.
- e. Before starting a conversation with Tanya OCBC service via WhatsApp, Customer must ensure that the WhatsApp account is an official Bank business account that has a blue check mark.

6. Chatbot Service

- a. Chatbot is a service supported by artificial intelligence that can be used by Customer to obtain general information related to products, promotions, non-transactional services and do not allow to convey the confidential data. For transactional and financial services, Customer are recommend to contact official Tanya OCBC number 1500-999 (domestic) or +62-21-26506300 (overseas).
- b. The Customer understands and agrees that the information provided via Chatbot Service is general information, the Customer's follow-up action on the information received from the Chatbot Service is the Customer's responsibility. Customers are encouraged to evaluate and verify the information received from the Chatbot
- c. If there are any differences or inconsistencies in the information provided by Chatbot with Bank's website related OCBC products, promotions, or services, then information on Bank's website shall prevail as the definitive reference.
- d. Chatbot services can be accessed through WhatsApp and Live Chat on OCBC mobile.

F. Autopayment OCBC

1. The Customer agrees to make the account used as a relation account for automatic debit of routine transactions through the Autopayment facility ("Relation Account") and agrees to authorize the Bank to perform automatic debit on the Relation Account including the costs for implementing the Autopayment facility. The amount of this fee will be determined by the Bank.
2. The Customer is responsible for providing funds in the Relation Account for the implementation of the Autopayment facility no later than 1 (one) Business Day prior to the last payment date according to the biller's provisions.
3. In the event that the Relation Account is closed due to any reason, the Customer is obliged to replace it with a new relation account. If the Customer does not replace the closed Relation Account, then the Autopayment facility will be terminated automatically by the Bank.
4. The Customer agrees that the Bank is not responsible if the debit fails because (i) the billing data is not available; (ii) there are insufficient funds in the Relation Account, or the Autopayment facility has been terminated for any reason; or (iii) the Customer's fault or negligence in implementing the General Terms and Conditions of e-Banking Services and other applicable provisions at the Bank and their amendments;
5. If the Customer intends to terminate the Autopayment facility, the Customer must notify the Bank in writing regarding the commencement of the termination and submitted no later than 7 (seven) Business Days prior to the start of the payment period for the relevant Autopayment facility.
6. The Customer shall be responsible for filling out and signing a new Bank Facility Form and giving it to the Bank in the event of a Relation Account number change.

G. Automatic Fund Transfer

1. The Customer agrees to have the account registered as a relation account for debiting Automatic Fund Transfer transaction.
2. The Customer authorizes the Bank to debit the Automatic Fund Transfer for the relation account.
3. If at the maturity date of payment, the implementation of Automatic Fund Transfer cannot be carried out by the Bank due to the negligence or fault of the Customer, then the Bank shall be released from any risks and claims.
4. In the event of a relation account being closed by the Bank due to the Customer's negligence or fault, the Customer undertakes to replace it with a new relation account. If the Customer does not replace the relation account that has been closed, the Bank will terminate this facility

H. SMS OCBC

1. Registration and Change of User Customer Data of SMS OCBC Facility
 - a. For registration of SMS OCBC facility, the Customer must submit 1 (one) Main Account number.
 - b. The Main Account must be equipped with an OCBC ATM facility.
 - c. If the Main Account is closed, then to avoid the failure of SMS OCBC transactions, the Customer must change his Main Account.
 - d. If the Customer has met the requirements, as a sign of approval, the Bank will provide an SMS OCBC PIN which is sent directly to the User Customer's mobile phone.
2. Terms of Use of SMS OCBC
 - a. SMS OCBC services can be used by the User Customers to obtain information and carry out banking transactions that have been selected/registered.
 - b. Things that must be considered in every transaction made through the SMS OCBC facility are:
 1. Transactions can be made to all accounts related to OCBC ATMs, both Main Account and additional accounts.
 2. The User Customer must ensure the accuracy and completeness of transaction instructions, including the correctness of the data on the Bank Facility Form, according to the SMS instruction format determined by the Bank.
 3. As a sign of approval for transaction implementation, the Customer is required to fill out the SMS OCBC PIN at the end of each instruction sent.
 4. The transfer or overbooking transaction plafond for the SMS OCBC facility refers to the transfer or overbooking transaction plafond attached to the OCBC ATM card, which is a combination of the Main Account and additional accounts.
 - c. The User Customer is required to notify the Bank in writing immediately, if he receives incomplete or inaccurate data or information through the branch office or Tanya OCBC at 1500999.
3. SMS OCBC PIN
 - a. Each SMS OCBC User Customer is given 1 (one) PIN number issued by the Bank according to the system.
 - b. The PIN will be sent via SMS message to the customer's cellular phone/handphone number registered at the Bank no later than 1 x 24 (twenty four) hours after registration, whether registration is made at an OCBC ATM or at a branch office.
 - c. The User Customer must change the PIN received from the Bank with a new PIN that he made himself when using the SMS OCBC service for the first time.
 - d. Change of PIN can be made via SMS.

4. Miscellaneous

- a. Evidence of instructions from the User Customer through the SMS OCBC service are account mutations which can be seen in the current account or savings book.
- b. If there are problems related to cellular phone/handphone numbers, GSM networks, GSM usage bills, SMS fees and GSM value added services, the User Customers shall directly contact the GSM Operator concerned.
- c. The User Customers can contact Tanya OCBC at 1500999 for any issues related to transactions and changes to access to SMS OCBC services.

I. PRIVACY POLICY AND COOKIES POLICY

By accessing and/or using www.ocbc.id ("Site"), the Customer agrees to the processing of Customer data and use of cookies as explained in a separate policy which is further regulated in <https://www.ocbc.id/id/kebijakan-privasi> and <https://www.ocbc.id/syarat-dan-ketentuan/kebijakan-privasi-penggunaan-cookie> which is part and an integral part of these General Terms and Conditions of e-Banking Services.

These General Terms and Conditions of e-Banking Services and all their amendments and/or renewals ("**General Terms and Conditions of e-Banking Services**") shall be an integral and inseparable part of (i) the Bank Facility Form and its terms and conditions, (ii) general terms and conditions related to each related Bank product, and (iii) Terms and Conditions of Account Opening PT Bank OCBC NISP Tbk.

These General Terms and Conditions of e-Banking Services can be amended at any time by the Bank by notifying the Customer through media deemed good by the Bank subject to the applicable laws and regulations.

In the event that these General Terms and Conditions of e-Banking Services are translated into another language, then if there is a discrepancy or conflict between the Indonesian language text and the foreign language, the Indonesian language text shall prevail.

THESE GENERAL TERMS AND CONDITIONS OF E-BANKING SERVICES HAVE BEEN ADJUSTED TO BE IN ACCORDANCE WITH THE LAWS AND REGULATIONS INCLUDING THE PROVISIONS OF FINANCIAL SERVICES AUTHORITY/OTORITAS JASA KEUANGAN (OJK) REGULATIONS.

PT Bank OCBC NISP Tbk is licensed and supervised by the Financial Services Authority and Bank Indonesia and is an LPS guarantee participant