

**GENERAL TERMS AND CONDITIONS**  
**EDUCATION BENEFIT PACKAGE OF PT BANK OCBC NISP TBK**

1. **NYALA Edu and Edu Package for Premier Banking** are designed to facilitate international banking transactions with special features and benefits tailored to support the needs of students and/or their parents who are pursuing education abroad.

<b>EDU PACKAGE</b>			
Beyond Banking Package – Edu – exPTBC (per year)			
Average Combined Balance Per month (IDR)	1 Bio – ≤ 5 Bio	5 Bio – ≤ 10 Bio	≥ 10 Bio
<i>Exclusive Education Assistance</i>	✓	✓	✓
<i>Domestic Pick-Up Services / Year</i>	1x Innova Fleet	2x Premium SUV Fleet	4x Premium SUV Fleet
Free Telex-TT Fees	36x (3x / month)	36x (3x / month)	36x (3x / month)
Free Full Amount Fees	12x (1x / month)	24x (2x / month)	36x (3x / month)
<i>Special FX Rate</i>	✓	✓	✓
Other Transaction Benefits – Edu Package (per month)			
Transactions	Average Combined Balance Per Month (IDR)		
	500 Mio - < 1 Bio	≥ 1 Bio	
BI Fast	Unlimited	Unlimited	
Cash Withdrawal	Unlimited	Unlimited	
Online Transfer	50x	Unlimited	
Payment / Purchase	50x	Unlimited	
RTGS via Branch	5x	5x	
RTGS via OCBC Mobile	10x	10x	
SKN LLG Transfer	50x	Unlimited	
Telex-TT	3x	Refer to the table above	
Clearing	50x	Unlimited	
Incasso	50x	Unlimited	

Details:

- Free Telex-TT transaction fees via the OCBC mobile application.
- Fee waivers can be granted in the form of cashback/refund in the 4th week of the following month.
- The monthly quota reset for free transactions is on the 3rd of each month.
- Eligibility for beyond banking services is based on the average combined balance over the past three consecutive months.
- A service fee of IDR 150,000 per month will be charged if the average combined balance is below IDR 500,000,000. Especially for OCBC ex Commonwealth Bank customers, no Service Fee will be charged until June 2025.

<b>NYALA EDU - exPTBC</b>					
<b>MONTHLY TRANSACTION BENEFITS</b>					
NYALA LEVEL	BI-FAST	Online Transfer	Cash Withdrawal <sup>2</sup>	Payment & Purchase	Telex-TT <sup>4</sup>
<b>YUK, MULAI!<sup>1</sup></b>	Unlimited	-	-	-	-

Average combined balance Rp0-<1 mio					
<b>BASIC</b> Average combined balance Rp1-<10 mio	Unlimited	5x	5x	5x	-
<b>FIT</b> Average combined balance Rp10-<25 mio	Unlimited	10x	10x	10x	-
<b>PRO</b> Average combined balance Rp25-<50 mio	Unlimited	20x	20x +3x ATM Mastercard overseas <sup>3)</sup>	20x	3x all banks
<b>MASTER EDU</b> Average combined balance Rp>= 50 mio	Unlimited	20x	20x +3x ATM Mastercard overseas <sup>3)</sup>	20x	3x all banks

Details:

1. A service fee of IDR 10,000 will be charged if the average combined balance is less than IDR 1,000,000. Especially for OCBC ex Commonwealth Bank customers, no Service Fee will be charged until June 2025.
2. Domestic cash withdrawals via Prima Network & ATM Bersama ATMs.
3. International cash withdrawals via Mastercard Network ATMs.
4. Free Telex-TT transaction fees via the OCBC mobile application

To enjoy all the benefits in the Nyala Edu package or Premier Edu Banking package as mentioned in the table above, customers are required to open or have a savings account as a customer of PT Bank OCBC NISP, Tbk (OCBC) that is included in the Nyala Edu or Edu benefit package by agreeing to these General Terms and Conditions including all changes and/or updates (Terms and Conditions).

2. OCBC reserves the right and authority to modify, add to, and/or reduce these Terms and Conditions with notice through a medium deemed suitable by OCBC, taking into account the applicable legal regulations and laws.
3. These Terms and Conditions constitute an integral and inseparable part of the Terms and Conditions for the Opening and Management of Premier Customer Accounts, Electronic Banking Services Terms and Conditions, and the procedures that apply at OCBC Bank.
4. The Bank, at its discretion and consideration, reserves the right to suspend or cancel the reward provision if there are indications of fraud, irregularities, or violations of these Terms and Conditions.
5. The Bank has the right and authority to change, add to, and/or reduce these Terms and Conditions with notice through a medium deemed suitable by the Bank, taking into account the applicable legal regulations and laws.

These Terms and Conditions have been adjusted in accordance with legislative regulations, including the Financial Services Authority regulations.