

General Terms and Conditions of

Nyala Bisnis is a service that provides convenience(s) in conducting banking transactions with extra facilities to support the personal and business needs of 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 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.

Transaction Fee Benefit Information of

Transaction Benefits for Individual Customers

a. Effective until 31 July 2023

Category	Combined Balance Requirements	Advantages
a	Less than IDR 25,000,000	Free admin fees and fees below the minimum balance on all savings and current accounts. A service fee of IDR 50,000 shall apply
b	Starting from IDR 25,000,000	Benefits in the category a) above, plus: Free of 50x transactions charge per month on all accounts held for each transaction type. Transactions include: - Interbanks transfer via ATM/OCBC web/OCBC mobile. Valid for online transfers and LLG/ SKN. - Cash withdrawal at ATM Jaringan Prima, Bersama, and OCBC Singapore. - Clearing deposit transactions in current accounts through branches.

b. Effective as per 1 August 2023

Average Total Relationship Balance (Per Month)	Transaction Fee Benefits (Monthly Quota)					Service Fee (Per Month)
	Cash Withdrawal	Payment/Purchase	Bank Transfer	RTGS Transfer	BI-Fast Transfer	Individual Customer
< IDR 1,000,000	-	-	-	-	Unlimited	IDR 10,000
IDR 1,000,000 – 10,000,000	5x	5x	5x	-	Unlimited	Free
IDR 10,000,000 – 25,000,000	10x	10x	10x	-	Unlimited	

IDR 25,000,000 – 50,000,000	20x	20x	20x	1x	Unlimited
> IDR 50,000,000	30x	30x	30x	2x	Unlimited

Description:

1. Cash withdrawals at Prima, Bersama, and OCBC Singapore ATM networks.
2. Purchase and Payment Transactions via ATM/OCBC web/OCBC mobile.
3. Bank Transfer via ATM/OCBC web/OCBC mobile using Online Transfer and LLG/SKN methods.
4. Bank transfer using BI-FAST method via OCBC mobile.
5. RTGS charges with OCBC web/OCBC mobile method.
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 customers.

Nyala BISNIS
by **OCBC** services

Transaction Fee Benefit Information of TAYTB Women Warriors with

Transaction Benefits for Individual Customers**a. Effective until 31 July 2023**

Especially for customers who take part in the TAYTB Women Warriors program, the fee provisions are as follows:

Category	Combined Balance Requirements	Advantages
a	Less than IDR 10,000,000	Free admin fees and fees below the minimum balance on all savings and current accounts. A service fee of IDR 30,000 shall apply
b	Starting from IDR 10,000,000	Benefits in the category a) above, plus: Free of 50x transactions charge per month on all accounts held for each transaction type. Transactions include: - Interbank transfer via ATM/OCBC web/OCBC mobile. Valid for online transfers and LLG/ SKN. - Cash withdrawal at ATM Jaringan Prima, Bersama, and OCBC Singapore. - Clearing deposit transactions in current accounts through branches.

Additional Information:

For customers who have not participated in the TAYTB Women Warriors Program, the applicable provisions follow as stipulated in the individual Business Startup Transaction Fee Benefit Information.

b. Effective as per 1 August 2023

Average Total Relationship Balance (Per Month)	Transaction Fee Benefits (Monthly Quota)					Service Fee (Per Month)
	Cash Withdrawal	Payment/Purchase	Bank Transfer	RTGS Transfer	BI-Fast Transfer	Individual Customer
< IDR 10,000,000	10x	10x	10x	-	Unlimited	Free
IDR 10,000,000 – 25,000,000	20x	20x	20x	1x	Unlimited	
> IDR 25,000,000	30x	30x	30x	2x	Unlimited	

Description:

1. Cash withdrawals at Prima, Bersama, and OCBC Singapore ATM networks.
2. Purchase and Payment Transactions via ATM/OCBC web/OCBC mobile.
3. Bank Transfer via ATM/ OCBC web/OCBC mobile using Online Transfer and LLG/SKN methods.
4. Bank transfer using BI-FAST method via OCBC mobile.
5. Transfer RTGS using the OCBC web/OCBC mobile method.
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 customers.

General Terms & Conditions of Individual customers who can join TAYTB Women Warriors program : Customer should be a Woman entrepreneur (gender must match with identity document (KTP/SIM/Passport/KITAS)).

Additional Benefits of 

1. Electronic Consolidate Report

The Nyala Bisnis Customer will receive a monthly electronic consolidation report facility that can be accessed independently by Customers through OCBC system at the following link: <https://online.ocbc.id/statement/session>.

2. Promotion Program

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

3. 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.

4. Business Fitness Solution

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.

Nyala BISNIS
by **OCBC**

Benefit Provisions Information and Service Fees of

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). Information regarding Total Relationship Balance can be accessed through <https://www.ocbc.id/id/syarat-dan-ketentuan/nyala-bisnis>.

2. 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 months based on current month performance. Information regarding Service Fee Benefits can be accessed through <https://www.ocbc.id/id/syarat-dan-ketentuan/nyala-bisnis>.

3. 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. Information regarding Transaction Fee Benefits can be accessed through <https://www.ocbc.id/id/syarat-dan-ketentuan/nyala-bisnis>.

4. Credit Card bundling program.

All Customers who join Nyala Bisnis services will be automatically processed for OCBC Credit Card facility. The Customer agrees and understands that OCBC has the right to accept, approve, or reject the application for the OCBC Credit Card through the applicable process in accordance with OCBC regulations, in part or in whole and all information/data and documents that have been provided to OCBC in connection with this application belongs to OCBC. The Customer gives approval to OCBC to use the existing data as a means of completing the OCBC Credit Card application in accordance with applicable regulations. The Customer has received a complete and adequate explanation from OCBC regarding the OCBC Credit Card that will be obtained along with all the benefits, risks, and costs attached to the OCBC Credit Card. If OCBC approves this application, then the Customer is willing to submit to and be bound by all terms and conditions applicable to OCBC and any amendment(s) thereof in the future which are an integral part of the General Terms and Conditions of Nyala Bisnis.

General Provisions Information of 

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 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 Bisnis 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; (iv) General Terms and Conditions of Credit Card, as well as (v) 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;
 - 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 Bisnis, (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) General Terms and Conditions of Credit Card, 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. The Customer can apply for the termination of the service by filling out the Customer Data Update Form and/or other documents (if required) at the OCBC branch.
7. These General Terms and Conditions of Nyala Bisnis 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.
8. Complaint procedures regarding service can be submitted by contacting the OCBC's Call Center 1500-999 or if from abroad, you may contact Call Center + 62-21-26506300 or via email to tanya@ocbc.id.



These General Terms and Conditions of Nyala Bisnis by OCBC Have Been Adjusted to the Provisions of the Prevailing Laws and Regulations Including the Provisions of the Financial Services Authority Regulations.

