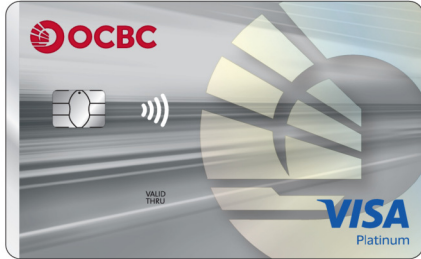


Summary of Product and Service Information OCBC Platinum Credit Card Version

Publisher Name	: PT Bank OCBC NISP Tbk ("Bank OCBC")	Product Type	: Consumer Credit
Product Name	: OCBC Platinum Credit Card	Product Description	: Credit Card with reward points for every transaction
Currency	: transaction in all available currencies, bills in rupiah		

Key Features of Your Credit

Card Limit	Rp3.000.000 - Rp400.000.000	Pre-Submission Requirements	
Advantages	Every transaction of IDR10,000 will get 1 Poin Seru	Age of the primary cardholder	21-65 years
	Ease of redeeming Reward Points with a variety of attractive prizes through Raih.id	Age of the supplementary cardholder	17-65 years
	Privileges from partner merchants in Indonesia, Singapore and Malaysia	Nationality	Indonesian Citizen or Foreign Citizen
		Minimum Income	Rp36.000.000 per year



Benefit	Benefit Information
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1. Reward Points	Get 1 point for every retail transaction worth IDR10,000 and its multiples. Reward points that have been accumulated can be exchanged for a variety of attractive prizes ranging from airline miles and selected E-vouchers (Shopping, F&B, and Premium Dining) via Raih.id. Points will be accumulated with savings products and e-channel transactions.
2. Light Installment	<p>Light Installment</p> <p>Installment Conversion is a term credit facility for your credit card spending transactions ranging from 3 to 36 months with easy installment. The interest rate in the Installment Conversion is determined by Bank OCBC and may change at any time with prior notice. The period of installment is set by the Card Holder itself and cannot be changed again. The Card Holder can enroll the Installment Conversion by :</p> <ul style="list-style-type: none"> •OCBC Mobile App <p>Download the latest version of the Application and enjoy the ease of applying for installments</p> <ul style="list-style-type: none"> •Or Send SMS to 6477 <p>Use the Cardholder's mobile number registered in the Credit Card system and will immediately receive a reply in the form of confirmation.</p> <p>The format of the SMS change transactions into installments as follows: OCBC[space]CICIL[space]The Last 16 Digits of Credit Card number#Total Transaction#Tenor Example: OCBC CICIL 524169000001234#30000000#12</p>
3. Accepted Worldwide	OCBC Platinum is accepted worldwide with more than 29 Millions merchants and service partners that collaborate with Mastercard international.
4. Worldwide Access to your fund	In addition to freely withdrawing cash at all OCBC branches, your OCBC Platinum Credit Card can be used to withdraw cash at more than 1 million ATMs around the world, 24 hours a day and 7 days a week. You can withdraw cash up to 60% of your OCBC Platinum Credit Card limit by visiting the nearest ATM and selecting the cash withdrawal menu using your Credit Card PIN.
5. Bill Payment Facility	Your OCBC Platinum Credit Card can be used to pay monthly bills such as Telkom, PLN, PAM, TV subscriptions, buy mobile phone pre-paid vouchers and cash advances. The method is easy, you just need to visit the nearest OCBC ATM and select the payment menu or purchase or withdraw cash using your Credit Card PIN.

Risk
General Terms and Conditions of OCBC Credit Card, visit www.ocbc.id/welcomepack

1. Lost/Stolen Credit Cards and Misuse of Credit Cards	The Cardholder shall report to the Bank any loss/theft, and/or misuse of the Credit Card through the Call Center as soon as it is known that the loss/theft, and/or misuse of the Credit Card. You are responsible for the loss of the credit card and the risk of misuse of the credit card. To avoid misuse of Credit Cards, keep and maintain your credit cards and PIN properly. Do not share your PIN number with any unauthorized parties.
2. Exchange rate differences for transactions other than using the IDR currency	All transactions including cash withdrawals in foreign currencies will be converted into Rupiah in accordance with the applicable exchange rate provisions at the Bank as of the transaction posting date. The Cardholder acknowledges and agrees that all charges are made in Rupiah.
3. As a result of the Cardholder's inability to make payments on time	<p>If the Cardholder does not pay the Minimum Payment by the Due Date, the Cardholder shall be charged with the delay:</p> <ol style="list-style-type: none"> 1. Late Fee with the value determined by the Bank and notified to the Cardholder from time to time. 2. Credit Cards will be blocked and cannot be used to make transactions within the period determined by the Bank unless payment has been made 3. The Combined Limit can be lowered if the arrears continue.
4. Termination of services due to failure of periodic transaction payments (recurring payments)	<ol style="list-style-type: none"> 1. The Bank is not responsible for disconnection of telephone/electricity/mobile/credit card/insurance, etc. or other risks as a result of not being able to make automatic monthly bill(s) payments, because the Bank has not received the value of the bill to be paid and/ or other consequences beyond the control of the Bank. 2. For each automatic bill payment transaction based on this article, the Cardholder will be charged a fee in accordance with the provisions in force at the Bank. 3. If the Cardholder intends to stop this automatic monthly bill(s) payment facility, then the Cardholder is required to notify the Bank in writing regarding the start time of the termination and submitted no later than 7 (seven) working days prior to the start of the bill(s) payment period. concerned.

6. **Bill Payment Flexibility** Your OCBC Platinum Credit Card bill can be done by making a minimum payment of 5% of the total bill or IDR 50 thousand (whichever is higher)
7. **Bill Payment Methods** You can pay your OCBC Platinum Credit Card bill by:
 Through Bank OCBC ATMs or through the transfer menu on ATM Bersama or ATM Prima networks
 Through Internet Banking and Mobile Banking of Bank OCBC
 Through cash deposits at all OCBC branches
 Through Direct Debit by signing a standing instruction at all OCBC Bank branches
 Through Giro Traffic (LLG)/Clearing, addressed to Bank OCBC by stating OCBC Credit Card number Platinum
 Through book transfer from OCBC savings/current accounts in all OCBC Bank branches
8. **Contactless** OCBC Platinum Credit Card with contactless symbol is equipped with contactless feature. For contactless transactions in domestic using EDC machines with a nominal value of up to RP 1 million, no PIN is required. Meanwhile, the nominal above RP 1 million still requires a PIN.
9. **Tanya OCBC** We are ready to serve you 24 hours a day 7 days a week to get information about OCBC Platinum Credit Card at 1500-999

5. **Late Payment Penalty** Interest / installment payments that are not on time will result in late penalties and will be reported to the SLIK credit reporting system at the Financial Services Authority. The sanctions that will be imposed on customers are as follows:
1. Late Fee with the value determined by the Bank and notified to the Cardholder from time to time.
 2. The Credit Card will be blocked and cannot be used to make transactions within the period determined by the Bank unless payment has been made,
 3. The Combined Limit may be lowered if arrears continue.

OCBC Credit Card Interest and Fees
 (Terms are subject to change at any time in accordance with the Bank's policy)

Annual fee (free of the first year fee)	Main Card IDR600,000 per year, Supplementary Card IDR300,000 per year
Retail Interest	1.75% per month, 21% per year
Minimum Payment	5% of the bill or a minimum of IDR50,000 (until 31 December 2023)
Cash Advance Interest	1.75% per month, 21% per year
Cash Advance Fee	6% or minimum IDR100,000 (whichever is greater)
Cash Advance Limit	total 60% of credit limit IDR15,000,000 per day
Late Payment Fee (Late Charge)	1% of the total bill, minimum IDR50,000 and maximum IDR100,000 (until 31 December 2023)
Over limit fee	6% of the excess limit, minimum IDR100,000 and maximum IDR250,000
Replacement of Damaged or Lost Cards	IDR100,000
Billing Statement Shipping Costs	IDR12,500
Transaction Copy Request Fee	Transaction Note IDR50,000, Monthly Bill IDR30,000, and Rejected Check/Giro Fee IDR25,000
Stamp Duty fee will be charged for certain payments	Payment value above IDR 5 million is subject to a Stamp Duty of IDR10,000
Credit Card Payment Fee Via Teller at OCBC Branch	IDR10,000
Installment Application Fee via OCBC Mobile/Other	IDR15,000 per transaction
Installment Application Fee through Tanya OCBC	IDR20,000 per transaction
Cancellation Fee or Speed Up Installment Payment	IDR200,000 per transaction
Transfer Fee	IDR10,000 to OCBC account IDR25,000 to another bank account
Notification Charges	IDR5,000 per bill per month

Requirements and ordinances

1. Fill in the Application Form
2. Attach a photocopy of KTP/Passport
3. Attach a photocopy of NPWP
4. Attach a photocopy of the last 3 months bank statement/savings/pay slip/SPT
5. Attach a photocopy of another bank's credit card (optional)

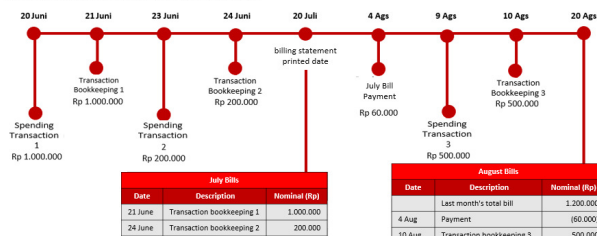
Questions and complaints can be submitted via:
 Tanya OCBC: 1500-999 or + 6221 26506300 (from abroad)
 email : tanya@ocbc.id

www.ocbc.id

Simulation

Interest Calculation for Shopping Transactions (Retail):
 Interest will be charged if the Cardholder pays less than the total of the new bills, or pays after the Due Date. Interest on Purchase Transactions is calculated based on the Posting Date of the transaction made. The interest rates that apply to purchase transactions are listed on the billing statement. Unpaid fees, penalties, or interest are not included into the interest calculation component. Interest will be charged on the next billing statement. For a complete interest calculation can be seen in the credit card interest calculations illustration.

Illustration of interest calculation for spending transactions (retail)



Credit card interest calculation formula = $\frac{\text{Number of transactions} \times \text{day difference} \times (1.75\% \times 12 \text{ months})}{365 \text{ days}}$

Day difference calculation formula = (Bill print date - Posting Date) + 1 day

Total July Bills	1.200.000
Minimum Payment	60.000

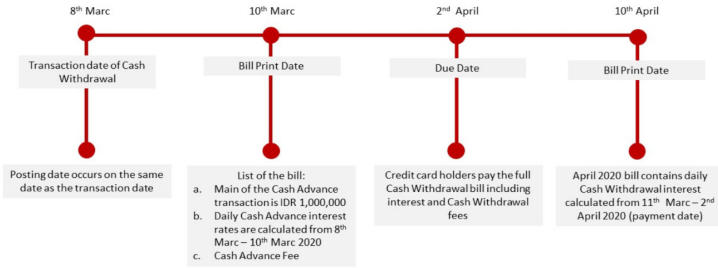
Interest	44.181
Total August Bills	1.684.181
Minimum Payment	84.209

Interest calculation for August bills					
Information	Date	billing date	day difference	Nominal (Rp)	Interest (Rp)
Transaction bookkeeping 1	21 Jun	20 Jul	30	1.000.000	37.260
Transaction bookkeeping 2	24 Jun	20 Jul	27	200.000	3.106
Previous Bill	21 Jul	20 Aug	31	1.200.000	24.402
Payment	4 Aug	20 Aug	17	(60.000)	(587)
Total interest on the August Billing Statement					44.181

Interest Calculation for Cash Advance Transactions:

Interest for Cash Advance is charged and calculated from the Cash Advance Date until the full payment date of the Cash Advance transaction. The interest rates that apply to Cash Advance transactions are listed on the Billing Sheet. Unpaid fees, penalties, or interest are not included in the interest calculation component. For a complete interest calculation can be seen in the illustration of the Credit Card Interest Calculation

Illustration of Cash Withdrawal Transaction Interest Calculation (Cash Advance) **



$$\text{Interest Calculation Formula} = \frac{\text{Transaction Amount} \times \text{Different of Day} \times (1.75\% \times 12 \text{ months})}{365 \text{ Days}}$$