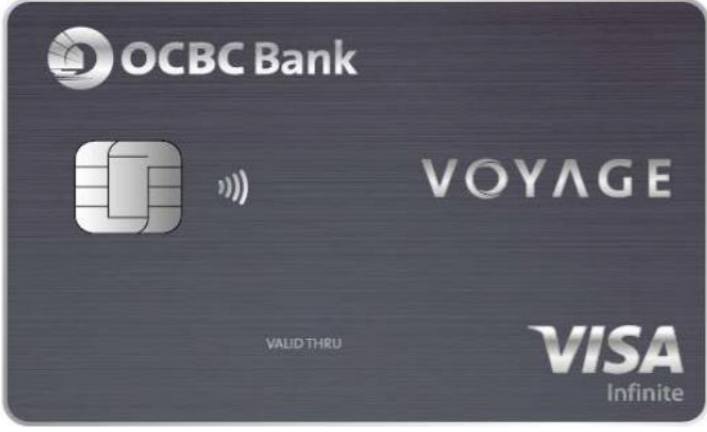

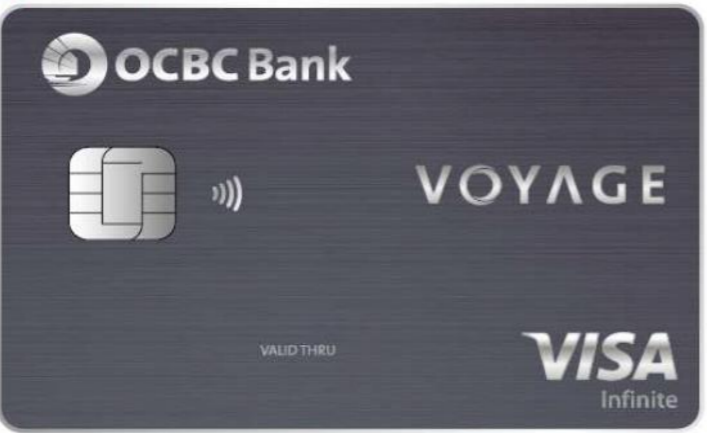


General Summary of Product and Service Information OCBC Voyage Credit Card Version			
Publisher Name	: PT Bank OCBC NISP Tbk ("Bank OCBC")	Product Type	: Consumer Credit
Product Name	: OCBC Voyage Credit Card	Product Description	: The first metal credit card in Indonesia with points that can be exchanged for flights on any airline and anytime
Currency	: transaction in all available currencies, bills in rupiah		

Key Features of Your Credit			
Card Limit	Rp100.000.000 - Rp2.000.000.000	Pre-Submission Requirements	
Advantages	<ul style="list-style-type: none"> The first Duralumin Metal Card in Indonesia Voyage Miles for every retail transaction Voyage Complimentary Privilege Complimentary Airport Lounge Domestic and Internasional 	<ul style="list-style-type: none"> Age of the primary cardholder: 21-75 years Age of the supplementary cardholder: 17-75 years Nationality: Indonesian Citizen or Foreign Citizen Minimum Income: Rp1.200.000.000 per year 	
How to Earn Miles	For every retail transaction of IDR 10,000, you will get 1 (one) Voyage Miles		
Redemption Miles	Airline Miles Redemption : Every 1 Voyage Miles can be exchanged for 1 GarudaMiles/1 KrisFlyer/1 AirAsia BIG Points Value of 1 Voyage Miles redemption = Rp100 Voyage Miles redemption can be made via Voyage Exchange 24/7 Personal Concierge +6221 26506363 or email to voyage@voyageexchange.co.id		

Product Name	Image Card	General Requirements	Income Documents
OCBC Voyage Private Credit Card (VISA Infinite)		Age 21 - 75 years Indonesian citizens and foreigners Registered as OCBC Private Banking Customer	Private Banking Customers with total combined assets CASA/ Time Deposits / Mutual Funds / Securities minimum of IDR 10 Billion
OCBC Voyage Premier Credit Card (VISA Infinite)		Age 21 - 75 years Indonesian citizens and foreigners Registered as OCBC Premier Banking Customer	<ul style="list-style-type: none"> - For Customers registered with Premier Banking OCBC for less than 3 months, make a minimum of 1x placement of funds of a minimum of IDR 500 Million - For customers registered with Premier Banking Bank OCBC for more than 3 months have an average combined total of 3 months minimum of IDR 500 Million
OCBC Voyage Private Credit Card (VISA Infinite)		Age 21 - 75 years Indonesian citizens and foreigners Min. income of IDR 100 Million/month or min. total funds (savings and time deposits) at Bank OCBC IDR 500 Million	<ul style="list-style-type: none"> - Minimum monthly net income IDR 100 Million , or - Financial statements of a public company, or Original payslip or SPT

Benefit		Risk
Benefit	Information	General Terms and Conditions of OCBC Credit Card, visit www.ocbc.id/welcomepack
1. Voyage Miles	Get 1 Voyage Miles for every retail transaction in multiples of IDR 10 thousand. No expiry date. Voyage Miles can be redeemed for Frequent Flyer Miles or whatever your needs, through the Voyage Exchange.	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. Light Installments	Light Installment 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 : <ul style="list-style-type: none"> •OCBC Mobile App Download the latest version of the Application and enjoy the ease of applying for installments •Or Send SMS to 86477 Use the Cardholder's mobile number registered in the Credit Card system and will immediately receive a reply in the form of confirmation. 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 5241690000001234#3000000#12	2. Exchange rate differences for All transactions including cash withdrawals in foreign currencies will be transactions other than using the 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. Accepted Worldwide	OCBC Voyage Credit Card is accepted worldwide, at more than 29 million merchants and service partners in collaboration with VISA International [®]
4. Worldwide Cash Access	In addition to freely withdrawing cash at all Bank OCBC branches, your OCBC Voyage Credit Card can be used to withdraw cash at more than 1 million ATMs worldwide, 24 hours a day and 7 days a week. You can withdraw cash up to 70% of your OCBC Voyage 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 Voyage 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. [®]
6. Bill Payment Flexibility	Your OCBC Voyage 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 Voyage 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 Through book transfer from OCBC savings/current accounts in all OCBC Bank branches
8. Domestic Airport Lounge	You can enjoy free access at aiRport executive lounges in major cities throughout Indonesia without limits with Airport Lounges partnered with OCBC Voyage Credit Cards throughout Indonesia. Register lounge information, visit ocbc.com/loungedomestik [®]
9. International Airport Lounge	You can enjoy free access 2 (two) times per year at aiRport executive lounges at more than 1,100 airports around the world with DragonPass. Contact Tanya 1500-999 at least 3 days before departure to get Membership Number and Activation Code Dragon Pass [®]
10. Personal Concierge	Voyage Exchange is ready to serve 24 hours a day 7 days a week to meet whatever your needs are by calling +6221 26506363 or email to voyage@voyageexchange.co.id [®]
11. Contactless	OCBC Voyage 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 Rp1 million, no PIN is required. Meanwhile, the nominal above Rp1 million still requires a PIN. [®]

3. As a result of the Cardholder's inability to make payments on time	If the Cardholder does not pay the Minimum Payment by the Due Date, the Cardholder shall be charged with the delay: 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)	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.
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	Private Banking Customer: Free Annual Fee for primary card or supplementary card as long as the Primary Card holder is a Private Banking customer Premier Banking Customers : - Primary card : Free Annual Fee while being a Premier Banking customer of Bank OCBC by maintaining a combined total fund of IDR 500,000,000 - Supplementary Card: IDR 2,500,000 per card or join Tanda Hold Program or total main card and additional card transactions of at least IDR 300,000,000 in the previous 1 year Outside of Private and Premier Banking Customers: - Primary card : IDR 8,000,000 or total primary card and additional card transactions of at least IDR 300,000,000 in the previous 1 year - Supplementary Card: IDR 2,500,000 per card
Retail Interest	1.75% per month, 21% per annum
Minimum Payment	5% of the bill or a minimum of IDR 50,000 (until 30 June 2024)
Cash Advance Interest	1.75% per month, 21% per annum
Cash Advance Fee	6% or minimum IDR 100,000 (whichever is greater)
Cash Advance Limit	total 60% of credit limit Rp15.000.000 per day
Late Payment Fee (Late Charge)	1% of the total bill, minimum IDR 50,000 and maximum IDR 100,000 (until 30 June 2024)
Over limit fee	6% of the excess limit, minimum IDR 100,000 and maximum IDR 250,000
Replacement of Damaged or Lost Cards	IDR 2,500,000
Billing Statement Shipping Costs	IDR 12,500
Transaction Copy Request Fee	Payment value above IDR 5,000,000 is subject to a Stamp Duty of IDR 10,000
Stamp Duty fee will be charged for certain payments	Payment value above IDR 5,000,000 is subject to a Stamp Duty of IDR 10,000
Credit Card Payment Fee Via Teller at OCBC Branch [®]	IDR 10,000
Installment Application Fee via OCBC Mobile/Other [®]	IDR 15,000 per transaction

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:

Call TANYA OCBC: 1500-999 atau + 6221 26506300 (dari luar negeri)
email : tanya@ocbc.id

www.ocbc.id

Installment Application Fee through Tanya OCBC	IDR 20,000 per transaction
Cancellation Fee or Speed Up Installment Payment	IDR 200,000 per transaction
Transfer Fee	IDR 10,000 to OCBC account IDR 25,000 to another bank account
E-Statement via Email Fee	IDR 5,000 per bill per month
Increase Limit Fee	IDR 50,000 per request
Notification Charges	IDR 10,000 per bill per month
Voyage Miles Redemption Fee	IDR 10,000 for each submission

Simulation

Annual Fee

Private Banking Customer:

Free Annual Fee for main card or supplementary card as long as the Main Card holder is a Private Banking customer

Premier Banking Customers :

- Main card : Free Annual Fee while being a Premier Banking customer of Bank OCBC by maintaining a combined total fund of IDR 500,000,000
- Supplementary Card: IDR 2,500,000 per card or join Tanda Hold Program or total main card and additional card transactions of at least IDR 300,000,000 in the previous 1 year

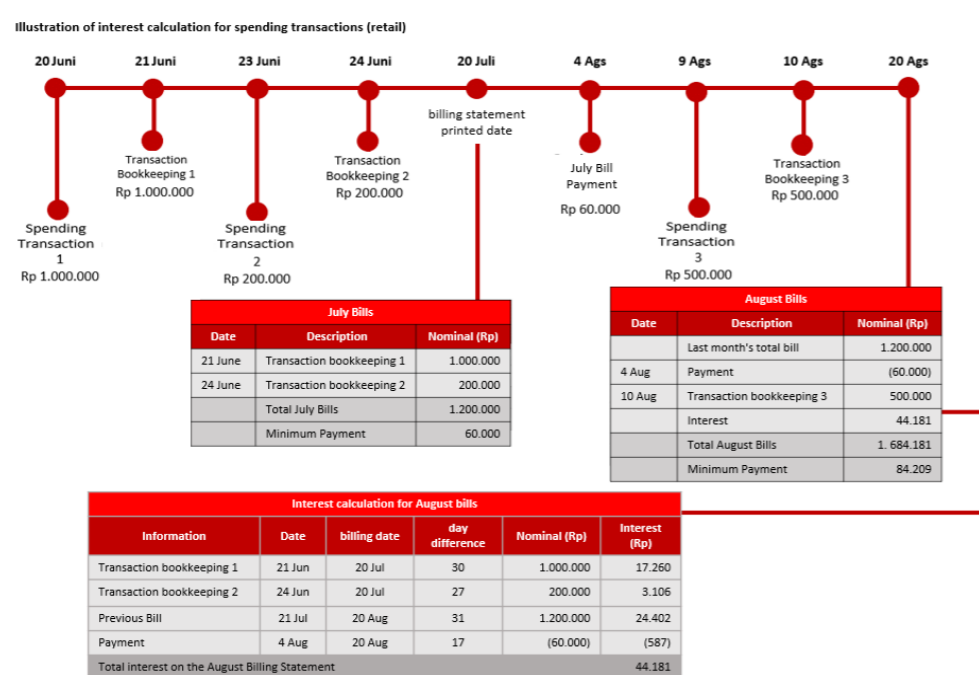
Outside of Private and Premier Banking Customers:

- Main card : Rp8 million or total main card and additional card transactions of at least Rp300 million in the previous 1 year
- Supplementary Card: IDR 2,500,000 per card

*These terms are subject to change at any time according to the Bank's policy

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.



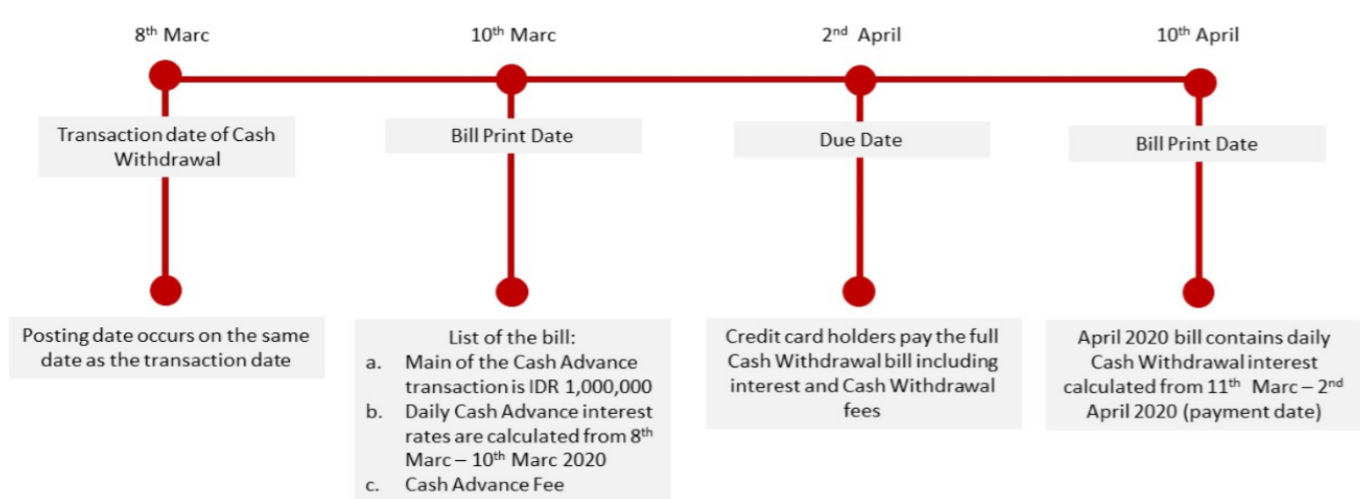
Credit card interest calculation formula = $\frac{\text{Number of transactions} \times \text{day difference} \times (1,75\% \times 12 \text{ months})}{365 \text{ days}}$

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

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) **



Interest Calculation Formula = $\frac{\text{Transaction Amount} \times \text{Differnet of Day} \times (1,75\% \times 12 \text{ months})}{365 \text{ Days}}$

Additional Information

Personal Identification Number (PIN)

PIN is a secret code that is given to OCBC Credit Card holders, functions for shopping transactions, cash withdrawals or bill payments at OCBC ATMs.

Keep your PIN from abuse: do not write your PIN in any media, do not inform other parties including the Bank.

Cardholders can apply for a PIN through the OCBC Mobile Application, or by SMS from the Cardholder's mobile number registered in the Bank's Credit Card system and will immediately receive a reply in the form of the desired PIN number.

• SMS Format:

OCBC (space) SETPINCC (space) 4 Digit Final Credit Card#Date of Birth DDDMMYYYY#6 Digit PIN You Want

Example = OCBC SETPINCC 1234#14121990#180825

Send to 86477

• OCBC Mobile App

Download the latest version of the Application and enjoy the ease of creating PIN

Contactless Features

Payment is easier with contactless features and is accepted worldwide. OCBC Credit Card is equipped with contactless features for convenience, security and transaction speed.

Allowance for Payment Time

If the Credit Card bill due date coincides on Saturdays / Sundays or National Holidays or Joint Leave Days that have been officially declared by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official Business Day thereafter.

Error on Bill Sheet

If you doubt or do not acknowledge the transaction printed on the billing statement, immediately contact TANYA OCBC no later than 45 calendar days from the date of printing the Billing Sheet by informing the following data:

- Your card name and number
- Transaction details and amount to be refuted
- Transaction date
- Reasons for rebuttal
- your signature

Please send disclaimer by e-mail to tanya@ocbc.com

Transactions Overseas

Every transaction made using a foreign currency will be converted into Rupiah on the accounting date based on the exchange rate determined by Bank OCBC and VISA or MasterCard International. Differences in exchange rates are possible due to fluctuations in exchange rate changes.

Lost or Stolen Card

Immediately report the loss of your Credit Card to TANYA OCBC 1500-999 from Indonesia or 6221 26506300 (from abroad) . Every transaction that takes place prior to reporting to the Bank will be your full responsibility. Contact TANYA OCBC Call 1500-999.

Transfer of Outstanding Balance

Bank OCBC has the right to move the outstanding balance to a third party.

Card Closing and Cancellation

Your credit card will be automatically renewed. If you want to cancel your membership, you must notify us at the latest 1 (one) month before your credit card has expired.

With certain considerations, Bank OCBC has the right not to extend the validity period of your credit card.

Bank OCBC also has the right to cancel your credit card at any time if your card account records are not good or for other reasons.

Disclaimer (important to read):

1. You hereby declare that you have read, received explanations, understood and comprehend the products and/or services in accordance with this Product and/or Service Information Summary ("Summary") and have known, understood and accepted all the consequences of the products and/or services including all the benefits, risks and costs involved.
2. This summary is only means for information, not intended as an official offer for a products and/or services. If there is a discrepancy between this Summary and the agreement and/or terms and conditions related to products and/or services ("Agreement"), then the Agreement shall prevail
3. Bank OCBC has the right to refuse your products and/or services application if it does not meet the requirements and applicable laws and regulations
4. You must read this Summary carefully and may contact Bank OCBC if you have further questions regarding the products and/or services contained in this Summary.
5. This summary has been adapted to the provisions of the laws and regulations including the provisions of the Financial Services Authority regulations.



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