

Ringkasan Informasi Produk Principal Protected Deposit – One Touch (PPD - OT)

| | Bahasa | Bahasa Inggris |
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| Nama Bank Penerbit/ Issuance Bank | PT Bank OCBC NISP Tbk (“Bank”) | PT Bank OCBC NISP Tbk (“Bank”) |
| Nama Produk/ Product Name | Principal Protected Deposit – One Touch (PPD - OT) | Principal Protected Deposit - One Touch (PPD - OT) |
| Deskripsi/ Description | <p>Principle Protected Deposit – One Touch (PPD-OT) adalah produk investasi yang merupakan kombinasi antara produk simpanan dalam valuta asing (deposito) dengan produk <i>option</i> valuta asing dimana tingkat pengembalian atas penempatan nasabah didasarkan atas pergerakan underlying reference. Pokok dari penempatan atas produk PPD – One Touch akan terproteksi 100% apabila dipertahankan sampai dengan jatuh tempo.</p> <p>Produk PPD OT sendiri dibagi menjadi 4, yakni:</p> <p>Principal Protected Deposit (PPD) - American One Touch Down adalah produk investasi yang memberikan peluang tingkat pengembalian maksimum, apabila selama selama periode observasi (<i>Trade Date</i> s.d. <i>Fixing Date</i> dan <i>Time</i>) <i>underlying instrument</i> bergerak ke bawah, menyentuh Batas Bawah yang telah ditentukan dan disepakati oleh kedua belah pihak, Investor dan Bank.</p> <p>Principal Protected Deposit (PPD) - American One Touch Up adalah produk investasi yang memberikan peluang tingkat pengembalian maksimum, apabila selama periode observasi (<i>Trade Date</i> s.d. <i>Fixing Date</i> dan <i>Time</i>) <i>underlying instrument</i> bergerak ke atas, menyentuh Batas Atas yang telah ditentukan dan disepakati oleh kedua belah pihak, Investor dan Bank.</p> | <p>Principal Protected Deposit - One Touch (PPD - OT) is an investment instrument (<i>Structured Product</i>) in the form of a combination of time deposits in foreign currency and FX option where the return rate of the customer’s principal based on underlying reference movement. The principal of placement will be 100% protected if it holds until maturity.</p> <p>PPD OT product is divided into 4 types, which is:</p> <p>Principal Protected Deposit (PPD) - American One Touch Down is an investment product which provide the opportunity to receive maximum return if during the observation period (from <i>Trade Date</i> until <i>Fixing Date</i> and <i>Time</i>) the underlying instrument moves downward, touching the Lower Limit that has been determined and agreed upon by both parties, the Investor and the Bank.</p> <p>Principal Protected Deposit (PPD) - American One Touch Up is an investment product which provide the opportunity to receive maximum return if during the observation period (from <i>Trade Date</i> until <i>Fixing Date</i> and <i>Time</i>) the underlying instrument moves upward, touching the Upper Limit that has been determined and agreed upon by both parties, the Investor and the Bank.</p> |

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| | <p>Principal Protected Deposit (PPD) - European One Touch Down adalah produk investasi yang memberikan peluang tingkat pengembalian maksimum, apabila harga spot <i>Underlying Instrument</i> pada Tanggal dan Waktu Penentuan (<i>Fixing Date</i> dan <i>Time</i>) bergerak ke bawah, menyentuh Batas Bawah yang telah ditentukan dan disepakati oleh kedua belah pihak, Investor dan Bank.</p> <p>Principal Protected Deposit (PPD) - European One Touch Up adalah produk investasi yang memberikan peluang tingkat pengembalian maksimum, apabila harga spot <i>Underlying Instrument</i> pada Tanggal dan Waktu Penentuan (<i>Fixing Date</i> dan <i>Time</i>) bergerak ke Atas, menyentuh Batas Atas yang telah ditentukan dan disepakati oleh kedua belah pihak, Investor dan Bank.</p> | <p>Principal Protected Deposit (PPD) - European One Touch Down is an investment product which provide the opportunity to receive maximum return if spot rate of underlying instrument at <i>Fixing Date</i> and <i>Time</i> moves downward and toucher the Lower Limit that has been determined and agreed upon by both parties, the Investor and the Bank.</p> <p>Principal Protected Deposit (PPD) - European One Touch Up is an investment product which provide the opportunity to receive maximum return if spot rate of underlying instrument at <i>Fixing Date</i> and <i>Time</i> moves upward and toucher the Upper Limit that has been determined and agreed upon by both parties, the Investor and the Bank.</p> |
| Keunggulan Produk/ Product Feature | <ol style="list-style-type: none"> Untung - Potensi imbal balik lebih tinggi dibandingkan dengan deposito tradisional dan jangka waktu investasi yang relatif pendek (1 minggu hingga 1 tahun). Mudah - Dapat ditransaksikan dimana saja dengan nominal penempatan ringan, yakni minimum transaksi USD 5.000 dengan kelipatan USD 1.000 dan minimum penempatan kolektif sebesar USD 100.000. Terlindungi - Proteksi 100% atas pokok penempatan dan tingkat bunga minimum. | <ol style="list-style-type: none"> Gain – Potential return is higher than conventional deposits and the investment period is relatively short (1 week up to 1 year). Easy – can be transacted anywhere with a small amount of nominal placement which is a minimum transaction of USD 5,000 with a multiple of USD 1,000 and a minimum collective placement of USD 100,000. Protected – 100% protection of the principal placement and minimum interest rate. |

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| Simulasi Produk/ Product Simulation | 1. Contoh transaksi PPD American OneTouch Down | 1. <u>Example of PPD OT American OT Down Transaction</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <tr> <td>Pasangan Mata Uang</td> <td>AUD– USD</td> </tr> <tr> <td>Trade Date</td> <td>27 Juni 2019</td> </tr> <tr> <td>Vaue Date</td> <td>29 Juni 2019</td> </tr> <tr> <td>Expiry Date</td> <td>27 Juli 2019</td> </tr> <tr> <td>Maturity Date</td> <td>31 Juli 2019</td> </tr> <tr> <td>Tenor</td> <td>1 bulan</td> </tr> <tr> <td>Periode Observasi</td> <td>27 Juni 2019– 27 Juli 2019</td> </tr> <tr> <td>Spot</td> <td>0.7600</td> </tr> <tr> <td>Batas Bawah</td> <td>Spot – 200 = 0.7400</td> </tr> <tr> <td>Tingkat Pengembalian Minimum</td> <td>0.50%</td> </tr> <tr> <td>Bonus (Payout)</td> <td>2.25%</td> </tr> <tr> <td>Jumlah Penempatan</td> <td>USD 10,000</td> </tr> </table> <p>Skenario 1: Selama periode observasi AUD-USD terendah diperdagangkan dilevel 0.7450. Maka Investor dalam hal ini akan memperoleh tingkat pengembalian minimum, yaitu 0.50%. Pada tanggal jatuh tempo, Investor akan memperoleh total pembayaran sebagai berikut : = USD 10,000 + (USD 10,000 x 0.50% x 32/265) = USD 10,004.38 gross = USD 10,003.51 net</p> <p>Skenario 2: Selama periode observasi nilai AUD-USD pernah menembus Batas Bawah, terendah diperdagangkan di level 0.7390. Maka Investor dalam hal ini akan memperoleh tingkat pengembalian maksimum, yaitu 2.75%.</p> | Pasangan Mata Uang | AUD– USD | Trade Date | 27 Juni 2019 | Vaue Date | 29 Juni 2019 | Expiry Date | 27 Juli 2019 | Maturity Date | 31 Juli 2019 | Tenor | 1 bulan | Periode Observasi | 27 Juni 2019– 27 Juli 2019 | Spot | 0.7600 | Batas Bawah | Spot – 200 = 0.7400 | Tingkat Pengembalian Minimum | 0.50% | Bonus (Payout) | 2.25% | Jumlah Penempatan | USD 10,000 | <table border="1"> <tr> <td>Currency Pair</td> <td>UAD – USD</td> </tr> <tr> <td>Trade Date</td> <td>27 June 2019</td> </tr> <tr> <td>Vaue Date</td> <td>29 June 2019</td> </tr> <tr> <td>Expiry Date</td> <td>27 July 2019</td> </tr> <tr> <td>Maturity Date</td> <td>31 July 2019</td> </tr> <tr> <td>Tenor</td> <td>1 month</td> </tr> <tr> <td>Observation Period</td> <td>27 June – 27 July 2019</td> </tr> <tr> <td>Spot</td> <td>0.7600</td> </tr> <tr> <td>Lower Limit</td> <td>Spot – 200 = 0.7400</td> </tr> <tr> <td>Minimum Return Rate</td> <td>0.50%</td> </tr> <tr> <td>Bonus (Payout)</td> <td>2.25%</td> </tr> <tr> <td>Placement Amount</td> <td>USD 10,000</td> </tr> </table> <p><u>Scenario 1:</u> <i>During the observation period AUD-USD was trading low at 0.7450. Then Investors in this case will get a minimum rate of return, which is 0.50%. On maturity date, the Investor will get the following total payments:</i> <i>= USD 10,000 + (USD 10,000 x 0.50% x 32/265)</i> <i>= USD 10,004.38 gross</i> <i>= USD 10,003.51 nett</i></p> <p><u>Scenario 2:</u> <i>During the observation period AUD-USD passed the Lower Limit, and hit lowest traded at 0.7390. Then the investor in this case will get a maximum rate of return, which is 2.75%.</i></p> | Currency Pair | UAD – USD | Trade Date | 27 June 2019 | Vaue Date | 29 June 2019 | Expiry Date | 27 July 2019 | Maturity Date | 31 July 2019 | Tenor | 1 month | Observation Period | 27 June – 27 July 2019 | Spot | 0.7600 | Lower Limit | Spot – 200 = 0.7400 | Minimum Return Rate | 0.50% | Bonus (Payout) | 2.25% | Placement Amount |
| Pasangan Mata Uang | AUD– USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trade Date | 27 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Vaue Date | 29 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | 27 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity Date | 31 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 bulan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Periode Observasi | 27 Juni 2019– 27 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot | 0.7600 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Batas Bawah | Spot – 200 = 0.7400 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tingkat Pengembalian Minimum | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus (Payout) | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Jumlah Penempatan | USD 10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Currency Pair | UAD – USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trade Date | 27 June 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Vaue Date | 29 June 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | 27 July 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity Date | 31 July 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 month | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Observation Period | 27 June – 27 July 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot | 0.7600 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lower Limit | Spot – 200 = 0.7400 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Return Rate | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus (Payout) | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Placement Amount | USD 10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | <p>Pada tanggal jatuh tempo, Investor akan memperoleh total pembayaran sebagai berikut: = USD 10,000 + (USD 10,000 x (0.5% + 2.25%) x 32/365) = USD 10.024.11 gross = USD 10,019.29 net</p> <p>2. Contoh transaksi European One Touch Down</p> <table border="1"> <tr> <td>Pasangan Mata Uang</td> <td>AUD– USD</td> </tr> <tr> <td>Trade Date</td> <td>27 Juni 2019</td> </tr> <tr> <td>Value Date</td> <td>29 Juni 2019</td> </tr> <tr> <td>Expiry Date</td> <td>27 Juli 2019 pukul 13:00 WIB</td> </tr> <tr> <td>Maturity Date</td> <td>31 Juli 2019</td> </tr> <tr> <td>Tenor</td> <td>1 bulan</td> </tr> <tr> <td>Spot</td> <td>0.7600</td> </tr> <tr> <td>Batas Bawah</td> <td>Spot – 200 = 0.7400</td> </tr> <tr> <td>Tingkat Pengembalian Minimum</td> <td>0.50%</td> </tr> <tr> <td>Bonus (Payout)</td> <td>2.25%</td> </tr> <tr> <td>Jumlah Penempatan</td> <td>USD 10,000</td> </tr> </table> <p>Skenario 1: Apabila pada tanggal dan waktu penentuan (27 Jul 2019, pukul 13:00 WIB), AUD-USD berada diatas level 0.7400, maka Investor dalam hal ini akan memperoleh tingkat pengembalian minimum, yaitu 0.50%.</p> <p>Pada tanggal jatuh tempo, Investor akan memperoleh total pembayaran sebagai berikut: = USD 10,000 + (USD 10,000 x 0.50% x 32/265) = USD 10,004.38 gross = USD 10,003.51 net</p> | Pasangan Mata Uang | AUD– USD | Trade Date | 27 Juni 2019 | Value Date | 29 Juni 2019 | Expiry Date | 27 Juli 2019 pukul 13:00 WIB | Maturity Date | 31 Juli 2019 | Tenor | 1 bulan | Spot | 0.7600 | Batas Bawah | Spot – 200 = 0.7400 | Tingkat Pengembalian Minimum | 0.50% | Bonus (Payout) | 2.25% | Jumlah Penempatan | USD 10,000 | <p><i>On maturity date, the Investor will get the following total payments</i> = USD 10,000 + (USD 10,000 x (0.5% + 2.25%) x 32/365) = USD 10.024.11 gross = USD 10,019.29 nett</p> <p>2. <u>Example of PPD European OT Down Transaction</u></p> <table border="1"> <tr> <td>Currency Pair</td> <td>AUD– USD</td> </tr> <tr> <td>Trade Date</td> <td>27 Juni 2019</td> </tr> <tr> <td>Value Date</td> <td>29 Juni 2019</td> </tr> <tr> <td>Expiry Date</td> <td>27 Juli 2019 pukul 13:00 WIB</td> </tr> <tr> <td>Maturity Date</td> <td>31 Juli 2019</td> </tr> <tr> <td>Tenor</td> <td>1 bulan</td> </tr> <tr> <td>Spot</td> <td>0.7600</td> </tr> <tr> <td>Lower Limit</td> <td>Spot – 200 = 0.7400</td> </tr> <tr> <td>Minimum return</td> <td>0.50%</td> </tr> <tr> <td>Bonus (Payout)</td> <td>2.25%</td> </tr> <tr> <td>Placement Amount</td> <td>USD 10,000</td> </tr> </table> <p>Scenario 1: <i>If on Fixing date and time (27 Jul 2019, at 13:00 WIB), AUD-USD level is above 0.7400, then Investors in this case will get a minimum return of 0.50%.</i></p> <p><i>On maturity date, the investor will receive total payment as follows:</i> = USD 10,000 + (USD 10,000 x 0.50% x 32/265) = USD 10,004.38 gross = USD 10,003.51 nett</p> | Currency Pair | AUD– USD | Trade Date | 27 Juni 2019 | Value Date | 29 Juni 2019 | Expiry Date | 27 Juli 2019 pukul 13:00 WIB | Maturity Date | 31 Juli 2019 | Tenor | 1 bulan | Spot | 0.7600 | Lower Limit | Spot – 200 = 0.7400 | Minimum return | 0.50% | Bonus (Payout) | 2.25% | Placement Amount | USD 10,000 |
| Pasangan Mata Uang | AUD– USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trade Date | 27 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Value Date | 29 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | 27 Juli 2019 pukul 13:00 WIB | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity Date | 31 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 bulan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot | 0.7600 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Batas Bawah | Spot – 200 = 0.7400 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tingkat Pengembalian Minimum | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus (Payout) | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Jumlah Penempatan | USD 10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Currency Pair | AUD– USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trade Date | 27 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Value Date | 29 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | 27 Juli 2019 pukul 13:00 WIB | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity Date | 31 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 bulan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot | 0.7600 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lower Limit | Spot – 200 = 0.7400 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum return | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus (Payout) | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Placement Amount | USD 10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | <p>Skenario 2: Apabila pada tanggal dan waktu penentuan (27 Jul 2019, pukul 13:00 WIB), AUD-USD berada dibawah level 0.7400, Maka Investor dalam hal ini akan memperoleh tingkat pengembalian maksimum, yaitu 2.75%.</p> <p>Pada tanggal jatuh tempo, Investor akan memperoleh total pembayaran sebagai berikut: = USD 10,000 + (USD 10,000 x (0.5% + 2.25%) x 32/365) = USD 10.024.11 gross = USD 10,019.29 net</p> <p>3. Contoh transaksi PPD American One Touch Up</p> <table border="1" data-bbox="352 717 1171 1172"> <tr><td>Pasangan Mata Uang</td><td>AUD– USD</td></tr> <tr><td>Trade Date</td><td>27 Juni 2019</td></tr> <tr><td>Value Date</td><td>29 Juni 2019</td></tr> <tr><td>Expiry Date</td><td>27 Juli 2019</td></tr> <tr><td>Maturity Date</td><td>31 Juli 2019</td></tr> <tr><td>Tenor</td><td>1 bulan</td></tr> <tr><td>Periode Observasi</td><td>27 Juni 2019– 27 Juli 2019</td></tr> <tr><td>Spot</td><td>0.7600</td></tr> <tr><td>Batas Bawah</td><td>Spot + 200 = 0.7800</td></tr> <tr><td>Tingkat Pengembalian Minimum</td><td>0.50%</td></tr> <tr><td>Bonus (Payout)</td><td>2.25%</td></tr> <tr><td>Jumlah Penempatan</td><td>USD 10,000</td></tr> </table> <p>Skenario 1: Selama periode observasi AUD-USD tertinggi diperdagangkan dilevel 0.7750. Maka Investor dalam hal ini akan memperoleh tingkat pengembalian minimum, yaitu 0.50%. Pada tanggal jatuh tempo, Investor akan memperoleh total pembayaran sebagai berikut:</p> | Pasangan Mata Uang | AUD– USD | Trade Date | 27 Juni 2019 | Value Date | 29 Juni 2019 | Expiry Date | 27 Juli 2019 | Maturity Date | 31 Juli 2019 | Tenor | 1 bulan | Periode Observasi | 27 Juni 2019– 27 Juli 2019 | Spot | 0.7600 | Batas Bawah | Spot + 200 = 0.7800 | Tingkat Pengembalian Minimum | 0.50% | Bonus (Payout) | 2.25% | Jumlah Penempatan | USD 10,000 | <p>Scenario 2: <i>If on Fixing date and time (27 Jul 2019, at 13:00 WIB), AUD-USD level is below 0.7400, then Investors in this case will get a maximum minimum return of 2.75%.</i></p> <p><i>On maturity date, the investor will receive total payment as follows:</i> = USD 10,000 + (USD 10,000 x (0.5% + 2.25%) x 32/365) = USD 10.024.11 gross = USD 10,019.29 nett</p> <p>3. Example of PPD American OT Up Transaction</p> <table border="1" data-bbox="1203 683 1997 1138"> <tr><td>Currency Pair</td><td>AUD– USD</td></tr> <tr><td>Trade Date</td><td>27 Juni 2019</td></tr> <tr><td>Value Date</td><td>29 Juni 2019</td></tr> <tr><td>Expiry Date</td><td>27 Juli 2019</td></tr> <tr><td>Maturity Date</td><td>31 Juli 2019</td></tr> <tr><td>Tenor</td><td>1 bulan</td></tr> <tr><td>Observation Period</td><td>27 Juni 2019– 27 Juli 2019</td></tr> <tr><td>Spot</td><td>0.7600</td></tr> <tr><td>Lower Limit</td><td>Spot + 200 = 0.7800</td></tr> <tr><td>Minimum return</td><td>0.50%</td></tr> <tr><td>Bonus (Payout)</td><td>2.25%</td></tr> <tr><td>Placement Amount</td><td>USD 10,000</td></tr> </table> <p>Scenario 1: <i>During the observation period the highest AUD-USD traded at 0.7750. Then Investors in this case will get a minimum rate of return, which is 0.50%.</i> <i>On maturity date, investor will receive total payment as follows:</i> = USD 10,000 + (USD 10,000 x 0.50% x 32/265)</p> | Currency Pair | AUD– USD | Trade Date | 27 Juni 2019 | Value Date | 29 Juni 2019 | Expiry Date | 27 Juli 2019 | Maturity Date | 31 Juli 2019 | Tenor | 1 bulan | Observation Period | 27 Juni 2019– 27 Juli 2019 | Spot | 0.7600 | Lower Limit | Spot + 200 = 0.7800 | Minimum return | 0.50% | Bonus (Payout) | 2.25% | Placement Amount | USD 10,000 |
| Pasangan Mata Uang | AUD– USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trade Date | 27 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Value Date | 29 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | 27 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity Date | 31 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 bulan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Periode Observasi | 27 Juni 2019– 27 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot | 0.7600 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Batas Bawah | Spot + 200 = 0.7800 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tingkat Pengembalian Minimum | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus (Payout) | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Jumlah Penempatan | USD 10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Currency Pair | AUD– USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trade Date | 27 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Value Date | 29 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | 27 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity Date | 31 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 bulan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Observation Period | 27 Juni 2019– 27 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot | 0.7600 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lower Limit | Spot + 200 = 0.7800 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum return | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus (Payout) | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Placement Amount | USD 10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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|------------------------------|--|--------------------|----------|------------|--------------|------------|--------------|-------------|------------------------------|---------------|--------------|-------|---------|------|--------|-------------|---------------------|------------------------------|-------|----------------|-------|-------------------|------------|--|---------------|----------|------------|--------------|------------|--------------|-------------|------------------------------|---------------|--------------|-------|---------|------|--------|-------------|---------------------|----------------|-------|----------------|-------|------------------|------------|
| | <p>= USD 10,000 + (USD 10,000 x 0.50% x 32/265) = USD 10,004.38 gross = USD 10,003.51 net</p> <p>Skenario 2: Selama periode observasi nilai AUD-USD pernah menembus Batas atas, tertinggi diperdagangkan di level 0.7810. Maka Investor dalam hal ini akan memperoleh tingkat pengembalian maksimum, yaitu 2.75%.</p> <p>Pada tanggal jatuh tempo, Investor akan memperoleh total pembayaran sebagai berikut: = USD 10,000 + (USD 10,000 x (0.5% + 2.25%) x 32/365) = USD 10.024.11 gross = USD 10,019.29 net</p> <p>4. Contoh transaksi PPD European One Touch Up</p> <table border="1"> <tr> <td>Pasangan Mata Uang</td> <td>AUD– USD</td> </tr> <tr> <td>Trade Date</td> <td>27 Juni 2019</td> </tr> <tr> <td>Value Date</td> <td>29 Juni 2019</td> </tr> <tr> <td>Expiry Date</td> <td>27 Juli 2019 pukul 13:00 WIB</td> </tr> <tr> <td>Maturity Date</td> <td>31 Juli 2019</td> </tr> <tr> <td>Tenor</td> <td>1 bulan</td> </tr> <tr> <td>Spot</td> <td>0.7600</td> </tr> <tr> <td>Batas Bawah</td> <td>Spot + 200 = 0.7800</td> </tr> <tr> <td>Tingkat Pengembalian Minimum</td> <td>0.50%</td> </tr> <tr> <td>Bonus (Payout)</td> <td>2.25%</td> </tr> <tr> <td>Jumlah Penempatan</td> <td>USD 10,000</td> </tr> </table> | Pasangan Mata Uang | AUD– USD | Trade Date | 27 Juni 2019 | Value Date | 29 Juni 2019 | Expiry Date | 27 Juli 2019 pukul 13:00 WIB | Maturity Date | 31 Juli 2019 | Tenor | 1 bulan | Spot | 0.7600 | Batas Bawah | Spot + 200 = 0.7800 | Tingkat Pengembalian Minimum | 0.50% | Bonus (Payout) | 2.25% | Jumlah Penempatan | USD 10,000 | <p>= USD 10,004.38 gross = USD 10,003.51 nett</p> <p>Scenario 2: <i>During the observation period the AUD-USD crossed the upper limit, the highest traded at 0.7810. Then the investor in this case will get a maximum rate of return, which is 2.75%.</i></p> <p><i>On maturity date, investor will receive total payment as follows:</i> = USD 10,000 + (USD 10,000 x (0.5% + 2.25%) x 32/365) = USD 10.024.11 gross = USD 10,019.29 nett</p> <p>4. Example of PPD European OT Up Transaction</p> <table border="1"> <tr> <td>Currency Pair</td> <td>AUD– USD</td> </tr> <tr> <td>Trade Date</td> <td>27 Juni 2019</td> </tr> <tr> <td>Value Date</td> <td>29 Juni 2019</td> </tr> <tr> <td>Expiry Date</td> <td>27 Juli 2019 pukul 13:00 WIB</td> </tr> <tr> <td>Maturity Date</td> <td>31 Juli 2019</td> </tr> <tr> <td>Tenor</td> <td>1 bulan</td> </tr> <tr> <td>Spot</td> <td>0.7600</td> </tr> <tr> <td>Lower Limit</td> <td>Spot + 200 = 0.7800</td> </tr> <tr> <td>Minimum return</td> <td>0.50%</td> </tr> <tr> <td>Bonus (Payout)</td> <td>2.25%</td> </tr> <tr> <td>Placement Amount</td> <td>USD 10,000</td> </tr> </table> | Currency Pair | AUD– USD | Trade Date | 27 Juni 2019 | Value Date | 29 Juni 2019 | Expiry Date | 27 Juli 2019 pukul 13:00 WIB | Maturity Date | 31 Juli 2019 | Tenor | 1 bulan | Spot | 0.7600 | Lower Limit | Spot + 200 = 0.7800 | Minimum return | 0.50% | Bonus (Payout) | 2.25% | Placement Amount | USD 10,000 |
| Pasangan Mata Uang | AUD– USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trade Date | 27 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Value Date | 29 Juni 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | 27 Juli 2019 pukul 13:00 WIB | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity Date | 31 Juli 2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 1 bulan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spot | 0.7600 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Batas Bawah | Spot + 200 = 0.7800 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tingkat Pengembalian Minimum | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus (Payout) | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Jumlah Penempatan | USD 10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Currency Pair | AUD– USD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Minimum return | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonus (Payout) | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Placement Amount | USD 10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | <p>Skenario 1 Apabila pada tanggal dan waktu penentuan (27 Jul 2019, pukul 13:00 WIB), AUD-USD berada dibawah level 0.7800, maka Investor dalam hal ini akan memperoleh tingkat pengembalian minimum, yaitu 0.50%.</p> <p>Pada tanggal jatuh tempo, Investor akan memperoleh total pembayaran sebagai berikut : = USD 10,000 + (USD 10,000 x 0.50% x 32/265) = USD 10,004.38 gross = USD 10,003.51 net</p> <p>Skenario 2. Apabila pada tanggal dan waktu penentuan (27 Jul 2019, pukul 13:00 WIB), AUD-USD berada diatas level 0.7800, Maka Investor dalam hal ini akan memperoleh tingkat pengembalian maksimum, yaitu 2.75%.</p> <p>Pada tanggal jatuh tempo, Investor akan memperoleh total pembayaran sebagai berikut: = USD 10,000 + (USD 10,000 x (0.5% + 2.25%) x 32/365) = USD 10.024.11 gross = USD 10,019.29 net</p> | <p>Scenario 1: <i>If on Fixing date and time (27 Jul 2019, at 13:00 WIB), AUD-USD level is below 0.7800, then the Investor in this case will get a minimum rate of return, which is 0.50%</i></p> <p><i>On maturity date, investor will receive total payment as follows: = USD 10,000 + (USD 10,000 x 0.50% x 32/265) = USD 10,004.38 gross = USD 10,003.51 nett</i></p> <p>Scenario 2: <i>If on Fixing date and time (27 Jul 2019, at 13:00 West Indonesia Time), AUD-USD is above the level of 0.7800, then Investors in this case will get a maximum rate of return, which is 2.75%.</i></p> <p><i>On maturity date, investor will receive total payment as follows: = USD 10,000 + (USD 10,000 x (0.5% + 2.25%) x 32/365) = USD 10.024.11 gross = USD 10,019.29 nett</i></p> |
| Risiko Produk / Product Risk | <p>1. Risiko Likuiditas PPD-OT tidak dapat dicairkan sebelum jatuh tempo. Apabila terjadi pencairan sebelum jatuh tempo, maka Bank tidak menjamin pengembalian pokok sebesar 100% (seratus persen).</p> <p>2. Risiko Pasar Tingkat pengembalian tergantung pada pergerakan <i>Underlying Reference</i>.</p> <p>3. Risiko Fitur Merupakan risiko yang timbul jika persyaratan untuk mendapatkan tingkat pengembalian maksimum tidak terpenuhi yang</p> | <p>1. Liquidity Risk <i>PPD OT cannot be disbursed before maturity. If the disbursement happens before the maturity, Bank will not guarantee the principal return of 100%.</i></p> <p>2. Market Risk <i>The return rate depends on the movement of the underlying reference.</i></p> <p>3. Feature Risk <i>It is a risk that arises if the requirements to get the maximum rate of return are not fulfilled which causes the Customer to only</i></p> |

| | Bahasa | Bahasa Inggris |
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| | <p>menyebabkan Nasabah hanya menerima 100% (seratus persen) dari pokok penempatan ditambah dengan bunga minimum.</p> <p>4. Risiko Lainnya</p> <ul style="list-style-type: none"> • PPD OT tidak dapat diperpanjang (roll-over), sehingga setiap penempatan merupakan penempatan baru; dan • PPD OT tidak bisa dijadikan sebagai jaminan kredit. | <p><i>receive 100% (one hundred percent) of the principal amount plus the minimum interest.</i></p> <p>4. Other Risk</p> <ul style="list-style-type: none"> • <i>PPD OT cannot be rolled over, so each placement is a new placement; and</i> • <i>PPD OT cannot be used as a credit guarantee.</i> |
| Tarif, Biaya dan Bunga/ Charges, Fee and Interest | <p>Bunga: Pengembalian dana nasabah atas penempatan PPD OT terdiri dari Bunga Minimum dan Pengembalian tambahan/bonus, dimana Bunga minimum adalah bunga yang pasti diterima oleh nasabah dan Bunga tambahan/bonus adalah total <i>payout</i> yang akan ditambahkan dengan bunga minimum apabila nilai <i>spot</i> pernah menyentuh batas bawah atau batas atas yang telah disepakati bersama selama periode observasi (<i>American Style</i>) atau hanya pada tanggal dan waktu penentuan (<i>European Style</i>).</p> <p>Biaya:</p> <ol style="list-style-type: none"> 1. Tidak terdapat biaya yang dibebankan kepada Nasabah untuk penempatan pada produk ini. 2. Adanya Biaya akibat Pencairan Dipercepat dari tanggal jatuh tempo yang seharusnya yang telah disepakati (Early Termination), jika terjadi. Pada dasarnya pencairan PPD OT sebelum Tanggal Jatuh Tempo, tidak diperbolehkan. Jika pencairan PPD OT sebelum Tanggal Jatuh Tempo atas permohonan Nasabah tidak dapat dihindari, maka Nasabah wajib memberi ganti rugi kepada Bank terhadap segala kerugian, biaya, tagihan dan atau pengeluaran yang dapat terjadi akibat pencairan dipercepat tersebut, termasuk biaya pendanaan dan kerugian atau biaya yang timbul sebagai akibat dari pemutusan dan pembuatan kembali atas posisi perdagangan yang berkaitan secara penuh dan akan membayar | <p>Interest: From PPD Placement, customer will receive minimum interest and additional return/bonus, where the minimum interest is an interest that will be received by customer and additional return/bonus is total payout which will be added with minimum interest if spot rate touched the agreed lower/upper limit during the observation period (<i>American Style</i>) or at date and time of Determination (<i>European Style</i>).</p> <p>Fee:</p> <ol style="list-style-type: none"> 1. <i>There is no placement fee for this product.</i> 2. <i>Costs due to Early Termination if it occurs. Basically, PPD OT disbursement before maturity is not allowed. If PPD OT disbursement before maturity upon Customer's request cannot be avoided, the Customer is obliged to provide compensation to the Bank for any losses, costs, bills and or expenses that may occur as a result of the accelerated disbursement, including funding costs and losses or costs incurred as as a result of termination and remaking of related trading positions in full and will pay administrative fees and other claims that may be charged to the Bank (all hereinafter referred to as "Termination Fees Before Time").</i> |

| | Bahasa | Bahasa Inggris |
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| | biaya adminstrasi dan tagihan lainnya yang mungkin dikenakan kepada Bank (seluruhnya selanjutnya disebut "Biaya Pemutusan Sebelum Waktu"). | |
| Fasilitas / Channel | Transaksi dapat dilakukan di seluruh kantor cabang Bank. | <i>Transactions can be done at all Bank branch offices.</i> |
| Persyaratan dan Tata Cara / Term and Condition | <ol style="list-style-type: none"> Nasabah yang baru pertama kali akan menempatkan dana dalam PPD OT wajib menerima, mengerti dan melengkapi dokumen antara lain: <ul style="list-style-type: none"> Berita Acara Pertemuan (Call Report) Kuesioner Profil Risiko Nasabah Syarat & Ketentuan PPD OT Product Highlight Sheet PPD OT Nasabah harus menyerahkan Salinan KTP (untuk WNI) atau KIMS/KITAS (untuk WNA). Mata uang Rupiah tidak diperkenankan dalam penempatan PPD OT. Pokok Penempatan Minimum: <ul style="list-style-type: none"> USD 5.000 (dengan penambahan USD 1.000 atau kelipatannya) per nasabah USD 100.000 per Book Building. | <ol style="list-style-type: none"> <i>For 1st transaction, customer must receive, understand and submit the following documents:</i> <ul style="list-style-type: none"> <i>Call Report (of the meeting between customer and RM)</i> <i>Risk Profile Questionnaire</i> <i>Term and Condition of PPD OT</i> <i>Product Highlight Sheet PPD OT</i> <i>Customer must submit copy ID</i> <i>IDR currency is not allowed for PPD OT placement</i> <i>Minimum placements:</i> <ul style="list-style-type: none"> <i>USD 5.000 (with the addition USD 1.000 or multiples) per customer</i> <i>USD 100.000 per Book Building.</i> |
| Mekanisme Pengaduan / Complaint Procedure | Nasabah dapat menyampaikan pengaduan terkait dengan produk melalui: <ol style="list-style-type: none"> Nomor telepon Contact Center di 1500 – 999 (dalam negeri) atau 021-26506300 (luar negeri) Menghubungi Relationship Manager (RM) Email ke tanya@ocbc.id Click www.ocbc.id | <i>Customers can submit complaints related to products through:</i> <ol style="list-style-type: none"> <i>Call Contact Centreat 1500 – 999 (domestic call) or 021-26506300 (overseas call)</i> <i>Contact Relationship Manager (RM)</i> <i>Email to tanya@ocbc.id</i> <i>Click www.ocbc.id</i> |
| Disclaimer (penting untuk dibaca / | 1. Anda dengan ini menyatakan telah membaca, menerima penjelasan, mengerti dan memahami produk dan/atau layanan sesuai Ringkasan Informasi Produk dan/atau Layanan ("Ringkasan") ini dan telah mengetahui, memahami serta | 1. <i>You hereby acknowledge that you have read, received explanation and understood the product and/or service as specified in this Summary of Product and/or Service Information ("Summary") and have informed, understood and accepted any</i> |

| | Bahasa | Bahasa Inggris |
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| important to read) | <p>menerima segala konsekuensi dari produk dan/atau layanan termasuk seluruh manfaat, risiko dan biaya-biaya yang melekat.</p> <p>2. Ringkasan ini ditujukan hanya sebagai informasi dan tidak bertujuan untuk membentuk suatu dasar keputusan investasi. Kinerja masa lalu bukan merupakan indikasi kinerja masa depan. Setiap dokumen penawaran atas produk investasi terkait, tetap harus dipelajari secara lebih jauh. Setiap proyeksi, pendapat atau fakta statistik lainnya yang ditampilkan dalam informasi ini hanya merupakan suatu indikasi dan tidak dijamin dalam bentuk apapun. Anda harus menetapkan sendiri setiap keputusan sesuai dengan kebutuhan dan strategi investasi dengan mempertimbangkan masalah hukum, pajak, dan akuntansi. Berdasarkan niat baik dan tanggung jawab moral, Bank maupun setiap karyawannya tidak bertanggung jawab atas segala kerugian baik langsung maupun tidak langsung, ataupun sebagai konsekuensi yang timbul karena penggunaan dari dan ketergantungan atas Informasi ini dalam suatu keputusan investasi.</p> <p>3. Bank berhak menolak permohonan produk dan/atau layanan Anda apabila tidak memenuhi persyaratan dan peraturan perundang-undangan yang berlaku. Bank akan menyampaikan informasi penolakan dimaksud melalui sarana komunikasi yang telah Anda sampaikan kepada Bank.</p> <p>4. Anda wajib membaca dengan teliti Ringkasan ini dan dapat menghubungi Bank dalam hal terdapat pertanyaan lebih lanjut mengenai produk dan/atau layanan yang terdapat dalam Ringkasan ini.</p> <p>5. Ringkasan ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan peraturan Otoritas Jasa Keuangan.</p> | <p><i>consequences of product and/or service including all inherent benefits, risks and costs.</i></p> <p>2. <i>This Summary is intended only as an information and does not aim to be a basis for investment decisions. Past performance is not an indication of future performance. Any proposal documents for investment related products, must be studied further. Any projections, opinions or other statistical facts displayed in this information are only an indication and are not guaranteed in any form. You must determine your own decisions in accordance with the needs and investment strategies by considering legal, tax and accounting issues. Based on good intentions and moral responsibility, Bank and each of its employees are not responsible for any direct or indirect losses, or as a consequence arising from the use of and dependence on this information in an investment decision.</i></p> <p>3. <i>Bank reserves the right to reject your product and/or service application if it does not fulfil the requirements and the application of laws and regulations. Bank will share the rejection information via the communication channel that you have submitted to the Bank.</i></p> <p>4. <i>You have to carefully read this Summary and contact Bank if there are further queries in respect of the product and/or service contained in this Summary.</i></p> <p>5. <i>This Summary has been adjusted to be in accordance with the provisions of regulations including the regulations of Financial Service Authority.</i></p> |
| Informasi Tambahan / | Dalam hal terjadi perubahan terhadap biaya, manfaat, risiko, dan informasi lainnya yang tercantum dalam RIPLAY ini, kami akan | <i>If there are any changes to the costs, benefits, risks and other information contained in this RIPLAY, we will provide information</i> |

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| Additional Information | memberikan informasi terkait dengan perubahan tersebut selambat-lambatnya 30 (tiga puluh) hari kerja sebelum berlakunya perubahan. | <i>related to those changes no later than 30 (thirty) working days before the changes take effect.</i> |
| | Ringkasan ini dibuat dalam bahasa Inggris dan bahasa Indonesia, dan dalam hal terdapat ketidaksesuaian atau pertentangan antara versi tersebut, versi bahasa Indonesia akan berlaku. | <i>This Summary is made in English and Bahasa Indonesia, and in the event of inconsistency between the version, Bahasa Indonesia shall prevail.</i> |
| <i>PT Bank OCBC NISP Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan.</i> | | |