

ANNOUNCEMENT

Feature Update to FWD Treasury Legacy Protection is now available at OCBC

Dear OCBC Customers,

Thank you for your trust in PT Bank OCBC NISP Tbk ("OCBC") as your banking partner. We would like to inform you that FWD Treasury Legacy Protection product with new feature is now available at OCBC.

Find out the benefits down below:

Long Term Coverage

Insurance period until the Insured reach 100 years old.

Options for Living Benefits

Living Benefits, by 50% of Sum Assured can be chosen to be paid at age 55, 65, or 75 years old, or without Living Benefits.

Flexible Premium Payments

Premium payment term options in Single Pay or Regular Pay (3 years, 5 years, or 10 years) currency options: IDR and USD.

Other Advantages:

Comprehensive Protection

Provide terminal illness benefit, and waiver premium additional benefit (rider).

Opportunity for affordable premium

Premium discount for coverage amounts starting from IDR 500 million / USD 50,000.

Terms of Submitting FWD Treasury Legacy Protection:

• Currency: IDR and USD

Premium

Based on Insured entry age, Sum Assured, and Premium Payment Term options and with or without Living Benefits.

Entry Age

Insured : 1 – 70 years (last birthday) Policy Holder : Min. 18 years (last birthday)

Protection period options: Until Insured reach 100 years old

Premium Payment Period: Single Pay or Regular Pay (3 years, 5 years, or 10 years)

• **Sum Assured**: Min. IDR 100.000.000/USD 10.000 (Plan Regular) or Min. Rp5.000.000.000 /USD 500.000 (Plan Jumbo)

For information: Product brochure: web.ocbc.id/brosurfwdtlp

Product Information Summary: web.ocbc,id/riplayfwdtlp

Is a medical check-up necessary?

Frequently Asked Questions (FAQ):

Medical check up is not necessary but Customer shall provide health declaration

at the time of buying the product

What is the benefit if there's a risk happen to the insured?

	Death Benefit	100% Remaining Sum Assured
	Terminal Illness Benefit	50% Remaining Sum Assured
	Maturity Benefit	100% Remaining Sum Assured
	Living Benefit (Optional)	50% Sum Assured (Accelerated & Non Accelerated)
	Waiver Premium Rider (Optional)	Waive the remaining premium
How do I pay the insurance premium? The insurance Premium payment will be debited / deducted from OCBC		

Customer Account

What should I do to submit the insurance claims? Complete the claim documents stated in the Policy, give it to the Relationship

can be sent directly to the following address,

South Jakarta 12190

FWD Insurance Indonesia

UP: Individual Claims Pacific Century Place, 20th Floor SCBD Lot 10, Jl. Jendral Sudirman Kav. 52-53

Or you can fill in and complete the required documents digitally, through the

Omne by FWD app from the Insurance menu, which can be downloaded from

Manager of OCBC Branch to be forwarded to PT FWD Insurance Indonesia, or

the Apple Store and Google Play Store. Disclaimer:

This insurance product is issued by PT FWD Insurance Indonesia ("FWD Insurance") which is referenced by PT Bank OCBC NISP Tbk ("OCBC") to the customers. This product is not a product issued by OCBC's so OCBC has no obligations and does not guarantee anything for this Insurance Product. The Insurance Product and Funds attached to this Insurance Product are also not included in the guarantee program of the Republic of Indonesia government (Lembaga Penjamin Simpanan). OCBC is not responsible for any risks for the Insurance Policy issued by FWD Insurance in connection with the insurance product. The use of OCBC's logo is only a form of cooperation between OCBC and FWD Insurance in offering Insurance Products. FWD Insurance is a life insurance company that

is licensed and supervised by the Financial Services Authority (OJK). The premium paid includes Insurance costs

Terus bersama, melaju jauh

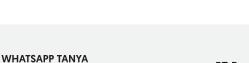






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and commission fees/service fees for OCBC.



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