

ANNOUNCEMENT

Benchmark Interest Rate Reforms



Dear Valuable Customer,

We hereby inform you that effective January 1st, 2026, JIBOR as benchmark for interest rate will be discontinued

Overview of JIBOR and the discontinuation of its use

The Jakarta Inter-Bank Offered Rate ("JIBOR") is an interest rates reference for unsecured inter-bank loans for certain tenors, reflecting the supply and demand for interbank funds in Rupiah. JIBOR is used as benchmark for calculating interest rates on various financial products.

As part of the global benchmark reform, which has also been adopted by several authorities, one of which are LIBOR discontinuation on December 31st, 2021, Indonesia's financial authorities through National Working Group on Benchmark Reform (NWGBR) are reforming interest rate in the domestic financial market by establishing Indonesia Overnight Index Average (INDONIA) as reference for overnight interest rate for Rupiah, and JIBOR as benchmark interest rate will be discontinued after December 31st, 2025.

Impact of JIBOR Discontinuation

The transition also has an impact on the calculation of interest payments on loans and derivative contracts based on JIBOR interest rates that are currently in place with OCBC.

OCBC understand that this transition requires careful attention, management and coordination, therefore OCBC is committed to support all customers during this transition period. Proactively, OCBC will discuss with customers affected by the discontinuation of JIBOR as a reference for interest rates.

If you have further questions regarding this matter, please contact your Relationship Manager or TANYA OCBC at 1500-/ +62-21-26506300 (from overseas), or email: tanya@ocbc.id

Hormat kami,
PT Bank OCBC NISP Tbk

Disclaimer:

Beware of Fraud! OCBC never asks for PIN, OTP, user ID, Password and CVV of Customer Credit/Debit Card CVV for any reason. Please remain cautious in conducting transactions and protect your personal banking information.

Terus bersama,
melaju jauh



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PT Bank OCBC NISP Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan & Bank Indonesia, serta merupakan peserta penjaminan LPS.

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