

Changes to the Benefit Scheme of Giro Business Smart and Giro Business Signature to the Business Banking Transaction Benefit

Dear Valued Customer,

Thank you for choosing PT Bank OCBC NISP Tbk (“OCBC”) as your banking partner

We hereby inform you that, effective January 1, 2026, changes will be implemented to transaction benefit scheme applicable to **Giro Business Smart** and **Giro Business Signature** to transition to the **Business Banking Transaction Benefit**. The changes do not apply to Nyala customers, Nyala Business customers, Premier Banking customers, and Private Bank customers.

Current transaction benefits on your current account, valid until December 31, 2025

• **Giro Business Smart**

- **Smart Clearing:** Fee waiver for unlimited check/deposit clearing transactions at any branch
- **Smart Admin:** Monthly administrative fee refund of IDR30,000, subject to a minimum average daily balance of IDR50,000,000
- **Smart Transfer:** Refund of outbound transaction fees [SKN & RTGS], subject to a minimum average daily balance of IDR50,000,000 and within allocated quota; fee waiver for unlimited BI-FAST transfers via OCBC Business

Average Daily Balance per Month	SKN Quota	RTGS Quota
Up to IDR50 Mio	-	-
IDR50 Mio - < IDR250 Mio	10	1
IDR250 Mio - < IDR500 Mio	20	2
IDR500 Mio - < IDR2 Bio	35	3
≥ IDR2 Bio	75	7

• **Giro Business Signature**

- **Signature Admin:** Refund of the minimum balance fee of IDR100,000, subject to a minimum month-end balance of IDR200,000,000. Applicable only in the first month of account opening.

Terus bersama,
melaju jauh



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- Signature Transfer:** Refund of outbound transaction fees [SKN & RTGS], subject to a minimum average daily balance of IDR500,000,000 and within allocated quota; fee waiver for unlimited BI Fast transfers via OCBC Business.

Average Daily Balance per Month	SKN Quota	RTGS Quota
Up to IDR500 Mio	-	-
IDR500 Mio- < IDR2 Bio	10	3
IDR2 Bio - < IDR5 Bio	20	5
IDR5 Bio - < IDR10 Bio	35	7
IDR10 Bio - < IDR25 Bio	50	10
≥ IDR25 Bio	100	20

The latest transaction benefits will be updated to the Business Banking Transaction Benefit, effective January 1, 2026.

Combined Average Balance	Transaction Quota (per month)							Service Fee (Per Month)	
	BI Fast	Interbank Transfer	RTGS	Telegraphic Transfer (TT)		Payment / Purchase	Cash Withdrawal	Individual	Business Entity
				Swift TT	Group OCBC				
IDR 0 - < IDR25 Mio	100x							IDR10,000	IDR30,000
IDR25 Mio - < IDR50 Mio	Unlimited	20x	1x	-	1x	20x	20x		
IDR50 Mio - < IDR500 Mio	Unlimited	30x	1x	-	1x	30x	30x		
IDR500 Mio - < IDR1 Bio	Unlimited	50x	1x	1x	1x	50x	50x		
IDR1 Bio - < IDR5 Bio	Unlimited	75x	10x	2x	2x	75x	75x		
IDR5 Bio - < IDR10 Bio	Unlimited	100x	10x	2x	5x	100x	100x		
≥ IDR10 Bio	Unlimited	1,000x	20x	2x	5x	1,000x	1,000x		

Transaction quota eligibility is determined based on the combined average balance per customer across products including: Saving Accounts, Current Accounts, Deposits, and Wealth Management. This excludes products with special pricing or are part of special programs such as Giro Business Prime and Giro iB NTG (New to Giro).

General overview of the new Business Banking Transaction Benefit fee-free scheme includes:

Business Entity Customer

- BI-FAST transactions are only eligible via OCBC Business (web and mobile).
- Interbank transfers include LLG/SKN, Clearing, and Online Transfer. Interbank transfers via LLG/SKN and Clearing are available at branches and through OCBC Business. Online Transfer transactions are only eligible via OCBC Business (web and mobile).

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Announcement



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- Payment and Purchase transactions are only eligible via OCBC Business (web and mobile).
- RTGS transactions are only eligible via OCBC Business (web and mobile).
- TT transactions are only eligible via OCBC Business (web and mobile).
- Business Banking Transaction Benefit service does not apply for API or Bulk Upload services

Individual Customer

- BI-FAST transactions are eligible via Internet Banking, OCBC mobile, OCBC Business (web and mobile).
- Interbank transfers include LLG/SKN, Clearing, and Online Transfer. Interbank transfers via LLG/SKN and Clearing are available at branches and through OCBC Business. Online Transfer transactions are eligible via internet banking, OCBC mobile and OCBC Business (web and mobile).
- Payment and Purchase transactions are eligible via Internet Banking, OCBC mobile, and OCBC Business (web and mobile).
- RTGS transactions are only eligible via OCBC mobile and OCBC Business (web and mobile).
- TT transactions are only eligible via OCBC mobile and OCBC Business (web and mobile).
- Domestic cash withdrawal transactions through ATMs of the PRIMA or ATM Bersama network.
- Overseas cash withdrawal transactions at ATMs of the OCBC Group (Singapore, Malaysia, and Hong Kong) with HKD and SGD currency.
- Business Banking Transaction Benefit service does not apply for API or Bulk Upload services

Additional terms and conditions can be viewed at web.ocbc.id/snkbbtb & web.ocbc.id/riplaybbtb

For further information regarding the Business Banking Transaction Benefit, please contact TANYA OCBC 1500-999 / +62-21-26506300 (international calls, press #2 for Business Customers), WhatsApp at 081215000999 or email tanya@ocbc.id.

Sincerely,
PT Bank OCBC NISP Tbk

This notification is an electronic document that is submitted electronically, so it does not require a signature from a Bank official.

Disclaimer: **Beware of Fraud**

OCBC never requests your PIN, OTP, user ID, password, or credit/debit card CVV for any reason. Please remain vigilant when conducting transactions and protect your personal banking information.

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