

## **Terms and Conditions for Activating Credit Card OCBC (Physical Card) Through OCBC Mobile**

1. By activating the OCBC Credit Card (Physical Card) through OCBC Mobile, You declare that You have received and physically holds Your OCBC Credit Card.
2. OCBC has provided sufficient explanation regarding the characteristics, benefits, risks and fees regarding the ownership of this OCBC Credit Card (Physical Card). By accepting and activating this OCBC Credit Card (Physical Card), You Declare that (i) You understand and agree to all benefits, risks and fees that arise, and (ii) You are subject to and bound by the applicable Ringkasan Informasi Produk dan Layanan and General Terms and Conditions of the OCBC Credit Card. General Terms and Conditions of OCBC Credit Card and Ringkasan Informasi Produk dan Layanan can be accessed through [www.ocbc.id/welcomepack](http://www.ocbc.id/welcomepack)
3. By activating the OCBC Credit Card (Physical Card) you can use the card for offline transactions at EDC (Electronic Data Capture) and online transaction with 3D Secure.
4. The OCBC Credit Card (Physical Card) is equipped with the 3D Secure feature for the convenience and security of Your online transactions. Please make sure your mobile number used is in accordance with the mobile number registered in the OCBC's system.
5. OCBC Credit Card (Physical Card) must be equipped with a 6-digit PIN which can be obtained through OCBC Mobile. For more information, please visit [www.ocbc.id/pin](http://www.ocbc.id/pin)
6. OCBC has the right and authority to change, reduce and/or add to these Terms and Conditions for this Activating Credit Card OCBC (Physical Card) Through OCBC Mobile with notification through OCBC Mobile or other media determined by OCBC subject to the prevailing laws and regulations.
7. Contact Tanya OCBC 1500-999 for further information regarding Activating Credit Card OCBC (Physical Card) Through OCBC Mobile.

**THESE TERMS AND CONDITIONS HAVE BEEN ADJUSTED TO THE PROVISIONS OF LAWS AND REGULATIONS INCLUDING THE PROVISIONS OF THE FINANCIAL SERVICES AUTHORITY REGULATIONS**

**PT Bank OCBC NISP Tbk licensed and supervised by the Financial Services Authority  
and Bank Indonesia**