## Terms and Conditions for the Activation of the OCBC Tap Credit Card Feature Through OCBC mobile

- 1. The OCBC Tap Credit Card is a feature that enables you to conveniently conduct payment transactions using your OCBC Credit Card in a contactless manner through an Android device that supports near-field communication (NFC) technology. This technology allows devices to transfer information quickly and securely. To complete domestic or international payments, you only need to bring your Android device close to or tap it on an EDC/POS terminal that supports contactless services.
- 2. The OCBC Tap Credit Card Tap requires the use of a security method to unlock your device when performing payment transactions. Such security methods may include biometric authentication (fingerprint or facial recognition), a personal identification number (PIN), or a pattern lock. You must ensure that a security feature on your device has been activated in order to utilize the OCBC Tap Credit Card.
- OCBC shall activate the Tap Credit Card feature upon your request submitted through OCBC mobile, provided that your OCBC Credit Card has already been linked to OCBC mobile.
- 4. By activating the Tap Credit Card feature, your OCBC Credit Card will be digitized into a digital credit card. You may then conduct payment transactions at merchants using your OCBC Credit Card through your Android device equipped with NFC functionality. You must ensure that the NFC feature on your Android device is enabled and that OCBC mobile is set as the default payment method on your device.
- 5. For domestic OCBC Tap Credit Card transactions with a value exceeding IDR 1,000,000 (one million Rupiah), the use of the OCBC Credit Card PIN shall remain mandatory. For overseas transactions, the applicable requirements shall follow the regulations and policies enforced in each respective country.
- 6. OCBC reserves the right and authority to amend, reduce, and/or add to these Terms and Conditions for the Activation of the Tap Credit Card Feature through OCBC Mobile, subject to prior notification to the Customer through OCBC mobile or other media as determined by OCBC, in compliance with applicable laws and regulations.
- 7. OCBC has provided sufficient explanation regarding the characteristics, benefits, risks, and costs associated with the OCBC Tap Credit Card. By activating the OCBC Tap Credit Card feature through OCBC mobile, you hereby declare that (i) you have understood and agreed to all benefits, risks, and costs arising therefrom, and (ii) you are subject to and bound by the Product and Service Information Summary as well as the prevailing General Terms and Conditions of Credit Cards.
- 8. For further information, you may visit <a href="https://ocbc.id/tapkartukredit">ocbc.id/tapkartukredit</a> or contact Tanya OCBC at 1500-999 for additional details regarding the activation process of the Tap Credit Card feature via OCBC mobile.
- 9. These General Terms and Conditions for the Activation of the Tap Credit Card Feature through OCBC mobile form an integral and inseparable part of the General Terms and Conditions of Credit Cards.

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 is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan) and Bank Indonesia.