

FAQ Young Nyala (English Version)

No.	Question	Answer
Information about Young Nyala OCBC		
1	What is Young Nyala?	Young Nyala is an advanced financial solution services for parents who have children under the age of 17 so that children become #FUNanciallyFIT from an early age.
2	What are the benefits of Young Nyala?	<p>Young Nyala has benefits for parents and children which are divided into 3 pillar benefits, namely:</p> <ul style="list-style-type: none"> • Yang Paham (capability to understand) Access videos & articles on financial education for children and parents through OCBC Indonesia's Youtube and ruangmenyala.com website. • Yang Pintar (capability to transact) Children to be independent in managing their own finances with OCBC Young Nyala Debit & OCBC mobile kids. • Yang Aman (capability to control) Children's transactions are connected 24/7 to OCBC mobile for parents, allowing parents to set a daily transaction limit of up to IDR 2 million.
3	If I am already an OCBC customer, can I open a Tanda Junior for Young Nyala savings account?	<p>Can. Parents can do the opening through 2 <i>channels</i>:</p> <ul style="list-style-type: none"> • Via OCBC mobile: <ol style="list-style-type: none"> 1) Family Card • Through Digital: <ol style="list-style-type: none"> 1) Parent/Guardian ID Card and NPWP Card for Indonesian Citizens 2) KITAS/KITAP/Passport of Parents/Guardians for Foreigners 3) Family Card/KIA 4) Birth certificate
4	Can I have more than 1 Tanda Junior for Young Nyala savings?	Can. Parents can open Tanda Junior for Young Nyala savings for different children through OCBC mobile or the nearest OCBC branch.
5	Can my child have more than 1 Tanda Junior for Young Nyala savings?	<p>Can. Parents who have not opened a Tanda Junior account for the same child can open a Tanda Junior account through OCBC mobile or at the nearest OCBC branch.</p> <p>Example: The child has been opened by the mother for the Junior Badge, then the Father can open a Junior Badge account for the child during the child's age in accordance with the provisions of the Young Nyala joining age limit. One child can only have 2 Tanda Junior for Young Nyala accounts.</p>
6	For existing customers who do not join any type of services, can they have a Junior for Young Nyala Certificate?	If the opening of a Tanda Junior for Young Nyala account is done by an existing customer through OCBC mobile, the Customer will automatically join the Nyala Service. Hence, the Customer is bound by the terms of the Nyala service.

7	What are the available designs for OCBC Young Nyala Debit?	OCBC Young Nyala Debit has a variety of designs ranging from OCBC's regular design and OCBC's partner design.
8	Is OCBC Young Nyala Debit OCBC Nyala Global Debit?	The two Debit Cards are different cards. Nyala Global Debit is a Debit Card that is connected to a multicurrency account, while OCBC Young Nyala Debit is connected to a Tanda Junior account (IDR account only) so that for overseas transactions using OCBC Young Nyala Debit will debit to IDR with conversion or without the Global Debit feature.
9	Can children still use Tanda Junior for Young Nyala savings if they are over 17 years old?	If the child's age has entered the age of 17 years, the Tanda Junior can still be used by the child, but all terms and conditions will still follow the terms and conditions of the Tanda Junior product.
10	Can the opening of Young Nyala through OCBC mobile get and print a passbook?	Cannot. reports received by customers in the form of e-statements that can be accessed independently through OCBC mobile parents.
Onboarding Tanda Junior for Young Nyala Savings Account		
1	Who can open a Tanda Junior for Young Nyala savings account through OCBC mobile?	All new customers (do not have an OCBC account) and Existing Customers (already have an OCBC account) who are biological parents who have children aged 14 days - < 17 years old and have Indonesian citizenship.
2	If you are not a biological parent, can you open a Tanda Junior for Young Nyala savings account through OCBC mobile?	It is not possible to open savings accounts for non-biological children.
3	What are the documents that must be prepared and fulfilled by the Customer to open the Junior for Young Nyala Badge via OCBC mobile?	Documents to be prepared: <ul style="list-style-type: none"> • New Customers <ol style="list-style-type: none"> 1) ID card of biological parents 2) Family Card • Existing Customers (Old) <ol style="list-style-type: none"> 1) Family Card
4	How many currency options can customers choose when opening the Tanda Junior for Young Nyala via OCBC mobile?	Opening a Tanda Junior for Young Nyala savings account through OCBC mobile can only be opened for IDR. For other currencies, it can be done through OCBC branches.
5	Can the OCBC mobile application be installed and run on all versions of the Operating System (OS) of the Customer's device?	OCBC mobile can be installed and run on smartphones with an Android-based operating system (OS) (min. OS version 6 - Marshmallow) & iOS (min. iOS version 13).
6	Can the Tanda Junior for Young Nyala be opened independently by children (<17 years old) through OCBC mobile?	No, the opening of the Tanda Junior for Young Nyala savings account can only be done by the child's biological parents and within 1 Family Card.
7	How long does it take to open a Tanda Junior for Young Nyala savings account through OCBC mobile?	Maximum 2 working days.
8	Can customers use promo codes or referrals when applying to open a	Yes, Existing Customers can enter the promo code or referral in the "promo/referral code" column.

	Tanda Junior Savings Account through OCBC mobile?	
9	What happens if the Customer does not enter valid and complete data during the application process for opening a Tanda Junior for Young Nyala savings account?	The application to open a Tanda Junior for Young Nyala Savings Account will not be successful and the Customer will receive information / <i>error message</i> .
10	What happens if the Customer does not upload original and clear documents in the process of opening a Tanda Junior for Young Nyala savings account?	Applying for Tanda Junior savings will not be successful. The Customer receives an email from OCBC asking the Customer to resubmit the data that is not in accordance with the guidelines.
11	How do I make an initial deposit on my Tanda Junior for Young Nyala account?	The initial deposit can be made in two ways: <ul style="list-style-type: none"> • Transfer between accounts • Transfer of books from the parent's account to the child's account
12	Can New Customers open Tanda Junior for Young Nyala savings account for their parents and children at the same time?	Yes, parents can open a Tanda Junior for Young Nyala savings account for themselves as well as open savings for their children.
13	If the Customer has opened a QQ savings account in the name of their parents but not Tanda Junior, can the Customer open their child's Tanda Junior for Young Nyala savings account through OCBC mobile?	Yes, Customer may open an account through OCBC mobile since the parents have never opened a Tanda Junior for Young Nyala savings account.
14	For children with parents of different nationalities (Indonesian citizens and foreigners), can the Customer still open a Tanda Junior for Young Nyala savings account through OCBC Mobile?	Opening of a Tanda Junior for Young Nyala savings account through OCBC mobile can only be opened by Indonesian citizens' parents. Example: Father (foreigner) and mother (Indonesian) can open a junior registration account by using the mother's data as the CIF owner and the mother can attach a Family Card document.
Information about OCBC mobile for children		
1	Who can provide OCBC mobile access for children?	Parents or guardians of Tanda Junior for Young Nyala savings accounts.
2	Who can be given access to OCBC mobile for children?	Customers who have Tanda Junior for Young Nyala savings account with children aged 10 - <17 years.
3	What are the benefits of providing OCBC mobile access for children?	The advantages for children are as follows: <ol style="list-style-type: none"> 1. Saving & checking savings balance 2. Pay for snacks, just scan using QRIS 3. Top up e-wallet for daily shopping 4. Buy cellular data The advantages for parents are as follows: <ol style="list-style-type: none"> 1. Parents can monitor your child's transactions in <i>real-time</i> through their OCBC mobile

		<p>2. Parents can set a child transaction limit of up to IDR 2 million/day</p> <p>3. Parents can block & unblock children's Debit Cards</p>
4	What is the difference between OCBC mobile for parents and OCBC mobile for children?	OCBC mobile for children only has limited features and a daily transaction limit of only IDR 2 million.
5	Can parents set a transaction limit that exceeds the transaction limit determined by OCBC?	Cannot. Parents can only set transaction limits below the limit set by OCBC.
6	What if parents don't want to give their children access to transactions temporarily?	<p>Parents have 2 options below:</p> <ul style="list-style-type: none"> Block children's access to OCBC mobile through their OCBC mobile Set a child transaction limit of up to IDR 0
7	If parents have blocked OCBC mobile children for a while, how do parents unblock it?	Parents can unblock their child's OCBC mobile through the 'Tanda Junior for Young Nyala access settings' menu by selecting the account to be unblocked. Then click the 'Unblock Access' menu.
8	How do parents permanently revoke their child's access to OCBC mobile?	Parents can unbind the device through their OCBC mobile.
9	If your child has 2 Tanda Junior for Young Nyala accounts, will your child only have 1 account that will appear on OCBC mobile for children?	<p>If the child has 2 accounts, then 1 account is the parent account to the mother and 1 account is the parent account to the father where users can be made access on 2 different devices and there is no relationship between one account and the other account.</p> <p>1 Device, only 1 for 1 Tanda Junior for Young Nyala account.</p>
10	Can 1 (one) child User ID be used on multiple devices?	No, the child user ID can only be used on 1 (one) device.
11	What is the transaction benefit scheme on OCBC mobile for children?	The children's OCBC mobile transaction scheme will follow the parental service benefit scheme.
12	Can the child see the balance of the parent's account and use the parent's account?	No, children can only view and use the balance contained in the Tanda Junior for Young Nyala savings account as a source account.
13	If a parent has more than 1 child, can all children be given access to OCBC mobile for children?	Yes, as long as the child is eligible for OCBC mobile access for children (10 - <17 years old), parents can provide OCBC mobile access for all their children.
14	If you are not a biological parent but already have Tanda Junior for Young Nyala savings, can you give your child access to OCBC mobile?	Yes, access to OCBC mobile can be given as long as children have Tanda Junior for Young Nyala savings and aged 10 - <17 years old.
15	What should parents do if they miss the notification of their child's access request when logging in to OCBC mobile for the first time?	Parents can log back in to their parent's OCBC mobile and then a request to grant access to the child's OCBC mobile will automatically appear.
16	What should parents do if they do not receive a temporary password when opening OCBC mobile for children?	The temporary password will be sent via SMS to the parent's mobile phone number registered with OCBC. If parents do not receive a temporary password, parents can

		contact TANYA OCBC or the nearest OCBC branch to reset their child's OCBC <i>mobile access</i> password.
17	What should I do if my child forgets his/her OCBC mobile password and is blocked?	If the child forgets <i>the password</i> , the child must ask the parent to be able to contact TANYA OCBC or the nearest OCBC branch to reset the child's OCBC mobile access password.
18	Will the child's access to OCBC mobile be blocked if the parent's access to OCBC mobile is blocked?	No, the child's OCBC mobile access can still be used.
19	What do I do if my child lost their cellphone?	Parents can immediately temporarily block or can unbind the device to revoke access to the child's OCBC mobile. This method can be done through the 'Settings' menu on parent's OCBC mobile.
20	What should I do if my child changes mobile devices?	Parents must unbind the previous mobile device first. Then the child can log in again using the new user ID and password of the mobile phone and parents must give consent to access again.
21	How do I re-register my child's OCBC mobile access if I have unbound <i>or</i> delete my child's access?	Children can log back in to OCBC mobile with their child's user ID and password. Then parents must give consent to regain access.
22	How do I find out the user ID on OCBC mobile for children?	The child's user ID can be seen on parent's OCBC mobile on the 'Financial' menu, then click on the child's 'Tanda Junior for Young Nyala' to see the child's user ID.
23	How is the maximum transaction limit per day calculated?	The use of the daily transaction limit is calculated from the sum of the nominal transactions that occur in one day (00.00 – 23.59).
24	If parents only have the Tanda Junior for Young Nyala in SGD and USD, can they unlock their child's OCBC mobile access?	No, access to OCBC mobile for children can only be given to children who have Tanda Junior for Young Nyala savings with IDR.
25	Can Tanda Junior for Young Nyala savings in SGD and USD be used in transactions through OCBC mobile for children?	No, transactions on OCBC mobile for children can only use Tanda Junior for Young Nyala savings with IDR.
26	If the Customer has two child accounts consisting of a non-Young Nyala account and a Young Nyala account, can these two accounts appear at OCBC mobile for children?	No, only Young Nyala's account will appear on OCBC mobile for children.
27	Do I need my child's mobile phone number data to open a Tanda Junior for Young Nyala savings account and provide access to my child's OCBC mobile?	No, a child's mobile phone number is not required to open an account or provide access to OCBC mobile for children. The bank will send all information to the parent's mobile phone number.
Information about OCBC Young Nyala Debit		
1	Can parents open a Tanda Junior for Young Nyala savings account without a Debit Card?	Tidak bisa, OCBC Young Nyala Debit otomatis harus dipilih pada sistem.

2	What to do in case of a lost Debit Card?	Customers (parents) can log in to OCBC mobile parents. Then go to the card settings, then click on 'Block Card'. This mechanism is to temporarily block until it is reactivated.
3	Is there a monthly fee for OCBC Young Nyala Debit?	There is no monthly fee.