**Ringkasan Informasi Produk dan Layanan (RIPLAY)**
***Summary of Product and Service Information (RIPLAY)***

| | | | | | |
|---|---|---|---|---|---|
| Nama Penerbit<br>*Issuer Name* | : | PT Bank OCBC NISP Tbk ("OCBC") | Jenis Produk<br>*Product Type* | : | Layanan<br>*Services* |
| Nama Produk<br>*Product Name* | : | Nyala | Deskripsi Produk<br>*Product Description* | : | Layanan yang memberikan manfaat kepada nasabah berdasarkan rata-rata saldo gabungan (Averange AUM) sesuai ketentuan yang berlaku di OCBC<br>*A service that provides benefits to customers based on the average combined balance (Average AUM), in accordance with OCBC's applicable terms.* |
| Mata Uang<br>*Currency* | : | IDR & semua mata uang yang tersedia di Bank<br>*IDR & all currencies available at the Bank* | | | |

**Fitur Utama Layanan**
***Key Service Features***

| | | | | | |
|---|---|---|---|---|---|
| Saldo Minimal<br>*Minimum Balance* | : | Rp1.000.000 / IDR 1,000,000 (rata-rata Saldo Gabungan) (avarage AUM balance) | Batas transaksi belanja harian*<br>*Daily spending limit** | : | |
| Suku Bunga Tabungan*<br>*Savings Interest Rate** | : | | Batas penarikan harian di ATM*<br>*Daily ATM withdrawal limit** | : | |
| Tingkat Bunga Penjaminan** | : | | Batas transfer *e-channel* (internet banking, sms, banking | : | |

** Merujuk pada ketentuan produk tabungan yang relevan yang berlaku di OCBC*
Subject to the relevant savings product terms and conditions applicable at OCBC

*** Merujuk pada tingkat bunga penjaminan Lembaga Penjamin Simpanan (LPS) yang berlaku*
Refers to the Deposit Insurance Corporation (LPS) guaranteed interest rate in effect

**Biaya**
***Fees***

| | | | | | |
|---|---|---|---|---|---|
| Biaya Administrasi per bulan (Biaya Layanan)<br>*Monthly Administration Fee (Service Fee)* | : | Rp10.000 (dikenakan jika di bawah Saldo Minimal)<br>IDR 10,000<br>(*applied if below the Minimum Balance* ) | Biaya Penggantian Buku atau Kartu*<br>*Passbook or Card Replacement Fee** | : | |
| Biaya Penarikan di ATM bank lain*<br>*Withdrawal Fee at Other Banks' ATMs** | : | | Biaya Penutupan Rekening*<br>*Account Closure Fee** | : | |
| Biaya Transfer Antar Bank*<br>*Interbank Transfer Fee** | : | | Biaya administrasi tambahan di bawah saldo minimal*<br>*Additional administrative fee for balances below the minimum** | : | |
| Biaya Materai*<br>*Stamp Duty Fee** | : | | Biaya pengecekan saldo di ATM bank lain*<br>*Balance Inquiry Fee at Other Banks' ATMs** | : | |

** Merujuk pada ketentuan produk tabungan yang relevan yang berlaku di OCBC*
*Subject to the relevant savings product terms and conditions applicable at OCBC*

**Manfaat**
***Benefit***

1. Berdasarkan rata-rata saldo gabungan bulanan (average AUM), Nasabah
2. Nasabah yang memenuhi kriteria dapat mengikuti program loyalti Poinseru sesuai syarat dan ketentuan program. Informasi lengkap tersedia pada kanal resmi OCBC yang dapat diakses melalui https://www.ocbc.id/nyala.

*Customers who meet the criteria may participate in the Poinseru loyalty program in accordance with the program's terms and conditions. Full information is available on OCBC's official channel, accessible at https://www.ocbc.id/nyala.*

**Risiko**
***Risk***

1. Apabila rata-rata saldo gabungan bulanan (*average AUM* ) kurang dari Rp1.000.000 (satu juta rupiah), maka OCBC akan mengenakan biaya layanan sebesar Rp10.000 (sepuluh ribu rupiah) per bulan.

*If average monthly combined balance (average AUM) is less than IDR 1,000,000 (one million rupiah), a service fee of IDR 10,000 (ten thousand rupiah) per month will be charged by OCBC.*

3.Nasabah dapat mengakses laporan konsolidasi elektronik bulanan (e-Statement) melalui OCBC mobile dan/atau tautan resmi melalui tautan berikut: https://online.ocbc.id/statement/session.
*Customers may access their monthly electronic consolidated statements (e-Statements) independently via OCBC mobile app and/or through the following link: https://online.ocbc.id/statement/session.*

## Persyaratan dan tata cara
## *Requirements and Procedures*

Nasabah harus melengkapi persyaratan:
*Customer must meet the following requirements:*

1. Melakukan pembukaan rekening tabungan OCBC dan pendaftaran pada Layanan Nyala di kantor cabang OCBC atau melalui kanal/aplikasi digital milik OCBC atau melalui TANYA OCBC di 1500-999
*To open OCBC savings account and register for Nyala Service at OCBC branch office, or through OCBC's digital channels/application, or via TANYA OCBC di 1500-999*

2. Menyetujui Syarat dan Ketentuan & formulir Nyala Individu yang berlaku pada OCBC
*Agree to the Terms and Conditions & the Nyala Individual form applicable at OCBC.*

Nasabah dapat menyampaikan pertanyaan dan pengaduan melalui:
*Customers may submit inquiries and complaints via:*

**TANYA OCBC:** 1500-999 atau + 6221 26506300 (dari luar negeri)
**Email :** tanya@ocbc.id
***TANYA OCBC** : 1500-999 or +6221 26506300 (from overseas)*
*Email: tanya@ocbc.id*

## Simulasi
## *Simulation*

Contoh simulasi kuota bulanan manfaat transaksi serta biaya layanan
*Example of a simulation of monthly transaction benefit quotas and service fees*

| **Rata-rata Saldo Gabungan** ***Average Combined Balance*** | **Periode Mendapatkan Kuota Benefit Transaksi** ***Period for Receiving Transaction Benefit Quota*** | **Biaya Layanan** ***Service Fee*** |
|---|---|---|
| Agustus / *August*: IDR 900,000 | September / *September* | September / *September*: IDR 10,000 |
| September / *September*: IDR 5,000,000 | Oktober / *October* | Oktober / *October*: N/A |
| Oktober / *October*: IDR 500,000 | November / *November* | November / *November*: IDR 10,000 |

## Informasi tambahan
## *Additional Information*

**1. Perhitungan rata-rata Saldo Minimal pada bulan sebelumnya digunakan untuk menentukan manfaat transaksi pada bulan berjalan**
***The calculation of the previous month's minimum balance average is used to determine transaction benefits for the current month.***

**2. Perhitungan rata-rata saldo gabungan dihitung dari saldo pada produk tabungan, tabungan berjangka, giro, deposito, dan produk Wealth Management (Obligasi, Reksadana, Bacassurance dan lainnya), berdasarkan saldo pada periode tanggal 1 sampai dengan akhir bulan.**
***The calculation of the combined average balance is derived from the balances across savings accounts, time savings, current accounts, time deposits, and Wealth Management products (bonds, mutual funds, bancassurance, and others) based on the balances maintained from the 1st day until the end of the month.***

**3. Pada bulan pertama setelah bergabung dengan Layanan Nyala, Nasabah akan memperoleh manfaat transaksi tertinggi sesuai skema manfaat yang berlaku, tanpa perlu memenuhi rata-rata saldo gabungan pada tingkat manfaat tertinggi tersebut. Mulai bulan kedua dan seterusnya, manfaat transaksi Nasabah akan ditentukan berdasarkan rata-rata saldo gabungan pada bulan sebelumnya.**
***In the first month after joining the Nyala Service, the Customer will receive the highest level of transaction benefits in accordance with the applicable benefit scheme, without the requirement to maintain the combined average balance corresponding to such highest benefit tier. Commencing from the second month onwards, the Customer's transaction benefits will be determined based on their combined average balance from the previous month.***

**4. Manfaat transaksi dan Biaya Layanan Nyala akan diberikan atau dikenakan paling lambat tanggal 3 setiap bulannya.**
***Benefits from transactions and Nyala service fees will be provided or charged no later than the 3rd of each month.***

**5. Manfaat bebas biaya transaksi diberikan secara otomatis saat Nasabah melakukan transaksi. Untuk transaksi kategori Pembelian dan Pembayaran, manfaat dapat diberikan dengan cara biaya langsung dibebaskan saat transaksi atau dikembalikan setelah transaksi berhasil dilakukan.**
***The benefit of free transaction fee is applied automatically when the Customer performs a transaction. For Purchase and Payment category transactions, the benefit may be provided either by waiving the fee directly at the time of the transaction or by refunding it after the transaction has been successfully proceed.***

**6. Nasabah mendapatkan masa tenggang (*grace period* ) selama 3 (tiga) bulan sejak bulan bergabung dan tidak dikenakan biaya layanan selama periode tersebut. Mulai bulan ke-4 (empat), biaya layanan akan dikenakan apabila Nasabah tidak memenuhi ketentuan yang berlaku. Biaya layanan debit dari rekening Nasabah dengan saldo tertinggi paling lambat tanggal 3 (tiga) pada bulan berikutnya.**
***The Customer shall be entitled to a grace period of 3 (three) months as of the month of enrolement and will not be charged any service fees during this grace period. As of the 4th (fouth) month, service fees shall be charged if the Customer fails to meet the prevailing requirements. The service fees shall be debited from the Customer's account with the highest balance, no later than the 3rd (third) day of the following month.***

**7. OCBC wajib untuk menginformasikan kepada Nasabah segala perubahan atas manfaat, biaya, risiko, syarat dan ketentuan Produk, dan Layanan ini melalui surat atau melalui cara-cara lainnya sesuai dengan syarat dan ketentuan yang berlaku. Pemberitahuan tersebut akan diinformasikan 30 hari kerja sebelum efektif berlakunya perubahan.**
***OCBC is required to notify the Customers of any changes to the benefits, fees, risks, terms and conditions of this Products and Service via letter or other methods in accordance with the applicable terms and conditions. Such notification will be provided 30 business days prior to the effective date of the changes.***

**8. Informasi terkini mengenai biaya, manfaat, risiko, kriteria, dan ketentuan Layanan Nyala dapat diakses melalui www.ocbc.id/nyala atau aplikasi digital resmi OCBC.**
***The latest information regarding the fees, benefits, risks, criteria, and terms and conditions of the Nyala Service can be accessed via www.ocbc.id/nyala or the official OCBC digital application.***

***Disclaimer (penting untuk dibaca):***
***Disclaimer (important to read):***

1. Anda dengan ini menyatakan telah membaca, menerima penjelasan, mengerti dan memahami produk dan/atau layanan sesuai Ringkasan Informasi Produk dan/atau Layanan ("RIPLAY") ini dan telah mengetahui, memahami serta menerima segala konsekuensi dari produk dan/atau layanan termasuk seluruh manfaat, risiko dan biaya-biaya yang melekat.
*You hereby declare that you have read, received an explanation of, comprehended and understood the product and/or service as set out in this Product and/or Service Information Summary ("RIPLAY"), and that you have acknowledged, understoond, and accepted all consequences arising from the product and/or service, including all inherent benefits, risks, and costs.*

2. RIPLAY ini merupakan sarana informasi dan bukan merupakan penawaran resmi. Apabila terdapat perbedaan antara ringkasan ini dan perjanjian/ketentuan produk dan/atau layanan ("Perjanjian"), maka yang berlaku adalah Perjanjian.
*This RIPLAY constitutes as a source of information and does not constitute an official offer. In the event of any discrepancy between this summary and the agreement/terms of the product and/or service ("Agreement"), the Agreement shall prevail.*

3. OCBC berhak menolak permohonan produk dan/atau layanan Anda apabila tidak memenuhi persyaratan dan peraturan perundang-undangan yang berlaku.
*OCBC reserves the right to reject your application for products and/or services if it does not meet the requirements and prevailing laws and regulations.*

4. Anda wajib membaca dengan teliti RIPLAY ini dan dapat menghubungi OCBC dalam hal terdapat pertanyaan lebih lanjut mengenai produk dan/atau layanan yang terdapat dalam RIPLAY ini.
*You must read this RIPLAY carefully and may contact OCBC if you have further questions regarding the products and/or services contained in this RIPLAY.*

5. RIPLAY ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan peraturan Otoritas Jasa Keuangan.
*This RIPLAY has been adjusted to comply with the provisions of laws and regulations, including the regulations of the Financial Services Authority (OJK).*

6. RIPLAY ini dibuat dalam Bahasa Indonesia dan Bahasa Inggris. Dalam hal terdapat perbedaan interpretasi antara teks Bahasa Indonesia dengan Bahasa Inggris, maka teks Bahasa Indonesia yang akan berlaku.
*This RIPLAY is prepared in both Indonesian and English. In the event of any discrepancy or inconsistency in interpretation between the Indonesian and English texts, the Indonesian text shall prevail.*




*PT. Bank OCBC NISP Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan & Bank Indonesia serta merupakan peserta penjaminan LPS.*
*PT. Bank OCBC NISP Tbk is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia, and is guaranteed member of Indonesia Deposit Insurance Corporation (LPS).*

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