	General Summary of Product and Ser	rvice Information OCBC Voyage Credit Card Version	
Publisher Name	: PT Bank OCBC NISP Tbk ("Bank OCBC")	Product Type : Consumer Credit	
Product Name	: OCBC Voyage Credit Card	Product Description : The first metal cre	dit card in Indonesia with points that can be exchanged
Currency	: transaction in all available currencies, bills in rupiah	for flights on any a	irline and anytime
	Key Featu	ures of Your Credit	
Card Limit	Rp 100.000 - Rp 2.000.000.000	Pre-Submission Requirements	
		Age of the primary cardholder 21-75 years	
Advantages	The Metal Card in Indonesia	Age of the supplementary cardholder 17-75 years	
	Voyage Miles for every retail transaction	Nationality Indonesian Citizen or Foreign Citizen	
	Voyage Complimentary Privilege	Minimum Income Rp 1.200.000.000	per year
	Complimentary Airport Lounge Domestic and Internasional		
How to Earn Miles	For every retail transaction of IDR 10,000, you will get 1 (one) Voyage Miles		
Redemption Miles	Airline Miles Redemption : Every 1 Voyage Miles can be exchanged for 1,05 GarudaMiles/1 KrisFlyer		
	Redemption of Cash Rebate for Voyage Miles at a Redemption Value of IDR 100		
	Voyage Miles redemption can be made via Voyage Exchange 24/7 Personal Concierge +6221 26506		
	Voyage Miles redemption can be made via voyage Exchange 24/7 Personal Conclerge +0221 2050C	0505 of email to tanya@ocbc.id	
Product Name	Image Card	General Requirements	Income Documents
OCBC Voyage <b>Private</b> Cred		Age 21 - 75 years	Private Banking Customers with total combined
(VISA Infinite)		Indonesian citizens and foreigners Registered as OCBC Private Banking Customer	assets CASA/ Time Deposits / Mutual Funds / Securities minimum of IDR10 Billion
	4215 6100 0000 0000		
	AGNES TEDJA 01/24 VISA		
OCBC Voyage <b>Premier</b> Cree	dit Card	Age 21 - 75 years	- For Customers registered with Premier Banking
(VISA Infinite)	OOCBC	Indonesian citizens and foreigners Registered as OCBC Premier Banking Customer	OCBC for less than 3 months, make a minimum of 1x placement of funds of a minimum of IDR500
			Million
	I)) VOYAGE		- For customers registered with Premier Banking
			Bank OCBC for more than 3 months have an average combined total of 3 months minimum of IDR500
	4215 6100 0000 0000		Million
	-CHI OV24 VISA		

	RANGGA LEONARDO Minute	
	Benefit	Risk
Benefit	Information	General Terms and Conditions of OCBC Credit Card, visit www.ocbc.id/voyage
1. Voyage Miles	Get 1 Voyage Miles for every retail transaction in multiples of IDR 10 thousand. Voyage Miles are valid for 2 years from based on successfull transaction Voyage Miles can be redeemed for Frequent Flyer Miles or whatever your needs, through the Voyage Exchange.	<ol> <li>Lost/Stolen Credit Cards and Cardholders are required to inform OCBC immediately about the loss/theft Misuse of Credit Cards and/or misuse of the credit card via TANYA OCBC 1500-999 as soon as they discover the loss/theft and/or misuse. Cardholders bear the risk of loss/theft and/or misuse of the credit card. To prevent misuse of the credit card, please keep your credit card and PIN number safe. Do not disclose your PIN number to anyone who is not involved.</li> </ol>
2. Installments	Installment Installment Conversion is a term credit facility for your credit card spending transactions ranging from 3 to 36 months with easy installment. The interest rate in the Installment Conversion is determined by Bank OCBC and may change at any time with prior notice. The period of installment is set by the Card Holder itself and cannot be changed again. The Card Holder can enroll the Installment Conversion by : •OCBC Mobile App Download the latest version of the Application and enjoy the ease of applying for installments •Or Send SMS to 86477 Use the Cardholder's mobile number registered in the Credit Card system and will immediately receive a reply in the form of confirmation. The format of the SMS change transactions into installments as follows: OCBC[space]CICIL[space]The Last 16 Digits of Credit Card number#Total Transaction#Tenor Example: OCBC CICIL 5241690000001234#3000000#12	2. Exchange rate differences for All transactions including cash withdrawals in foreign currencies will be transactions other than using the IDR converted into Rupiah in accordance with the applicable exchange rate currency provisions at the OCBC as of the transaction posting date. The Cardholder acknowledges and agrees that all charges are made in Rupiah.
3. Accepted Worldwide	OCBC Voyage Credit Card is accepted worldwide, at more than 29 million merchants and service partners in collaboration with VISA International	<ul> <li>3. As a result of the Cardholder's If the Cardholder does not pay the Minimum Payment by the Due Date, the inability to make payments on time</li> <li>Cardholder shall be charged with the delay: <ol> <li>Late Fee with the value determined by the OCBC and notified to the Cardholder from time to time.</li> <li>Credit Cards will be blocked and cannot be used to make transactions within the period determined by the OCBC unless payment has been made</li> <li>The Combined Limit can be lowered if the arrears continue.</li> </ol> </li> </ul>

5. Bill Payment Facility Yo	addition to freely withdrawing cash at all OCBC branches, your OCBC Voyage Credit Card can be used to withdraw cash at hore than 1 million ATMs worldwide, 24 hours a day and 7 days a week. You can withdraw cash up to 70% of your OCBC by age Credit Card limit by visiting the nearest ATM and selecting the cash withdrawal menu using your Credit Card PIN.		<ul> <li>In the event that transactions are paid periodically through a Credit Card,</li> <li>n OCBC shall not be liable for the disconnection of telephone/electricity/mobile</li> <li>phone/credit card/insurance services, and/or other risks arising from the</li> <li>inability to make automatic monthly bill payments. This is due to OCBC not</li> <li>having received the amount of the bill to be paid, or other consequences</li> <li>outside OCBC's control.</li> </ul>
ph			
	our OCBC Voyage Credit Card can be used to pay monthly bills such as Telkom, PLN, PAM, TV subscriptions, buy mobile hone pre-paid vouchers and cash advances. The method is easy, you just need to visit the nearest OCBC ATM and select the ayment menu or purchase or withdraw cash using your Credit Card PIN.		
	our OCBC Voyage Credit Card bill can be done by making a minimum payment of 5% of the total bill or IDR 50 thousand vhichever is higher)		
Thi Thi Thi Thi Thi Thi	bu can pay your OCBC Voyage Credit Card bill by: nrough OCBC ATMs or through the transfer menu on ATM Bersama or ATM Prima networks nrough Internet Banking and Mobile Banking of Bank OCBC nrough cash deposits at all OCBC branches nrough Direct Debit by signing a standing instruction at all OCBC Bank branches nrough Giro Traffic (LLG)/Clearing, addressed to Bank OCBC by stating OCBC Credit Card number nrough book transfer from OCBC savings/current accounts in all OCBC Bank branches	5. Late Payment Penalty	Late payment of interest/installments will result in late payment penalties and will be reported to the SLIK credit reporting system under the Financial Services Authority (OJK). The penalties that will be imposed on the Cardholder are as follows: 1. Late Payment Fee with a value determined by OCBC and notified to the Cardholder from time to time. 2. The Credit Card will be blocked and cannot be used for transactions during the period set by OCBC, unless payment has been made. 3. The Combined Limit may be reduced if the overdue payments continue.
Lo	ou can enjoy free access at Airport executive lounges in major cities throughout Indonesia without limits with Airport ounges partnered with OCBC Voyage Credit Cards in Indonesia. pdate lounge information, visit ocbc.com/loungedomestik		
wit	ou can enjoy free access 2 (two) times per year at Airport executive lounges at more than 1,300 airports around the world ith DragonPass. Contact Tanya OCBC1500-999 at least 3 days before departure to get Membership Number and Activation ode Dragon Pass		
-	oyage Exchange is ready to serve 24 hours a day 7 days a week to meet whatever your needs are by calling +6221 26506363 r email to tanya@ocbc.id		
do	CBC Voyage Credit Card with contactless symbol is equipped with contactless feature. For contactless transactions in omestic using EDC machines with a nominal value of up to RP 1 million, no PIN is required. Meanwhile, the nominal above P 1 million still requires a PIN.		
Annual Fee	<ul> <li>(Terms are subject to change at any time in accordance with the Bank's policy)</li> <li>Private Banking Customer:         <ul> <li>Free Annual Fee for primary card or supplementary card as long as the Primary Card holder is a Private Banking customer</li> </ul> </li> <li>Premier Banking Customers:         <ul> <li>Primary card : Free Annual Fee while being a Premier Banking customer of Bank OCBC by maintaining a combined total fund of IDR500,000,000</li> <li>Supplementary Card: IDR2,500,000 per card or total main card and additional card transactions of at least IDR300,000,000 in the previous 1 year</li> </ul> </li> <li>Outside of Private and Premier Banking Customers:         <ul> <li>Primary card : IDR8,000,000 or total primary card and additional card transactions of at least IDR300,000,000 in the previous 1 year</li> <li>Supplementary Card: IDR2,500,000 per card</li> </ul> </li> </ul>	electronic approval from the custome 2. Copy or digital copy of a valid ident 3. For applicants with a credit limit > capture) from the DJP online page reg or parent.	lication form must be signed with a wet signature, electronic signature, or her. tity card (KTP) (also applies to the supplementary card). Rp50 million and without an NPWP (housewife / student): A screenshot (screen garding the taxpayer status, which is part of an economic unit with their spouse s or students and not the fund owner, the Beneficial Owner (BO) form and documents must be submitted. selfie photo with e-KTP.
Retail Interest	1.75% per month, 21% per annum	Documents for Foreign Nationals (WI	NA):
Minimum Payment Cash Advance Interest	5% of the bill or a minimum of IDR50,000 (until 31 December 2025) 1.75% per month, 21% per annum	1. Signed Application Form for WNA: may visit the nearest OCBC branch.	The application form must be signed with a wet signature, and the customer
Cash Advance Fee Cash Advance Limit Late Payment Fee (Late Charge)	6% or minimum IDR100,000 (whichever is greater) total 60% of credit limit Rp 15.000.000 per day 1% of the total bill, minimum IDR50,000 and maximum IDR100,000 (until 31 December 2025)	<ol> <li>Copy or digital copy of a valid pass details) and the back page with addree</li> <li>Copy or digital copy of a valid resid</li> </ol>	sport with at least 6 months of validity. The front page (with photo and personal ess (if available) must be included. dence permit (e.g., KITAS/KIMS) with at least 6 months of validity. company or proof of business ownership, if the applicant is the company owner.
Over limit fee	6% of the excess limit, minimum IDR100,000 and maximum IDR250,000	5. For WNA applicants who do not ha	ave a reference from an OCBC employee and do not have a SLIK Checking record tion in the Back-to-Back program is mandatory.
Replacement of Damaged or	IDR2,500,000	<ul><li>6. Underlying NPWP documents:</li><li>a. Copy of the 16-digit NPWP card; or</li></ul>	
Lost Cards Billing Statement Shipping	IDR12,500	b. Screenshot (screen capture) from t c. Copy of the Income Tax Return (SP	the DJP online page; or
Costs Transaction Copy Request Fee	Payment value above IDR5,000,000 is subject to a Stamp Duty of IDR10,000		· /·
Stamp Duty fee will be charged for certain payments	r Payment value equal or above IDR5,000,000 is subject to a Stamp Duty of IDR10,000	_	<b>estions and complaints can be submitted via:</b> DCBC: 1500-999 atau + 6221 26506300 (dari luar negeri)
Credit Card Payment Fee Via Teller OCBC Branch	r at IDR10,000		email:tanya@ocbc.id
Installment Application Fee via OC	CBC IDR15,000 per transaction		www.ocbc.id
Mobile/Other Installment Application Fee	IDR20,000 per transaction		
through Tanya OCBC			i i i i i i i i i i i i i i i i i i i
	IDR200,000 per transaction		

E-Statement via Email Fee	IDR 5,000 per bill per month	
Increase Limit Fee	IDR 50,000 per request	
Notification Charges	IDR 10,000 per bill per month	
Voyage Miles Redemption Fee	IDR 10,000 for each submission	

# Simulation

## Annual Fee

## Private Banking Customer:

Free Annual Fee for main card or supplementary card as long as the Main Card holder is a Private Banking customer

## Premier Banking Customers :

- Main card : Free Annual Fee while being a Premier Banking customer of Bank OCBC by maintaining a combined total fund of IDR500,000,000 - Supplementary Card: IDR2,500,000 per card or total main card and additional card transactions of at least IDR300,000,000 in the previous 1 year

#### Outside of Private and Premier Banking Customers:

- Main card : Rp 8 million or total main card and additional card transactions of at least Rp 300 million in the previous 1 year - Supplementary Card: IDR2,500,000 per card

\*These general terms and conditions may be adjusted at any time in accordance with OCBC's applicable policies, upon prior notice. Changes to the general terms and conditions will be communicated to cardholders 30 working days prior to the effective date of the changes.

## Interest Calculation for Shopping Transactions (Retail):

Interest will be charged if the Cardholder pays less than the total of the new bills, or pays after the Due Date. Interest on Purchase Transactions is calculated based on the Posting Date of the transaction made. The interest rates that apply to purchase transactions are listed on the billing statement. Unpaid fees, penalties, or interest are not included into the interest calculation component. Interest will be charged on the next billing statement. For a complete interest calculation can be seen in the credit card interest calculations illustration.



# Interest for Cash Advance is charged and calculated from the Cash Advance Date until the full payment date of the Cash Advance transaction. The interest rates that apply to Cash Advance transactions are listed on the Billing Sheet. Unpaid fees, penalties, or interest are not

included in the interest calculation component. For a complete interest calculation can be seen in the illustration of the Credit Card Interest Calculation.



## Additional Information

## Personal Identification Number (PIN)

PIN is a secret code that is given to OCBC Credit Card holders, functions for shopping transactions, cash withdrawals or bill payments at OCBC ATMs.

Keep your PIN from abuse: do not write your PIN in any media, do not inform other parties including the Bank.

Cardholders can apply for a PIN through the OCBC Mobile Application, or by SMS from the Cardholder's mobile number registered in the Bank's Credit Card system and will immediately receive a reply in the form of the desired PIN number. • SMS Format:

OCBC (space) SETPINCC (space) 4 Digit Final Credit Card # Date of Birth DDMMYYYY # 6 Digit PIN You Want

Example = OCBC SETPINCC 1234 # 14121990 # 180825

Send to 86477

#### • OCBC Mobile App

Download the latest version of the Application and enjoy the ease of creating PIN

#### **Contactless Features**

Payment is easier with contactless features and is accepted worldwide. OCBC Credit Card is equipped with contactless features for convenience, security and transaction speed.

## Allowance for Payment Time

If the Credit Card bill due date coincides on Saturdays / Sundays or National Holidays or Joint Leave Days that have been officially declared by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides allowance for payment to Cardholders until the nearest official by the Government of the Republic of Indonesia, Bank OCBC provides all

# Error on Bill Sheet

If you doubt or do not acknowledge the transaction printed on the billing statement, immediately contact TANYA OCBC no later than 45 calendar days from the date of printing the Billing Sheet by informing the following data:

- Your card name and number
- Transaction details and amount to be refuted
- Transaction date
- Reasons for rebuttal
- your signature

Please send disclaimer by e-mail to tanya@ocbc.id

# **Transactions Overseas**

Every transaction made using a foreign currency will be converted into Rupiah on the accounting date based on the exchange rate determined by OCBC and VISA or Mastercard International. Differences in exchange rates are possible due to fluctuations in exchange rate determined by OCBC and VISA or Mastercard International. Differences in exchange rates are possible due to fluctuations in exchange rate

# Lost or Stolen Card

Immediately report the loss of your Credit Card to TANYA OCBC 1500-999 from Indonesia or 6221 26506300 (from abroad). Every transaction that takes place prior to reporting to the OCBC will be your full responsibility. Contact TANYA OCBC Call 1500-999.

# Transfer of Outstanding Balance

Bank OCBC has the right to move the outstanding balance to a third party.

# **Renewal and Cancellation**

Your credit card will be automatically renewed. If you want to cancel your membership, you must notify us at the latest 1 (one) month before your credit card has expired. With certain considerations, Bank OCBC has the right not to extend the validity period of your credit card. Bank OCBC also has the right to cancel your credit card at any time if your card account records are not good or for other reasons.

# Disclaimer (important to read):

1. You hereby declare that you have read, received explanations, understood and comprehend the products and/or services in accordance with this Product and/or Service Information Summary") and have known, understood and accepted all the consequences of the products and/or services including all the benefits, risks and costs involved.

2. This summary is only means for information, not intended as an official offer for a products and/or services. If there is a discrepancy between this Summary and the agreement and/or terms and conditions related to products and/or services ("Agreement"), then the Agreement shall prevail

3. Bank OCBC has the right to refuse your products and/or services application if it does not meet the requirements and applicable laws and regulations

4. You must read this Summary carefully and may contact Bank OCBC if you have further questions regarding the products and/or services contained in this Summary.

5. This summary has been adapted to the provisions of the laws and regulations including the provisions of the Financial Services Authority regulations.

# **OCBC**

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

Date of Document Print

09/07/2025