

GENERAL TERMS AND CONDITIONS NYALA BISNIS BY OCBC FOR INDIVIDUAL CUSTOMER

Nyala Bisnis is a service that provides convenience in conducting banking transactions with extra facilities to support personal and business needs for new customers and existing OCBC Bank customers who have individual businesses.

Customers will obtain Nyala Bisnis services after agreeing to the General Terms and Conditions of Nyala Bisnis OCBC and all amendments and/or updates (“General Terms and Conditions of Nyala Bisnis”) that are binding therein and have opened or have a savings and/or checking account at OCBC.

The Nyala Bisnis service offers various benefits that customers can enjoy based on their combined balance. This combined balance includes funds placed in savings, checking, time deposits, Taka, and/or wealth management products.

TRANSACTION FEE BENEFITS INFORMATION FOR INDIVIDUAL CUSTOMERS

Transaction Fee Benefits for Individual Customers

Average Total Relationship Balance	Transaction Quota Fee (Per Month)								Service Fee (Per Month)
	BI Fast Transfer ⁽¹⁾	Online Transfer ⁽²⁾	Payment / Purchase ⁽³⁾	Cash Withdrawal ^(4&5)	RTGS Transfer ⁽⁶⁾	Telegraphic Transfer (TT) Quota			
						TT OCBC Group ⁽⁷⁾	Flat Fee IDR 25k ⁽⁹⁾	TT Swift ⁽⁷⁾	
IDR 0 - < 1 Mio	10	-	2	-	-	-	-	-	10.000
IDR 1 - < 25 Mio	Tanpa Batas	5x	5x	5x	-	-	-	-	-
IDR 25 - < 50 Mio	Tanpa Batas	15x	15x	15x	1x	1x	✓	-	-
≥ IDR 50 Mio	Tanpa Batas	30x	30x	30x	2x	1x	✓	-	-

DESCRIPTION (Nyala Bisnis Table):

- Interbank transfers using the BI-FAST method via Internet Banking/OCBC Mobile.
- Transactions via the Online Transfer method can only be used via Internet Banking and OCBC Mobile. The free interbank transaction fee does not apply to the LLG/SKN method.
- Purchase and Payment Transactions via Internet Banking/OCBC Mobile.
- Domestic cash withdrawals at ATMs within the Prima or ATM Bersama networks.
- International cash withdrawals at OCBC Group ATMs (Singapore, Malaysia, and Hong Kong).
- RTGS transfers using the OCBC Mobile method.
- TT transfers using the OCBC Mobile method.
- Nyala Bisnis services are excluded from API and Bulk Upload services.
- A flat rate of IDR 25,000 applies only to TT transfers within the OCBC Group in HKD and SGD.
- Service fees apply if the average combined balance is less than IDR 1,000,000 (one million rupiah). Other fees, such as monthly administration fees and/or fall below minimum balance fees, do not apply to customers with Nyala Bisnis services.

TAYTB WOMEN WARRIORS PROGRAM TRANSACTION FEE BENEFITS INFORMATION

Transaction Fee Benefits for Individual Customers of the TAYTB Women Warriors Program

Average Total Relationship Balance	Transaction Quota Fee (Per Month)								Service Fee (Per Month)
	BI Fast Transfer ⁽¹⁾	Transfer Antar Bank ⁽²⁾	BI Fast Transfer ⁽¹⁾	Tarik Tunai ^(4&5)	BI Fast Transfer ⁽¹⁾	Kuota Telegraphic Transfer (TT)			
						TT OCBC Group ⁽⁷⁾	Flat Fee IDR 25k ⁽⁹⁾	TT Swift ⁽⁷⁾	
Rp 0 - < Rp 25 Juta	Tanpa Batas	20x	20x	20x	1x	1x	✓	-	-
≥ Rp 25 Juta	Tanpa Batas	30x	30x	30x	2x	1x	✓	-	-

DESCRIPTION (TAYTB Women Warriors Table):

- Interbank transfers using the BI-FAST method via Internet Banking/OCBC Mobile.
- Transactions via the Online Transfer method can only be used via Internet Banking and OCBC Mobile. The free interbank transaction fee does not apply to the LLG/SKN method.
- Purchase and Payment Transactions via Internet Banking/OCBC Mobile.
- Domestic cash withdrawals at ATMs within the Prima or ATM Bersama networks.
- International cash withdrawals at OCBC Group ATMs (Singapore, Malaysia, and Hong Kong).
- RTGS transfers using the OCBC Mobile method.
- TT transfers using the OCBC Mobile method.
- Nyala Bisnis services are excluded from API and Bulk Upload services.
- A flat rate of IDR 25,000 applies only to TT transfers within the OCBC Group in HKD and SGD.
- Service fees do not apply to customers who are members of Nyala Bisnis TAYTB Women Warrior. Other fees such as monthly administration fees and/or fees below the minimum balance (fall below fee) do not apply to customers of the TAYTB Women Warriors program with Nyala Bisnis services.

Terms and Conditions for individual TAYTB Women Warriors Program customers: Customers must be entrepreneurs and women (gender must match their identity such as KTP/SIM/Passport/KITAS)

ADDITIONAL BENEFITS OF NYALA BISNIS

1. Electronic Consolidated Statement

Individual Nyala Bisnis customers can access monthly electronic consolidated statements through the OCBC system at the following link: <https://online.ocbc.id/statement/session>.

2. Promotional Programs

Customers who join the Nyala Bisnis service can enjoy various applicable programs. Information can be accessed at <https://www.ocbc.id/promo/promo/sme>

3. Beyond Banking Solutions for Business Success

Customers gain access and special offers to various services/products from OCBC's business-supporting digital platform partners ("Partners"). Registration is carried out separately by customers through the channels provided in the Welcome Package or with the assistance of a bank officer.

Digital Solutions services/products are not OCBC banking products but are part of a collaborative program between OCBC and Partners. If customers require further information regarding Digital Solutions services/products and/or wish to submit a complaint, they are advised to contact the relevant Partner.

4. Business Financial Index

Customers can conduct a business health assessment at <https://www.ruangmenyala.com/>. Customers can access various business classes with engaging learning modules to improve their business health.

INFORMATION ON BENEFITS AND SERVICE COSTS

1. **Total Relationship Balance Calculation method.** Nyala Bisnis services use a combined balance concept to calculate customer service benefits and fees. The combined balance includes all balances in savings, checking, time deposits, term deposits, and wealth management products. Information on the Combined Balance Calculation can be accessed at <https://www.ocbc.id/id/syarat-dan-ketentuan/nyala-bisnis>.
2. **Service Fee.** The amount of the Nyala Service Fee that will be charged to the Customer is in accordance with the provisions applicable to OCBC. If the Customer's funds in the account are insufficient to debit the Nyala Service Fee, it will become an arrears charged to the Customer. The calculation of the service fee begins/is charged no later than the 3rd of the following month based on the current month's data. Information regarding the Service Fee can be accessed through <https://www.ocbc.id/id/syarat-dan-ketentuan/nyala-bisnis>.
3. **Transaction Fee Benefits.** Free transaction fee benefits are provided to Customers who meet the service criteria. Transaction benefits may change at any time with notification to Customers through media deemed appropriate by OCBC while still observing applicable laws and regulations. The calculation of transaction benefits begins/is imposed no later than the 3rd of the following month based on the current month's data. Information on service benefits can be accessed through <https://www.ocbc.id/id/syarat-dan-ketentuan/nyala-bisnis>.
4. **Credit Card bundling program.** If the Customer approves the OCBC Credit Card facility application, the Customer agrees and understands that OCBC has the right to accept, approve, or reject the OCBC Credit Card application, either in part or in full, through the applicable process in accordance with OCBC regulations.
 The Customer consents to OCBC using the available data to complete the OCBC Credit Card application in accordance with applicable regulations. The Customer has received a complete and adequate explanation from OCBC regarding the OCBC Credit Card they will receive, along with all benefits, risks, and fees associated with the OCBC Credit Card.
 If OCBC approves this application, the Customer agrees to comply with and be bound by all applicable OCBC terms and conditions, including any future amendments thereto, which form

GENERAL PROVISION INFORMATION

1. OCBC has the right and authority to change, reduce and/or add to these General Terms and Conditions of Nyala Bisnis with notification through OCBC's office or other media determined by OCBC subject to the prevailing laws and regulations. If necessary, OCBC has the right to terminate the service with prior notification to the Customer. The written notification will be informed 30 days prior the effective effect of the changes.
2. These General Terms and Conditions of Nyala Bisnis are an integral and inseparable part of (i) Account Opening Form / Application; (ii) Terms and Conditions of Account Opening and Arrangement of PT Bank OCBC NISP, Tbk; (iii) General Terms and Conditions of E-Banking Services; (iv) General Terms and Conditions of Credit Card, as well as (v) prevailing procedures of OCBC related to products and services, including all applicable laws and regulations.
3. By agreeing to these General Terms and Conditions of Nyala Bisnis, then:
 - a. **Product Description.** The Customer states that the Customer has received a complete and adequate explanation from OCBC regarding the characteristics of the product and service and has understood and accepted all the consequences of using this product including the benefits, risks and costs attached;
 - b. **Approval.** The Customer states that the Customer has received, read, understood, agreed and is willing to comply with and be bound by (i) these General Terms and Conditions of Nyala Bisnis, (ii) Terms and Conditions of Account Opening and Arrangement of PT Bank OCBC NISP, Tbk, (iii) General Terms and Conditions of E-Banking Services; (iv) General Terms and Conditions of Credit Card, as well as (v) prevailing procedures of OCBC related to products and services, including all applicable laws and regulations.
4. The Customer understands and agrees that if the Customer receives an unreasonable interest rate, among others in the form of providing a deposit interest rate or cash which is related to the collection of funds which results in the deposit interest rate being above the LPS guarantee rate, then the Customer's savings are not included in the LPS guarantee.
5. The Customer states and acknowledges that every approval provided by the Customer in electronic form, such as a tick mark, OTP and other forms which have the same purpose in the OCBC's application is a perfect, valid, and binding proof even though those agreements are not stated in a document affixed with a wet signature/ an electronic signature.
6. These General Terms and Conditions of Nyala Bisnis are made in Indonesian language and can be translated into other languages. If there is a discrepancy in interpretation between the Indonesian text and the foreign language, the Indonesian text shall prevail.
7. Complaint procedures regarding service can be submitted by contacting the OCBC's Call Center 1500-999 or if from abroad, you may contact Call Center + 62-21-26506300 or via email to tanya@ocbc.id .

These General Terms and Conditions of Nyala Bisnis Have Been Adjusted To The Provisions Of The Prevailing Laws and Regulations Including The Provisions of The Financial Services Authority Regulations.