

General Summary of Product and Service Information OCBC Credit Card 90°N Version

Publisher Name	: PT Bank OCBC NISP Tbk ("Bank OCBC")	Product Type	: Consumer Credit
Product Name	: OCBC 90°N Credit Card	Product Description	: Credit Card for faster miles collection to your dream destination
Currency	: transaction in all available currencies, bills in rupiah		

Key Features of Your Credit

Card Limit	IDR20.000.000 - IDR500.000.000	Pre-Submission Requirements	
Advantages	Travel Miles from each of your retail transactions	Age of the primary cardholder	21-65 years
	Double Travel Miles for certain transactions abroad	Age of the supplementary cardholder	17-65 years
	Complimentary airport lounge every year	Nationality	Indonesian Citizen or Foreign Citizen
	Contactless feature	Minimum Income	IDR 120.000.000 per year



Benefit

Benefit	Information
1. Travel Miles	Get 1 Travel Miles for every domestic retail transaction worth IDR 12,000 or overseas worth IDR 10,000. Double Travel Miles for overseas transactions (restaurants, transportation, hotels and flights). Every 1 Travel Miles can be exchanged for 1,05 GarudaMiles / 1 KrisFlyer / 1 AA BIG Points Travel Miles can also be exchanged for free annual fees and transaction rebates
2. Complimentary Airport Lounge access	Get 2 times the complimentary access to airport lounges abroad every year.
3. Easier payment with contactless features and accepted worldwide	OCBC 90°N Credit Card is equipped with contactless features for convenience, security and transaction speed. Cards are accepted worldwide, at more than 29 million merchants and service partners who work with VISA International
4. Worldwide Cash Access	In addition to freely withdrawing cash at all OCBC branches, your OCBC 90°N Credit Card can be used to withdraw cash at more than 1 million ATMs around the world, 24 hours a day and 7 days a week. You can withdraw cash up to 60% of your OCBC 90°N Credit Card limit by visiting the nearest ATM and selecting the cash withdrawal menu using your Credit Card PIN
5. Bill Payment Facility	Your OCBC 90°N Credit Card can be used to pay monthly bills such as Telkom, PLN, PAM, TV subscriptions, buy mobile phone pre-paid vouchers and cash advances. The method is easy, you just need to visit the nearest OCBC ATM and select the payment menu or purchase or withdraw cash using your Credit Card PIN.
6. Bill Payment Flexibility	Your OCBC 90°N Credit Card bill can be done by making a minimum payment of 5% of the total bill or IDR 50 thousand (whichever is higher)
7. Bill Payment Methods	You can pay your OCBC 90°N Credit Card bill by: Through OCBC ATMs or through the transfer menu on ATM Bersama or ATM Prima networks Through Internet Banking and OCBC mobile Through cash deposits at all OCBC branches Through Autodebet by signing a standing instruction at all OCBC branches Through Giro Traffic (LLG)/Clearing, addressed to OCBC by stating OCBC Credit Card 90°N number Through book transfer from OCBC savings/current accounts in all OCBC branches

Risk

General Terms and Conditions of OCBC Credit Card, visit www.ocbc.id/welcomepack	
1. Lost/Stolen Credit Cards and Misuse of Credit Cards	Cardholders are required to inform OCBC immediately about the loss/theft 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.
2. Exchange rate differences	For all transactions including cash withdrawals in foreign currencies will be converted into transactions other than using the IDR Rupiah in accordance with the applicable exchange rate provisions at the OCBC as of the transaction posting date. The Cardholder acknowledges and agrees that all charges are made in Rupiah.
3. As a result of the Cardholder's inability to make payments on time and Late Payment Penalty	If the Cardholder does not pay the Minimum Payment by the Due Date, will result in late payment penalties and will be reported to the SLIK credit reporting system under the Financial Services Authority (OJK). The Cardholder shall be charged with the delay: 1. Late Fee with the value determined by the OCBC and notified to the Cardholder from time to time. 2. Credit Cards will be blocked and cannot be used to make transactions within the period determined by the OCBC unless payment has been made 3. The Combined Limit can be lowered if the arrears continue.
4. Termination of services due to failure of periodic transaction payments (recurring payments)	In the event that transactions are paid periodically through a Credit Card, OCBC shall not be liable for the disconnection of telephone/electricity/mobile phone/credit card/insurance services, and/or other risks arising from the inability to make automatic monthly bill payments. This is due to OCBC not having received the amount of the bill to be paid, or other consequences outside OCBC's control.

8. Contactless Transaction	OCBC 90N Credit Card supports contactless transactions, both via the physical card and Android devices with NFC (Near Field Communication) using OCBC mobile's Tap Credit Card feature. Payments can be made by tapping the physical card or Android device against a contactless EDC device. For domestic contactless transactions up to IDR 1 million, no PIN is required. For transactions above IDR 1 million, PIN verification is still required.
9. Tanya OCBC	We are ready to serve you 24 hours a day 7 days a week to get information about OCBC 90°N Credit Card at 1500-999

OCBC Credit Card Interest and Fees
(Terms are subject to change at any time in accordance with the OCBC's policy)*

Annual Fee (free of the first year fee)	Primary Card IDR1,000,000 per year, Supplementary Card: IDR500,000 per year
Retail Interest	1.75% per month, 21% per year
Minimum Payment	5% of the bill or a minimum of IDR50,000 (until 31 December 2025)
Cash Advance Interest	1.75% per month, 21% per year
Cash Advance Fee	6% or a minimum of IDR100,000 (whichever is greater)
Cash Advance Limit	total 60% of credit limit IDR15.000.000 per day
Late Payment Fee (Late Charge)	1% of the total bill, minimum IDR50,000 and maximum IDR100,000 (until 31 December 2025)
Over-limit Fee	6% of the excess limit, a minimum of IDR100,000 and a maximum of IDR250,000
Lost/Damage Card Replacement Fee	IDR200,000
Billing Statement Delivery Charge	IDR30.000 per billing
Transaction Copy Request Fee	Transaction Note IDR50,000 , Monthly Bill IDR30,000, and Declined Check/Giro Fee IDR25,000
Duty Stamp Charged for Payments with Certain Amount	Payment amounted above IDR 5,000,000 will be charge Duty Stamp IDR 10,000
Credit Card Payment Costs through Teller at OCBC Branch	IDR10,000
Installment Application Fee via OCBC mobile, EDC and SMS	IDR25,000 per transaction
Installment Request Fee through Tanya OCBC	IDR25,000 per transaction
Installment Payment Cancellation/Acceleration Fee	IDR200,000 per transaction
Transfer Fee	IDR10,000 to OCBC Account IDR25,000 to another Bank Account
E-Statement via Email Fee	IDR 5,000 per bill per month
Limit Increase Fee	IDR 50,000(only applied if the request is approved)
Notification Charges	IDR 10,000 per bill per month

*) 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.

Requirements and ordinances

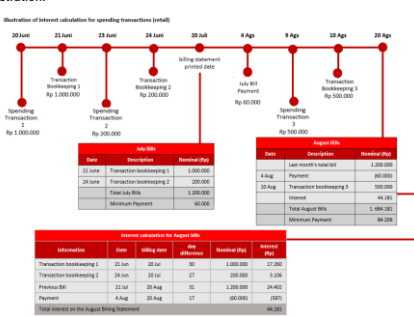
- Documents for Indonesian Citizens (WNA)
- Signed Application Form: The application form must be signed with a wet signature, electronic signature, or electronic consent by the Customer.
 - Photocopy or Soft Copy of a Valid Identity Card (KTP): This requirement also applies to supplementary cards.
 - For applicants with funds ≥ IDR 50 million who do not have a Taxpayer Identification Number (NPWP) (housewives/students): A screenshot from the Directorate General of Taxes (DJP) online portal regarding tax status, stating that the individual is included in an economic unit with their spouse/parents.
 - Specifically for Housewives or Students who are not the fund owners: They must complete the Beneficial Owner (BO) form and provide documents identifying the Beneficial Owner (BO).
 - For electronic card users: A selfie photo holding an e-KTP.
 - Supporting documents (optional).
- Documents for Foreign Nationals (WNA)
- Signed Application Form: The application form must be signed with a wet signature visit to the nearest OCBC Branch
 - Photocopy or soft copy of a valid passport (minimum validity of 6 months); This includes the photo and personal information pages, as well as the address page (if available).
 - Photocopy or soft copy of a valid residence permit (e.g., KITAS/KIMS): Must have a minimum validity of 6 months.
 - Employment letter from the company or proof of business ownership (if the individual is a business owner).
 - For foreign nationals (WNA) without a reference from an OCBC employee and without an SLIK Checking record: If "SLIK Checking not found," the individual must participate in the Back-to-Back program.
 - Underlying NPWP document:
 - Copy of a 16-digit NPWP card; or
 - Screenshot from the DJP online portal; or
 - Copy of the Annual Tax Return (SPT).

Questions and complaints can be submitted via:
Tanya OCBC: 1500-999 or + 6221 26506300 (from overseas)
email : tanya@ocbc.id

www.ocbc.id

Simulation

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.



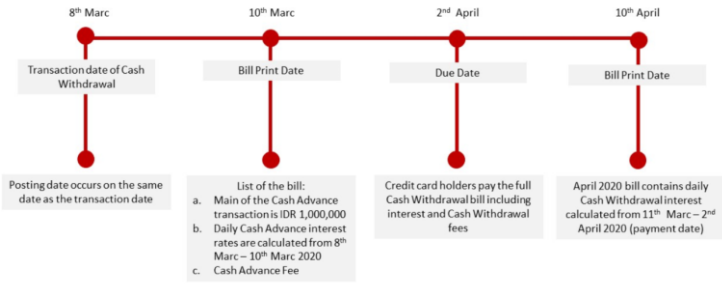
Credit card interest calculation formula = $\frac{\text{Number of transactions} \times \text{day difference} \times (1.75\% \times 12 \text{ months})}{365 \text{ days}}$

Day difference calculation formula = (Bill print date - Posting Date) + 1 day

Interest Calculation for Cash Advance Transactions:

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.

Illustration of Cash Withdrawal Transaction Interest Calculation (Cash Advance) **



$$\text{Interest Calculation Formula} = \frac{\text{Transaction Amount} \times \text{Different of Day} \times (1.75\% \times 12\text{months})}{365 \text{ Days}}$$

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 DDDMMYYYY # 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, OCBC provides allowance for payment to Cardholders until the nearest official Business Day thereafter.

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 changes.

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 OCBC will be your full responsibility. Contact TANYA OCBC Call 1500-999.

Transfer of Outstanding Balance

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, OCBC has the right not to extend the validity period of your credit card.

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 ("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. 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 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.



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Date of Document Print

01/11/2025