General Summary of Product and Service Information OCBC Pet Lovers Platinum Credit Card Version

Publisher Name	:	PT Bank OCBC NISP Tbk ("OCBC")	Product Type	:	Consumer Credit
Product Name	:	OCBC Pet Lovers Platinum Credit Card	Product Description	:	Credit Card with reward points for every transaction
Currency	:	Transaction in all available currencies, bills in rupiah			

Key Features of Your Credit

Card Limit	Rp3.000.000 - Rp400.000.000
Advantages	Every transaction of IDR10,000 will get 1 Poin Seru
	Ease of redeeming Reward Points with a variety of attractive prizes through Raih.id
	Privileges from partner merchants in Indonesia, Singapore and Malaysia

Pre-Submission Requirements	
Age of the primary cardholder	21-65 years
Age of the supplementary cardholder	17-65 years
Nationality	Indonesian Citizen or Foreign Citizen
Minimum Income	Rp36.000.000 per year

Benefit

Benefit	*Information*
1. Reward Points	*Get 1 point for every retail transaction worth IDR10,000 and its multiples. Reward points that have been accumulated can be exchanged for a variety of attractive prizes ranging from airline miles and selected E-vouchers (Shopping, F&B, and Premium Dining) via Raih.id. Points will be accumulated with savings products and e-channel transactions.*
2. Installment	*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 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#30000000#12*
3. Accepted Worldwide	*OCBC Platinum is accepted worldwide with more than 29 Millions merchants and service partners that collaborate with VISA international.*
4. Worldwide Access to your fund	*In addition to freely withdrawing cash at all OCBC branches, your OCBC Pet Lovers Platinum 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 Pet Lovers Platinum 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 Pet Lovers Platinum 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 Pet Lovers Platinum 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 Pet Lovers Platinum Credit Card bill by:* *Through OCBC ATMs or through the transfer menu on ATM Bersama or ATM Prima networks* *Through Internet Banking and Mobile Banking of OCBC* *Through cash deposits at all OCBC branches* *Through Direct Auto Debit by signing a standing instruction at all OCBC branches* *Through Giro Traffic (LLG)/Clearing, addressed to OCBC by stating OCBC Credit Card number Platinum* *Through book transfer from OCBC savings/current accounts in all OCBC branches*
8. Contactless Transaction	*OCBC Pet Lovers Platinum Credit Card with contactless symbol is equipped with contactless feature. For contactless transactions in domestic using EDC machines with a nominal value of up to RP 1 million, no PIN is required. Meanwhile, the nominal above RP 1 million still requires a PIN.*

Risk

General Terms and Conditions of OCBC Credit Card, visit www.ocbc.id/welcomepack	
1. Lost/Stolen Credit Cards and Misuse of Credit Cards	*The Cardholder shall report to OCBC any loss/theft, and/or misuse of the Credit Card through the Call Center as soon as it is known that the loss/theft, and/or misuse of the Credit Card. You are responsible for the loss of the credit card and the risk of misuse of the credit card. To avoid misuse of Credit Cards, keep and maintain your credit cards and PIN properly. Do not share your PIN number with any unauthorized parties.*
2. Exchange rate differences for transactions other than using the IDR currency	*All transactions including cash withdrawals in foreign currencies will be converted into Rupiah in accordance with the applicable exchange rate provisions at 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.*
5. Late Payment Penalty	*Interest / installment payments that are not on time will result in late penalties and will be reported to the SLIK credit reporting system at the Financial Services Authority. The sanctions that will be imposed on customers are as follows:* *1. Late Fee with the value determined by OCBC and notified to the Cardholder from time to time.* *2. The Credit Card will be blocked and cannot be used to make transactions within the period determined by OCBC unless payment has been made,* *3. The Combined Limit may be lowered if arrears continue.*

OCBC Information Classification: Internal

9. Tanya OCBC	*We are ready to serve you 24 hours a day 7 days a week to get information about OCBC Pet Lovers Platinum 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)	Main Card IDR600,000 per year, Supplementary Card IDR300,000 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 minimum 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, minimum IDR100,000 and maximum IDR250,000
Replacement of Damaged or Lost Cards	IDR200,000
Billing Statement Shipping Costs	IDR12,500
Transaction Copy Request Fee	Transaction Note IDR50,000, Monthly Bill IDR30,000, and Rejected Check/Giro Fee IDR25,000
Stamp Duty fee will be charged for certain payments	Payment value above IDR 5 million is subject to a Stamp Duty of IDR10,000
Credit Card Payment Fee Via Teller at OCBC Branch	IDR10,000
Installment Application Fee via OCBC Mobile/Other	IDR15,000 per transaction
Installment Application Fee through Tanya OCBC	IDR20,000 per transaction
Cancellation Fee or Speed Up Installment Payment	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
Increase Limit Fee	IDR 50,000 per request
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 (WNI)
1. Signed Application Form: The application form must be signed with a wet signature, electronic signature, or electronic consent by the Customer.
2. Photocopy or Soft Copy of a Valid Identity Card (KTP): This requirement also applies to supplementary cards.
3. For applicants with funds ≥ Rp50 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.
4. 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).
5. For electronic card users: A selfie photo holding an e-KTP.
6.Supporting documents (optional).

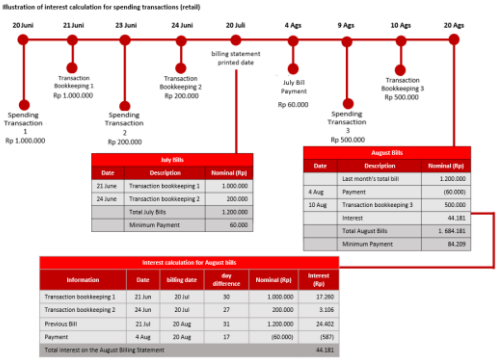
Documents for Foreign Nationals (WNA)
1. Signed Application Form: The application form must be signed with a wet signature visit to the nearest OCBC Branch
2. Photocopy or soft copy of a valid passport (minimum validity of 6 months): This includes the photo and personal information pages, as well as the address page (if available).
3. Photocopy or soft copy of a valid residence permit (e.g., KITAS/KIMS): Must have a minimum validity of 6 months.
4. Employment letter from the company or proof of business ownership (if the individual is a business owner).
5. 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.
6. Underlying NPWP document:
a. Copy of a 16-digit NPWP card; or
b. Screenshot from the DJP online portal; or
c. Copy of the Annual Tax Return (SPT).

Questions and complaints can be submitted via:
Tanya OCBC: 1500-999 or + 6221 26506300 (from abroad)
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.

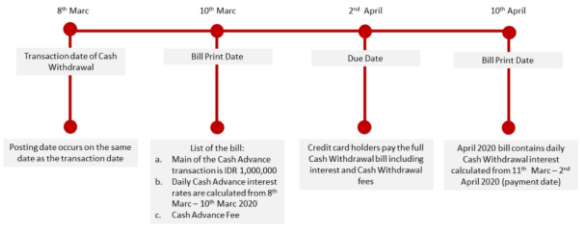


Credit card interest calculation formula ≈ $\frac{\textit{Number of transactions x day difference x (1.75\% x 12 months)}}{\textit{365 days}}$

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) **



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

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 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, 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 the 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.

Card Closing 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.

OCBC

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