

## **Terms and Conditions for Cash Disbursement of OCBC Credit Card Through OCBC Mobile**

1. The maximum amount of cash that can be withdrawn is 50% of the current remaining OCBC Credit Card limit, if the request for Cash Disbursement exceeds 50% of the current remaining limit, then OCBC reserves the right to refuse or cancel the application for such Cash Disbursement.
2. Cash Disbursement that submitted after 19.00 WIB will be proceed the next day.
3. OCBC has the right to accept, approve, or reject the application for Cash Disbursement from the remaining OCBC Credit Card limit.
4. Cash Disbursement will reduce the combined limit of the OCBC Credit Card.
5. By participating in this Cash Disbursement program, You have agreed to the tenor, interest and admin fees that have been chosen.
6. A cancellation fee of IDR 200,000 will be charged if You cancel this Cash Disbursement Program.
7. Cancellation of Cash Disbursement less than 2 x 24 hours for a tenor equal to or greater than 12 months will not be subject.
8. The monthly installments displayed on OCBC Mobile are approximate calculations. Monthly installments to be paid will be visible on the billing statement.
9. OCBC use effective interest calculation, means monthly interest calculated on a downward basis, where the composition of interest at the beginning is bigger than the composition of interest in the following month. As the instalment tenor progresses, the interest composition decreases while the principal composition increases.
10. You understood and accepted all the consequences of Cash Disbursement of the OCBC Credit Card.
11. OCBC has the right and authority to change, reduce and/or add to this Terms and Conditions for Cash Disbursement of OCBC Credit Card Through OCBC Mobile with notification through OCBC Mobile or other media determined by OCBC subject to the prevailing laws and regulations.
12. Contact Tanya OCBC 1500-999 for further information regarding the Cash Disbursement process Through OCBC Mobile.

"THESE TERMS AND CONDITIONS HAVE BEEN ADJUSTED TO THE PROVISIONS OF LAWS AND REGULATIONS INCLUDING THE PROVISIONS OF THE FINANCIAL SERVICES AUTHORITY REGULATIONS"

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