

## **The Terms and Conditions for Requesting a Temporary Credit Limit Increase for OCBC Credit Card Through OCBC Mobile**

1. The temporary limit increase request will be processed within 5 working days.
2. OCBC has the fully right to decide the Combined Limit increase given to You.
3. Requesting of increase of temporary limit with a limit above IDR 49,000,000 requires the Tax Identification Number (NPWP) data and income data at OCBC. If Your Tax Identification Number (NPWP) and/or income data has not been recorded at OCBC, then Your maximum of limit increase is only up to IDR 49,000,000.
4. The temporary limit increase can only be enjoyed during the period you have specified (1 or 2 months), and after such period, the limit will be returned as before. You must maintain the use of credit card limits to avoid over-limit fees.
5. The limit You received is a combined limit. Combined Limit is the total maximum loan limit provided by OCBC to the Cardholder which is the combined credit limit of all Credit Cards issued by OCBC and owned by the Cardholder.
6. OCBC has the right to approve or reject Your request for limit increase.
7. If within the last 6 (six) months of this application you have submitted a limit increase to OCBC, then this application will be rejected.
8. OCBC has the right to evaluate the combined limit that You have in accordance with OCBC NSP's policy with 30 working days prior notification through media determined by OCBC subject to the prevailing laws and regulations.
9. OCBC has provided sufficient explanation regarding the characteristics, benefits, risks and fees regarding the temporary limit increase application for OCBC Credit Card. Therefore You declare that (i) You understand and agree to all benefits, risks and costs that arise, and (ii) You are subject to and bound by the applicable Ringkasan Informasi Produk dan Layanan and General Terms and Conditions of the OCBC Credit Card. General Terms and Conditions of OCBC Credit Card and Ringkasan Informasi Produk dan Layanan can be accessed through [www.ocbc.id/welcomepack](http://www.ocbc.id/welcomepack)
10. OCBC has the right and authority to change, amend and/or add to these Terms and Conditions for this Terms and Conditions for Requesting a Temporary Credit Limit Increase for OCBC Credit Card Through OCBC Mobile with notification through OCBC Mobile or other media determined by OCBC subject to the prevailing laws and regulations.
11. Contact Tanya OCBC 1500-999 for further information regarding Temporary Credit Limit Increase for OCBC Credit Card Through OCBC Mobile.

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

## **Terms and Conditions for Requesting a Permanent Credit Limit Increase for OCBC Credit Card Through OCBC Mobile**

1. The permanent limit increase request will be processed within 7 working days.
2. OCBC has the fully right to decide the Combined Limit increase given to You.
3. Requesting of a permanent limit increase with a limit above IDR 49,000,000 requires the Tax Identification Number (NPWP) data and income data at OCBC. If Your Tax Identification Number (NPWP) and/or income data has not been recorded at OCBC, then Your maximum limit increase is only up to IDR 49,000,000.
4. The limit You received is a combined limit. Combined Limit is the total maximum loan limit provided by OCBC to the Cardholder which is the combined credit limit of all Credit Cards issued by OCBC and owned by the Cardholder.
5. OCBC has the right to approve or reject Your request for limit increase.
6. If within the last 6 (six) months of this application you have submitted a limit increase to OCBC, then this application will be rejected.
7. If there is a request for a permanent limit increase made by OCBC employees through OCBC Mobile, it will be rejected. The application for a permanent limit increase for OCBC employees can only be made internally through OCBC.
8. OCBC has the right to evaluate the combined limit that You have in accordance with OCBC NSP's policy with 30 working days prior notification through media determined by OCBC subject to the prevailing laws and regulations.
9. OCBC has provided sufficient explanation regarding the characteristics, benefits, risks and fees regarding the permanent limit increase application for OCBC Credit Card. Therefore You declare that (i) You understand and agree to all benefits, risks and fees that arise, and (ii) You are subject to and bound by the applicable Ringkasan Informasi Produk dan Layanan and General Terms and Conditions of the OCBC Credit Card. General Terms and Conditions of OCBC Credit Card and Ringkasan Informasi Produk dan Layanan can be accessed through [www.ocbc.id/welcomepack](http://www.ocbc.id/welcomepack)
10. OCBC has the right and authority to change, amend and/or add to this Terms and Conditions for Requesting a Permanent Credit Limit Increase for OCBC Credit Card Through OCBC Mobile with notification through OCBC Mobile or other media determined by OCBC subject to the prevailing laws and regulations.
11. Contact Tanya OCBC 1500-999 for further information regarding Permanent Credit Limit Increase for OCBC Credit Card Through OCBC Mobile.

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

