



The Customer hereby declares that:

1. Has read and understood the product and/or service information for BCA Dollar as stated on the website www.bca.co.id and Account Opening Form.
2. BCA has confirmed the Customer's understanding of the product and/or service information for BCA Dollar.

Terms and Conditions for BCA Dollar Account PT Bank Central Asia Tbk ("BCA")



A General Terms and Conditions

1. The Customer is an individual that has met the criteria to open a BCA Dollar Account (hereinafter referred to as the "**Customer**").
2. BCA will issue the BCA DOLLAR Card, which can be used by the Customer to conduct certain transactions through BCA Automated Teller Machines (ATMs) and/or other channels as determined by BCA.
3. For the implementation of fund transfer transactions (including registration of destination accounts for the purpose of fund transfer transactions) through facilities provided by BCA, other banks, or non-bank institutions, the Customer hereby authorizes BCA to:
 - 3.1 Display the name and/or account number of the Customer on the BCA facilities used to conduct fund transfer transactions;
 - 3.2 Provide data on the name and/or account number of the Customer to other banks, non-bank institutions, and other parties cooperating with other banks or non-bank institutions to be displayed on the facilities used for fund transactions.The display of such name and/or account number is conducted as a means of confirmation to customers who conduct fund transfers to minimize the possibility of wrong transfers.
4. For the implementation of deposit transactions, transfers, remittances, or other financial transactions and for the purposes of verification/confirmation of the status of transactions made by the Customer to a fund account, virtual account, or other means that can receive funds or can be used as a facility for fund transfer/payment through BCA branch offices, facilities provided by BCA, other banks, or non-bank institutions, the Customer hereby authorizes BCA to:
 - 4.1 Display the name and/or account number of the Customer on the account statement and transaction report issued by BCA.
 - 4.2 Provide data on the name and/or account number of the Customer to other parties who process deposit transactions, transfers, remittances, or other financial transactions, recipients of virtual account facilities or other means that can receive funds or can be used as a facility for fund transfer/payment, as well as to other parties who receive funds from transactions made by the Customer.
5. The BCA Dollar Card is issued only for the benefit of the Customer and must not be transferred to other persons in any way. All consequences arising from any misuse of the BCA Dollar Card shall be the sole liability of the Customer.
6. Every time the Customer use the BCA Dollar Card, the Customer must enter a Personal Identification Number (PIN). The Customer must keep the confidentiality of the PIN and must not disclose his/her PIN to other persons. All consequences arising from any misuse of the PIN shall be the sole liability of the Customer.
7. The use of the PIN on BCA ATMs or any other facilities as determined by BCA has the same legal force as a written order signed by the Customer.
8. In the event that the BCA Dollar Card is lost or stolen, the Customer is required to notify BCA as soon as possible. Any notification of such loss or theft of the BCA DOLLAR Card, whether made at a BCA branch office or through HALO BCA, will result in the blocking of the relevant BCA Dollar Card by BCA. Such blocking shall remain in effect until BCA receives a written request from the Customer to unblock the BCA Dollar Card. Until BCA receives the notification of loss or theft, any Certain Transaction conducted using the lost or stolen BCA Dollar Card shall be entirely the responsibility of the Customer.
9. BCA will not process any Transaction involving the account whose BCA Dollar Card has been reported lost by the Customer to BCA, however such account can still receive incoming funds. To conduct Transactions again with the account linked to the BCA Dollar Card, the Customer can apply for a replacement of the BCA Dollar Card at the BCA branch office.
10. The Customer must not use the BCA Dollar account or the funds deposited therein to receive or conduct transactions that are prohibited and/or contrary to applicable laws and regulations, including but not limited to money laundering, terrorism financing, illegal investments, fraud, gambling, narcotics-related activities, or other criminal acts.

11. BCA reserves the right to block the Customer's account, delay/reject transactions on the Customer's account, and/or terminate the business relationship with the Customer, including, among other things, in the following circumstances:
 - 11.1 The Customer fails to comply with or violates applicable laws and regulations;
 - 11.2 The Customer fails to provide any information and supporting documents as required under applicable laws and regulations;
 - 11.3 The Customer is known and/or reasonably suspected to have used forged documents and/or provided inaccurate data to BCA;
 - 11.4 The Customer provides information of questionable accuracy; and/or
 - 11.5 The source of funds for the Customer's transactions is known and/or reasonably suspected to be derived from criminal activities.
12. BCA will provide an Account Activity Statement to the Customer in the form and by the means that will be notified by BCA to the Customer in accordance with applicable provisions.
13. Account Activity Statement in the name of the Customer issued by BCA based on its books and records shall be valid evidence of the account transaction history, time and total amount of money in the Current account unless sufficiently proven otherwise.
14. If the Customer does not submit an objection within 14 (fourteen) Business Days after BCA provides or sends the Account Activity Statement, the Customer is deemed to have agreed to all data contained in the Account Activity Statement.
15. If there is a discrepancy between the balance in the BCA Dollar account and the balance on record with BCA, the balance or records held by or recorded at BCA will prevail, unless proven otherwise.
16. The Customer must pay all charges and fees for the issuance and/or use of the BCA Dollar Card, including but not limited to the BCA Dollar Card production/replacement fee, administration fee, transaction fee, and other charges and fees. The amounts of such charges and fees and any changes thereto will be notified to the Customer in any form and by any means according to the applicable law. Such charges and fees will be debited directly by BCA from the Customer's account.
17. The BCA Dollar will be automatically closed by the system if the balance in the account is 0 (zero balance), and no debit and credit transactions were made in said account for 6 (six) consecutive months.
18. The Customer must notify BCA in writing of any changes to the Customer's data.
19. The Customer authorizes BCA to provide the Customer's data to any party other than BCA that has entered into a cooperation with BCA, for promotional activities or other commercial purposes.
20. Customer authorizes BCA, either now or after the Customer is no longer a BCA customer, to offer BCA's products/services and products/services of other parties that has entered into a cooperation with BCA via personal communication means.
21. As long as the Customer still has outstanding debts to BCA under any credit facility, L/C, bank guarantee or guarantee provided by the Customer (borgtocht), interest, facility fee (provisi), Cheque/Bilyet Giro book charges, stamp duty, draft, letter of acceptance or other commercial papers signed by the Customer as an acceptor, endorser, or drawer, guarantor or arising from the use of a credit card or any other fees or obligations arising from anything whatsoever, BCA is entitled, and to the extent necessary is hereby authorized by the Customer to debit the Customer's BCA Dollar account and apply the proceeds to repay any amounts at any time owing to BCA. Any consequences arising from the debiting of the BCA Dollar account under the power granted by the Customer shall be the sole responsibility of the Customer.
22. BCA has the right to rectify the balance of the Customer's account in the event of any mistake made by BCA in inputting the relevant data.

23. The Customer holds BCA harmless against all claims, lawsuits, and/or other legal proceedings and for any losses arising from the forgery of a BCA Dollar Card that is not caused by BCA's fault.
24. The Customer hereby acknowledges that all records, printouts, recordings, communication media, or other evidence of any nature held by BCA in connection with the electronic banking transactions conducted by the Customer constitute valid and conclusive evidence binding on the Customer, unless proven otherwise. The data connected with the electronic banking transactions conducted by the Customer will be stored by BCA in accordance with the prevailing law.
25. The Customer's funds at BCA are guaranteed by the Indonesia Deposit Insurance Corporation (Lembaga Penjamin Simpanan, or "LPS") to the extent of the maximum limit stipulated by the LPS. The LPS does not guarantee any deposit with interest at the rate exceeding the maximum interest rate stipulated by the LPS.
26. The Customer hereby authorizes BCA to provide the Customer's data to a paying bank in order to enable the paying bank to make payment to the designated recipient with regard to the Customer's remittance transaction.
27. Before opening the BCA DOLLAR account, the Customer is required to read and agree to the Terms and Conditions for BCA DOLLAR. The Terms and Conditions for BCA DOLLAR shall also apply to any subsequent opening of a BCA DOLLAR account by the Customer. BCA reserves the right to amend the terms and conditions governing the BCA DOLLAR account, which will be notified by BCA to the Customer in any form and through any means in accordance with applicable laws and regulations.
28. The Customer must ensure that their BCA DOLLAR account remains active by performing activities in accordance with applicable laws, including checking the balance at least once every 360 (three hundred sixty) days and/or performing other actions in accordance with BCA's applicable provisions, which will be notified by BCA in any form and through any means in accordance with applicable laws.
29. In the event that the Customer does not perform activities on the BCA DOLLAR account as referred to in point 28 above, the BCA DOLLAR account will be classified as an inactive account or dormant account in accordance with applicable laws.
30. BCA reserves the right not to execute debit and/or credit transactions of funds from and to the BCA DOLLAR account classified as inactive or dormant account in accordance with applicable laws.
31. The Customer may apply for reactivation of the BCA DOLLAR account classified as inactive or dormant account as referred to in point 29 above through means determined by BCA, which will be notified by BCA in any form and through any means in accordance with applicable laws.
32. Upon submission of a request for reactivation of the BCA DOLLAR account as referred to in point 31 above, BCA reserves the right to:
 - 32.1 Conduct customer due diligence on the Customer who apply for reactivation of the BCA DOLLAR account classified as inactive or dormant in accordance with applicable laws;
 - 32.2 Reject applications for reactivation of the BCA DOLLAR account if the Customer's BCA DOLLAR account meets certain criteria in accordance with applicable laws.

B Deposits and Withdrawals

1. If a deposit is received in a currency other than the currency of the BCA Dollar account, the crediting of funds to the BCA Dollar account shall be made using the buying and selling exchange rates applicable at BCA. The BCA Dollar Customer hereby holds BCA harmless against any liability for losses arising from any devaluation or depreciation of currencies relating to instruments that are still in the process of collection or transfer.

2. Deposits in forms of Cheques, Bilyet Giro, drafts, and other instruments of similar nature will be credited to the BCA Dollar account once the amounts are received by BCA in good funds, and this provision also applies to all incoming remittances.
3. If any of the instruments described above is rejected by the issuing bank, the rejected instrument can be collected by the Customer within 30 (thirty) calendar days of the rejection date. If the Customer fails to collect the rejected instrument within such period, BCA is not responsible for any consequences arising from the Customer's failure to collect the rejected instrument.
4. If the Customer requests BCA to make a collection (inkaso) of an instrument from the relevant issuing bank, BCA has the right to appoint a correspondent bank to carry out the collection. Any failure or delay by such correspondent bank in conducting the collection with the issuing bank or transferring the proceeds to BCA as well as any loss arising from the collection process, including but not limited to the currency devaluation/depreciation of the instrument that is still in the process of collection or transfer, shall be the sole responsibility of the Customer.
5. BCA reserves the right to verify transactions conducted by the Customer in accordance with provisions applicable at BCA. BCA reserves the right to refuse to process any transaction if the Customer cannot be verified or fails to meet the requirements in accordance with the provisions applicable at BCA.
6. Any cash withdrawal or funds transfer in a different currency from the currency of the BCA Dollar account will be processed according to the exchange rate applicable at BCA.
7. If the signature on the Withdrawal Slip is different from the signature on the BCA Dollar Card and/or other supporting documents as may be required by BCA, BCA may refuse to process the Transaction or otherwise request the original identity card of the Customer. If the Customer is unable to produce his/her identity card to BCA, BCA reserves the right to hold the BCA Dollar Card for further examination until BCA is assured that the withdrawal is duly made by the authorized or correct Customer or refuse to process the Customer's Transaction until the Customer can produce his/her original identity card to BCA.

C Force Majeure

The Customer hereby releases BCA from any claims, demands, and/or other legal actions of any kind arising from events beyond BCA's control (force majeure) related to any delay and/or failure by BCA to fulfill its obligations, and/or any failures caused by events or circumstances beyond BCA's control or ability, including but not limited to natural disasters, fire, war, riots, sabotage, system disruptions, power outages, telecommunications disruptions, and government regulations.

D Complaints Handling

1. Any complaints to BCA in connection with BCA Dollar may be lodged by the Customer with any BCA branch office or with HALO BCA. For the purposes of handling such complaints, BCA has the right to ask the Customer to submit a copy of the Customer's identity and other supporting documents.
2. BCA will respond to complaints in accordance with applicable law. Further information regarding complaint handling by BCA can be found at bca.co.id/en/penangananpengaduan.

E Dispute Resolution

1. The Customer agrees that any dispute or difference of opinion arising from and/or in connection with the implementation of the Terms and Condition for BCA Dollar Account of PT BANK CENTRAL ASIA Tbk ("BCA") will be resolved in an amicable manner.
2. Any dispute or difference of opinion that cannot be resolved by deliberation between the Depositor and BCA will be resolved through banking facilitation (fasilitasi perbankan) at Bank Indonesia or the Financial Services Authority or mediation through Alternative Dispute Resolution listed in the List of Alternative Dispute Resolution Agencies issued by the Financial Services Authority.
3. Any dispute or difference of opinion that cannot be resolved by deliberation, banking facilitation, and/or mediation as described in item 2 above will be resolved through the District Court of Central Jakarta, without prejudice to BCA's right to file a suit or claim through any other District Court within the territory of the Republic of Indonesia.

IMPORTANT: THE CUSTOMER IS PROHIBITED FROM STORING OR LEAVING THE CUSTOMER'S BCA DOLLAR CARD WITH BCA

The Customer hereby confirms that the Customer fully understood and agrees to the Terms and Conditions for BCA Dollar Account of PT BANK CENTRAL ASIA Tbk ("BCA") as described above and that BCA has provided sufficient explanation and asked for confirmation of the Customer's understanding of the benefits, fees, and risks, as well as rights and obligations associated with the BCA Dollar account.

These Terms and Conditions for BCA Dollar Account of PT Bank Central Asia Tbk have been adjusted in compliance with the prevailing laws and regulations, including Regulations of the Financial Services Authority

F Language

These Terms and Conditions for Tahapan and Paspor BCA of PT Bank Central Asia Tbk ("Terms") are made and signed in 2 (two) versions of languages, namely Indonesian and English. In the event that there is a discrepancy in interpretation between the versions of Indonesian and English, then the version of Indonesian language shall prevail.