

I Terms and Conditions for TabunganKu Account

A. General Terms & Conditions

1. TabunganKu Depositor means an individual of Indonesian nationality who owns an identity card in accordance with the applicable law (hereinafter referred to as the “Depositor”).
2. The Depositor is only allowed to open 1 (one) TabunganKu account at BCA. The TabunganKu account can only be opened in the form of a single account (it cannot be opened in the form of a joint account).
3. Upon opening the TabunganKu account, the Depositor will obtain a TabunganKu passbook which can be used by the Depositor to print account statements and Tabunganku Card to conduct transactions. The parent or guardian of a minor that opens the TabunganKu account in the capacity as the parent or guardian of the minor is fully liable for the use of the TabunganKu passbook provided by BCA in connection with the opening of the TabunganKu account, including any misuse of the TabunganKu passbook.
4. If the TabunganKu passbook is stolen or lost, the Depositor must immediately provide BCA with a written notice of such theft or loss. The notice must be made and signed by the Depositor in the form and substance satisfactory to BCA and submitted to a BCA branch office during BCA business hours. If the Depositor is unable to come to the BCA branch office, the notification can be made through HALO BCA.
5. Any notification of theft or loss of the TabunganKu passbook, whether to a BCA branch office or to HALO BCA, will be followed by a blockage by BCA of the relevant TabunganKu account. The TabunganKu account will remain blocked by BCA until BCA receives a written request from the Depositor to unblock the same. As long as the notice of theft or loss has not been received by BCA, any transaction made using the stolen or lost TabunganKu passbook shall be the sole liability of the Depositor.
6. The written request to release the blockage of the Depositor’s TabunganKu account whose passbook has been reported lost can be submitted by the Depositor to a BCA branch office. BCA has the right to verify the identity of the Depositor when the Depositor requests the release of the blocked TabunganKu account.
7. The Depositor is fully liable for all losses arising from the forgery of the TabunganKu passbook, misuse of any nature of the TabunganKu passbook, and/or any losses or claims arising from the loss of the TabunganKu passbook.
8. BCA is not liable for any damage to and/or failure of BCA’s ATMs and/or other facilities as a consequence of any occurrences beyond BCA’s control or fault.
9. BCA will not process any transaction involving the TabunganKu account whose passbook has been reported lost by the Depositor to BCA, however such TabunganKu account can still receive incoming funds. To conduct transactions again with TabunganKu account, the Depositor can apply for a replacement of the TabunganKu passbook at a BCA branch office with due observance of the provisions applicable at BCA.
10. The Depositor must not use the TabunganKu account to hold funds from any transactions or businesses that are prohibited by and/or contrary to applicable law, including but not limited to money laundering, terrorism financing, funding the proliferation of weapons of mass destruction, illegal investments, fraud, gambling, narcotics, and other criminal acts.
11. The Depositor must not use the funds in the TabunganKu account to conduct any transactions or businesses that are prohibited by and/or contrary to applicable law, including but not limited to money laundering, terrorism financing, funding the proliferation of weapons of mass destruction, illegal investments, fraud, gambling, narcotics, and other criminal acts.
12. BCA reserves the right to block the Depositor’s account, reject any transaction involving the Depositor’s account, and/or terminate the business relationship with the Depositor if:
 - 12.1 the Depositor fails to comply with the prevailing law;
 - 12.2 the Depositor fails to provide any information and supporting documents in accordance with the prevailing law;
 - 12.3 the Depositor is known to have used and/or reasonably suspected of using false documents and/or providing incorrect data to BCA;
 - 12.4 the Depositor provides questionable information; and/or
 - 12.5 the Depositor’s source of transaction funds is known to emanate from and/or reasonably suspected of emanating from a crime.
13. If there is a discrepancy between the balance in the TabunganKu passbook and the balance on record with BCA, the balance or records held by or recorded at BCA will prevail, unless proven otherwise.
14. The TabunganKu will be automatically closed by the system if the balance in the account is IDR 0 (zero Rupiah), and no debit and credit transactions were made in said account for 12 (twelve) consecutive months.
15. “The Depositor must pay all charges and fees arising in connection with the opening and closing of the Tabunganku account and for the issuance and/or use of the Tabunganku Card, including but not limited to the fees for producing/replacing the Tabunganku passbook (if any) and the Tabunganku Card, the transaction fee for the 5th (fifth) and subsequent withdrawals made in the same month (“Transaction Fee”), the penalty fee, which will be charged monthly if there is no transaction in the Tabunganku account other than interest, Transaction Fee, and tax payments) for 6 (six) consecutive months, and other charges and fees applicable at BCA, which will be notified to the Depositor by BCA in any form and by any means in accordance with the prevailing law.
 BCA has the right to amend the provisions concerning the charges and fees described above including but not limited to the amount of the charges and fees and other provisions concerning the charges and fees, and such amendment will be determined and notified by BCA to the Depositor in any form and by any means in accordance with the prevailing law. Such charges and fees will be debited directly by BCA from the Depositor’s Tabunganku account.”
16. With certain considerations, BCA reserves the right to disqualify a Tabunganku account from a lucky draw program held by BCA.
17. The Depositor must notify BCA in writing of any changes to the Depositor’s data.
18. The Depositor authorizes BCA to provide Depositor’s data to any party other than BCA that has entered into a cooperation with BCA, for promotional activities or other commercial purposes.
19. The Depositor authorizes BCA, either now or after Depositor 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.
20. In the event of the Depositor’s death, BCA may request any documentation of heirship as required by BCA as the basis for liquidating the balance in the Tabunganku account and paying the same to the rightful beneficiary(-ies) as specified in the documentation of heirship. Once the balance in the Tabunganku account owned by the deceased Depositor has been liquidated and paid to the rightful beneficiary(-ies) or attorney(s)-in-fact as specified in the documentation of heirship, BCA is released and forever discharged from any liability whatsoever in connection with the Depositor’s Tabunganku account.

21. If the Depositor later applies for other BCA facilities associated with the Tabunganku account (if any), the Depositor hereby agrees to be bound by the terms and conditions of such BCA facilities used by the Depositor.
 22. Any transactions that have not been printed in the Tabunganku passbook in a certain amount or period can be consolidated into one debit transaction and/or one credit transaction (as the case may be), and the consolidation of the unprinted transactions is done automatically by the system.
 23. As long as the Depositor still has outstanding debts to BCA under any credit facility, L/C, bank guarantee or guarantee provided by the Depositor (borgtocht), interest, facility fee (provisi), Cheque/Bilyet Giro book charges, stamp duty, draft, letter of acceptance or other commercial papers signed by the Depositor 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 Depositor to debit the Depositor's account and apply the proceeds to repay any amounts at any time owing to BCA. Any consequences arising from the debiting of the Tabunganku account under the power granted by the Depositor shall be the sole responsibility of the Depositor.
 24. BCA has the right to rectify the balance of the Depositor's account in the event of any mistake made by BCA in inputting the relevant data.
 25. If the Tabunganku passbook is lost, damaged or used up, the Depositor may apply for a replacement for the Tabunganku passbook to a BCA branch office by bringing the Depositor's original and valid identity card, Tabunganku Card, and other supporting documents (if applicable) in accordance with the applicable provisions at BCA and returning the damaged or used up Tabunganku passbook to BCA.
 26. The closure of a Tabunganku account can be done by the Depositor at the BCA branch office and for that purpose the Depositor must present the Depositor's original and valid ID card, the Tabunganku Card and other supporting documents (if applicable) according to the provisions applicable at BCA.
 27. The closure of the Tabunganku account is subject to an account closing fee of Rp 20,000 (twenty thousand Rupiah) or any other amount as notified by BCA from time to time to the Depositor in any form and by any means in accordance with the applicable law .
 28. Any Tabunganku account closed during a lucky draw period is not eligible for the lucky draw program held by BCA (if the Tabunganku account is included in the BCA lucky draw program).
 29. All data connected with the Tabunganku account at BCA will be held and stored by BCA in accordance with the prevailing law.
 30. The Depositor'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.
 31. The Depositor hereby authorizes BCA to provide the Depositor's data to a paying bank in order to enable the paying bank to make payment to the designated recipient with regard to the Depositor's remittance transaction.
 32. By opening the Tabunganku account, the Depositor is bound by and agrees to these Terms and Conditions. BCA may at any time amend any provisions concerning the Tabunganku account, and such amendment will be notified by BCA in any form and by any means in accordance with the prevailing law.
4. Whenever the Depositor makes a cash withdrawal or a funds transfer at the teller counter, BCA has the right to carry out PIN verification and/or any other verification procedure (if necessary) in accordance with the provisions applicable at BCA. BCA has the right to refuse to process a withdrawal or funds transfer if the Depositor cannot be verified according to the provisions applicable at BCA.
 5. The Depositor can make cash withdrawal and/or funds transfer transactions a maximum of 4 (four) times in 1 (one) month through all facilities used by the Depositor without being charged a Transaction Fee. BCA has the right to amend the provisions regarding the cash withdrawal and/or funds transfer transactions, which will be notified by BCA in any form and by any means in accordance with the prevailing law.
 6. Deposits in forms of Cheques, Bilyet Giro, drafts, and other instruments of similar nature will be credited to the Tabunganku account on the same day such instruments are received, but the credited amounts do not constitute good funds (dana efektif) that can be readily used or withdrawn by the Depositor (floating). The status of good funds in the Tabunganku account is dependent on the clearing result from Bank Indonesia and time of the clearing process (same day, next day or two days) as applicable to each BCA branch office. For incoming remittance transactions, funds will be credited to the Tabunganku account once the amounts have been received by BCA in good funds.
 7. In the event of any rejection of a Cheque, Bilyet Giro, Draft and other instruments of similar nature, BCA has the right to recover the credited amounts by debiting the Depositor's Tabunganku account in the amount of the rejected Cheque, Bilyet Giro, Draft and other instruments of similar nature.
 8. If any of the instruments described above is rejected by the issuing bank, the rejected instrument can be collected by the depositor within 30 (thirty) calendar days of the rejection date. If the depositor fails to collect the rejected instrument within such period, BCA is not responsible for any consequences arising from the Depositor's failure to collect the rejected instrument.
 9. If the Depositor 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 shall be the sole responsibility of the Depositor.
 10. BCA has the right to ask the Depositor to produce the Tabunganku passbook to the BCA officer on duty every time the Depositor makes a cash withdrawal or funds transfer at the teller counter.
 11. Cash withdrawals or fund transfers by the Depositor's attorney-in-fact can only be made at a BCA branch office and the Depositor's attorney-in-fact must present a duly fiscal-stamped power of attorney from the Depositor as well as the Depositor's identity card and the attorney-in-fact's valid and original identity card.
 12. If the signature on the Withdrawal Slip is different from the signature on the Tabunganku passbook (if the Depositor brings his/her Tabunganku passbook when conducting a transaction) 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 Depositor. If the Depositor is unable to produce his/her identity card to BCA, BCA reserves the right to hold the Tabunganku passbook (if the Depositor brings his/her Tabunganku passbook when conducting a transaction) for further examination until BCA is assured that the withdrawal is duly made by the authorized or correct Depositor or refuse to process the Depositor's transaction until the Depositor can produce his/her original identity card to BCA.
 13. BCA has the right to request the Depositor to produce his/her original identity card to BCA when the Depositor makes cash withdrawals in a certain amount through the teller counter.

B. Deposits & Withdrawals

1. The initial deposit must be at least Rp 20,000 (twenty thousand Rupiah) and the subsequent deposits must be at least Rp 10,000 (ten thousand rupiah) or any other amount as notified by BCA from time to time in any form and by any means in accordance with the prevailing law.
2. Deposits can be made at any time through the teller counter during BCA business hours or through a cash deposit machine and/or other facilities as determined by BCA.
3. Cash withdrawals or funds transfers can be made at any time through the teller counter at all BCA branch offices during BCA business hours or through BCA ATMs and/or through other facilities as determined by BCA. The minimum amount of withdrawal that can be made through a branch office is Rp 100,000 (one hundred thousand Rupiah) or other amounts that will be notified from time to time by BCA in any form and by any means in accordance with the prevailing law.

C. Calculation and Payment of Interest

1. The Tabunganku account pays interest according to the provisions applicable at BCA calculated based on the monthly average balance.
2. Interest will be paid at the end of the relevant month and will be directly credited or added to the balance of the Depositor's account on record with BCA.
3. The interest rate will be determined by BCA. BCA has the right to change the interest rate at any time and will notify the Depositor of such change in any form and by any means in accordance with the applicable law.
4. Any interest income shall be subject to tax in accordance with the prevailing tax law, and the tax shall be borne by the Depositor.

D. Complaints Handling

1. Any complaints to BCA in connection with the TabunganKu account may be lodged by the Depositor with any BCA branch office or with HALO BCA. For the purpose of handling a complaint, BCA may ask the Depositor to provide BCA with a copy of the Depositor's identity card and other supporting documents.
2. BCA will respond to such complaint in accordance with the prevailing law.
3. Any complaints relating to the TabunganKu account must be lodged by the Depositor with BCA within no later than 3 (three) months of the transaction date.

II Terms and Conditions for TabunganKu Card

A. Definitions

1. Cardholder means an individual customer of BCA that owns a TabunganKu Card in connection with a TabunganKu account and that has completed and signed the Application Form for Individual Account Opening.
2. TabunganKu Card means a card issued by BCA that can be used by the Cardholder to conduct Certain Transactions through BCA ATMs and/or other facilities as determined by BCA.
3. Certain Transaction means a transaction that can be conducted by the Cardholder through BCA ATMs and/or other facilities as determined by BCA, such as balance inquiry, cash withdrawal, funds transfer to other accounts at BCA, change of Personal Identification Number (PIN).

B. Terms and Conditions for TabunganKu Card

1. The TabunganKu Card is the property of BCA. Upon request by BCA, the TabunganKu Card must be returned to BCA.
2. The TabunganKu Card is issued for use by the Cardholder only and is not transferrable by any means whatsoever. All consequences arising from any misuse of the TabunganKu Card shall be the sole liability of the Cardholder.
3. The TabunganKu Card must not be used for purposes other than to conduct a Certain Transaction.
4. 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 Cardholder hereby authorizes BCA to:
 - 4.1 display the name and/or account number of the Cardholder on the BCA facilities used to conduct fund transfer transactions;
 - 4.2 provide data on the name and/or account number of the Cardholder 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 transfer 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.
5. 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 Cardholder 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 Cardholder hereby authorizes BCA to:
 - 5.1 display the name and/or account number of the Cardholder on the account statement and transaction report issued by BCA;
 - 5.2 provide data on the name and/or account number of the Cardholder 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 Cardholder.
6. Every time the Cardholder uses the TabunganKu Card, the Cardholder is requested to enter a personal identification number or PIN. The Cardholder must keep the confidentiality of the PIN and must not disclose the PIN to any other person. All consequences arising from any misuse of the PIN shall be the sole liability of the Cardholder.

7. The parent or guardian that opens an account in the capacity as the parent or guardian of a minor is fully liable for the use of the TabunganKu Card provided by BCA in connection with the relevant account and must not disclose the PIN of the TabunganKu Card to any other person including to the minor as the account holder. All consequences arising from the use of the TabunganKu Card and the PIN, including any misuse thereof shall be the sole liability of the parent or guardian.
8. If the TabunganKu Card is stolen or lost, the Cardholder must immediately provide BCA with a written notice of such theft or loss. The notice must be made and signed by the Cardholder in the form and substance satisfactory to BCA and submitted to a BCA branch office during BCA business hours. If the Cardholder is unable to come to the BCA branch office, the notification can be made through HALO BCA.
9. Any notice of theft or loss of the TabunganKu Card, whether submitted to a BCA Branch Office or provided via HALO BCA, will be followed by a blockage by BCA of the relevant TabunganKu Card. The TabunganKu Card will remain blocked by BCA until BCA receives a written request from the Cardholder to unblock the same. As long as the notice of theft or loss has not been received by BCA, any Certain Transactions made using the stolen or lost TabunganKu Card shall be the sole liability of the Cardholder.
10. The written request to release the blockage of the lost TabunganKu Card can be submitted by the Cardholder to a BCA branch office. BCA has the right to verify the identity of the Cardholder when the Cardholder requests the release of the blocked TabunganKu Card.
11. The Cardholder can only use the TabunganKu Card to conduct a Certain Transaction as long as the Cardholder's account balance at BCA is sufficient.
12. Any records and calculations from BCA with respect to a Certain Transaction and/or an account balance in connection with the use of the TabunganKu Card are conclusive and binding evidence unless proven otherwise.
13. The Cardholder holds BCA harmless against all claims, lawsuits, and/or other legal proceedings and for any losses arising from the forgery of the TabunganKu Card not resulting from BCA's fault.
14. BCA is not responsible for any damage to and/or failure of BCA ATMs and/or other facilities due to causes beyond BCA's control or fault.
15. The Cardholder shall be held responsible for and must immediately return to BCA all amounts withdrawn or any Certain Transaction conducted by the Cardholder using the TabunganKu Card from any account that does not belong to the Cardholder, whether intentionally or unintentionally or otherwise or for any reason whatsoever. For this purpose, the Cardholder hereby authorizes BCA to at any time debit the TabunganKu account and/or any other account in the name of the Cardholder at BCA to return the withdrawn amounts.
16. BCA, for certain reasons, reserves the right to block, terminate, revoke or update the TabunganKu Card and/or block the Cardholder's account in any form.
17. BCA has the right to terminate the Cardholder's use of the TabunganKu Card if the Cardholder fails to comply with the terms and conditions applicable to the holder of the TabunganKu Card.
18. The Cardholder must pay all charges and fees that may be incurred in relation to the issuance and/or use of the TabunganKu Card, including but not limited to the fee for the production/replacement of the TabunganKu Card, the Transaction Fees, as well as other charges and fees.

The amounts of such charges and fees and any changes thereto will be notified to the Cardholder in any form and by any means in accordance with the prevailing law. Such charges and fees will be debited directly by BCA from the Cardholder's account.
19. If the TabunganKu Card is not collected within 3 (three) months after the application is made, the TabunganKu Card will be destroyed by BCA and the Cardholder is required to pay the fee for the production of the TabunganKu Card (if any) as referred to in item 18, which will be directly debited from the Cardholder's account in accordance with the provisions applicable at BCA. For this purpose, the Cardholder hereby authorizes BCA to debit the Cardholder's account at BCA.

20. The use of the TabunganKu Card is subject to the terms and conditions applicable at BCA as well as the terms and conditions governing all services/facilities and Certain Transactions connected with the TabunganKu Card. BCA has the right to amend the provisions and rules applicable at BCA as well as the terms and conditions governing all services or facilities and Certain Transactions connected with the TabunganKu Card. Such amendment will be notified by BCA in any form and by any means in accordance with the prevailing law.

21. The use of the PIN on a BCA ATM and/or BCA pin pad has the same legal force as a written instruction signed by the Cardholder.

22. The Cardholder 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 Cardholder constitute valid and conclusive evidence binding on the Cardholder, unless proven otherwise. The data connected with the electronic banking transactions conducted by the Cardholder will be stored by BCA in accordance with the prevailing law.

C. Procedure for TabunganKu Card

Use of TabunganKu Card

1. The TabunganKu Card can be used by the Cardholder to conduct the following transactions:

- 1.1 balance inquiry on BCA ATMs;
- 1.2 cash withdrawals on BCA ATMs;
- 1.3 funds transfer between BCA accounts in Rupiah through BCA ATMs ;
- 1.4 change of PIN on BCA ATMs;
- 1.5 cash deposits via cash deposit machines; and/or other transactions as determined by BCA through the teller counters, BCA ATMs and/or other facilities as determined by BCA.

2. Below is the procedure or manual for using the TabunganKu Card on BCA ATMs:

- 2.1 insert the TabunganKu Card;
- 2.2 enter the PIN. If the Depositor enters the wrong PIN 3 (three) times in a row, the TabunganKu Card will be blocked. The Cardholder can request BCA to unblock the TabunganKu Card at a BCA branch office by bringing the TabunganKu Card and the Cardholder's valid and original card and other supporting documents (if any) in accordance with the provisions applicable at BCA;
- 2.3 select the desired type of transaction.

Replacement of TabunganKu Card

1. If the TabunganKu Card is damaged or lost, the Cardholder can apply for a replacement to the closest BCA branch office, by bringing the Cardholder's valid and original ID card and other supporting documents (if any) in accordance with the provisions applicable at BCA.

Important:

The Depositor/Cardholder is prohibited from storing or leaving His/Her TabunganKu Passbook and Card with BCA

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

These Terms and Conditions for TabunganKu Account and Card of PT BANK CENTRAL ASIA Tbk ("BCA") have been adjusted to ensure compliance with the prevailing laws and regulations including Regulations of the Financial Services Authority.

2. If the Cardholder requests a replacement for the damaged TabunganKu Card, the Cardholder must show the damaged TabunganKu Card to BCA.

Closure of TabunganKu Card

The TabunganKu card will be closed if the account to which the TabunganKu Card is linked is closed.

Complaints Handling

1. Any complaints to BCA in connection with the use of the TabunganKu Card may be lodged by the Cardholder with any BCA branch office or with HALO BCA. For the purpose of handling a complaint, BCA may ask the Cardholder to provide BCA with a copy of Cardholder's identity card and other supporting documents.
2. BCA will respond to such complaint in accordance with the prevailing law.
3. Any complaints relating to the TabunganKu Card must be lodged by the Cardholder with BCA within no later than 3 (three) months of the date of the Certain Transaction.

III Dispute Resolution

1. The Depositor/Cardholder agrees that any dispute or difference of opinion arising from and/or in connection with the implementation of these Terms and Conditions for Tabunganku Account and Card of PT BANK CENTRAL ASIA Tbk ("BCA") will be resolved in an amicable manner.
2. Any dispute or difference of opinion that cannot be amicably resolved between the Depositor/Cardholder and BCA will be resolved through banking mediation facilities at Bank Indonesia or the Financial Services Authority or by means of mediation through an Alternative Dispute Resolution Institution included in the List of Alternative Dispute Resolution Institutions stipulated 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.

IV Language

These Terms and Conditions for TabunganKu Account and Card 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.