



The Customer hereby declares that:

1. Has read and understood the product and/or service information for Tahapan Xpresi 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 Tahapan Xpresi.

Terms and Conditions for Tahapan Xpresi BCA PT Bank Central Asia Tbk ("BCA")



A Definitions

1. Customer means an individual who owns an identity card in accordance with the applicable law and who has opened a TAHAPAN XPRESI account at BCA (hereinafter referred to as the "Customer").
2. PASPOR BCA Card means a card issued by BCA that can be used by the holder of the PASPOR BCA card to conduct Certain Transactions through BCA Automatic Teller Machine (ATM) and/or other facilities as determined by BCA.
3. Certain Transaction means a transaction that can be conducted by the Customer through BCA ATM and/or other facilities as determined by BCA such as deposit, cash withdrawal, funds transfer, payment, and balance information including Contactless Transaction.
4. PASPOR Xpresi Card means a PASPOR BCA Card specifically issued as a facility for the TAHAPAN XPRESI account.
5. Contactless Transaction is transaction carried out using a PASPOR Xpresi Card with contactless feature by bringing the PASPOR Xpresi Card closer (without having to dip/swipe the PASPOR Xpresi Card) to an Electronic Data Capture (EDC) machine or Terminal owned by BCA or other parties through the Maestro/Mastercard network with or without using a personal password number or Personal Identification Number (PIN).

B General Terms and Conditions

1. Once the TAHAPAN XPRESI account has been opened, BCA will issue a PASPOR Xpresi Card either with a national payment gateway logo (Gerbang Pembayaran Nasional) and/or with the Mastercard logo, in the following card types: Pre-Printed PASPOR Xpresi Card, Photo-bearing PASPOR Xpresi Card, or a Multi-design PASPOR Xpresi Card of the Customer's choice.
2. The image on the PASPOR Xpresi Card is only intended for aesthetic or decoration purposes and will not be used for verification purposes when the Depositor conducts a transaction. All images to be displayed on the PASPOR Xpresi Card at the request of the Depositor, including photographs, are subject to the following provisions
 - 2.1 Not containing any pornographic elements;
 - 2.2 Not violating the general rules morals and decency or the intellectual property rights of others;
 - 2.3 If there is an indication that the image on the PASPOR Xpresi Card violates the restrictions specified in items 2.1 and/or 2.2 above, BCA has the right to require the Depositor to replace the image on his/her PASPOR Xpresi Card. All consequences arising from such violations shall be the liability of the Depositor.
3. The PASPOR Xpresi 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 PASPOR Xpresi Card, including the misuse of the PASPOR Xpresi Card to make Contactless Transaction, shall be the sole liability of the Customer.
4. The parent or guardian that opens a TAHAPAN XPRESI account in the capacity as the parent or guardian of a minor is fully liable for the use of the PASPOR Xpresi Card provided by BCA, including in the event of any misuse of such PASPOR Xpresi Card.
5. Every time the Customer uses the PASPOR Xpresi Card, the Customer will be requested to enter a PIN or put a signature (only for Certain Transactions on the EDC machine at overseas merchants that only conduct transaction verification in the form of signatures). The Customer must keep the confidentiality of the PIN and OTP (One Time Password) sent to the Customer's BCA e-channel or registered mobile number. The OTP is only required for certain transactions, including an online debit transaction for which the merchant requires the Customer to enter the OTP. The Customer must not disclose his/her PIN and/or OTP to any other persons. All consequences arising from any misuse of the PIN and/or OTP shall be the sole liability of the Customer.
6. Notwithstanding the provisions as specified in point 5 above, the Customer may conduct Contactless Transactions using the BCA PASPOR Xpresi Card that is equipped with contactless features without entering a personal identification number (PIN), up to the maximum transaction limit as determined by BCA, the principal of the BCA PASPOR Xpresi Card, and/or the competent authorities in each country where the Customer conducts Contactless Transactions.
7. In conducting Contactless Transaction, the Customer must follow the applicable rules at BCA, the regulations issued by the principal of PASPOR Xpresi Card, and applicable regulations in each country where the Customer conducts Contactless Transactions, including provisions regarding transaction limits and the frequency of Contactless Transaction that can be conducted by the Customer.
8. Notwithstanding the provisions as specified in point 7 above, for the convenience of the Customer, Contactless Transactions can still be carried out at certain merchant the list of which will be notified by BCA in any form and by any means in accordance with applicable laws, although the Customer has not set up Contactless Transaction.
9. The usage of PASPOR Xpresi Card in contactless method as specified above shall have the same legal force as the written instruction signed by the Customer.
10. The use of the PIN on BCA Automated Teller Machines (ATMs), other banks' ATMs through a switching service provider's network such as Prima and/or Cirrus, BCA EDC machine, or another party's EDC machine through the Maestro/MasterCard network has the same legal force as a written instruction signed by the Customer.
11. In the event that the PASPOR Xpresi Card is stolen or lost, the Customer must promptly notify BCA. Any notification regarding the theft or loss of a PASPOR Xpresi Card, whether reported to a BCA branch office or through HALO BCA, will be followed by BCA blocking the respective PASPOR Xpresi Card. Such blocking will be maintained by BCA until BCA receives a written request from the Customer for the unblocking of the PASPOR Xpresi Card. As long as the notification of theft or loss has not been received by BCA, any Specific Transactions made using the stolen or lost PASPOR Xpresi Card will remain the sole responsibility of the Customer.
12. BCA will not process any transaction involving the TAHAPAN XPRESI account whose PASPOR Xpresi Card has been reported lost by the Customer to BCA, however such TAHAPAN XPRESI account can still receive incoming funds. To conduct transactions again with the TAHAPAN XPRESI account, the Customer can apply for a replacement of the PASPOR Xpresi Card at all BCA Branch Offices, except for the replacement of a Photo-Bearing PASPOR Xpresi Card or a Multi-Design PASPOR Xpresi Card, which can only be done at certain Branch Offices.
13. The Customer holds BCA harmless against all claims, lawsuits, and/or other legal proceedings and for any losses arising from the forgery of a PASPOR Xpresi Card that is not caused by BCA's fault.
14. The Customer must exercise good faith in the use of the TAHAPAN XPRESI account. The Customer prohibited from using the TAHAPAN XPRESI account and/or funds deposited in the TAHAPAN XPRESI account to conduct transactions and/or hold funds resulting from transactions or business activities that are prohibited and/or contrary to applicable laws, including but not limited to transactions and/or engaging in money laundering, terrorism financing, financing of weapons of mass destruction proliferation, illegal investment schemes, fraud, gambling, narcotics, or other criminal offenses.
15. BCA reserves the right to block the Customer's account, reject any transaction involving the Customer's account, and/or terminate the business relationship with the Customer if:
 - 15.1 the Customer fails to comply with the prevailing law;
 - 15.2 the Customer fails to provide any information and supporting documents in accordance with the prevailing law;
 - 15.3 the Customer is known to have used and/or reasonably suspected of using false documents and/or providing incorrect data to BCA;
 - 15.4 the Customer provides questionable information; and/or
 - 15.5 the Customer's source of transaction funds is known to emanate from and/or reasonably suspected of emanating from a crime.
16. If there is a discrepancy between the balance in the TAHAPAN XPRESI account and the balance on record with BCA, the balance or records held by or recorded at BCA will prevail, unless proven otherwise.
17. The Customer is responsible for all fees and charges arising in connection with the opening and closing of the TAHAPAN XPRESI account, the issuance and/or use of the PASPOR XPRESI Card, administration fees, and transaction fees. The amount of such fees, as well as any changes thereto, will be notified to the Customer in any form and through any means in accordance with applicable laws and regulations. Such fees will be directly debited by BCA from the relevant Customer's TAHAPAN XPRESI account.
18. The Customer must notify BCA in writing of any changes to the Customer's data.

19. The Customer authorizes BCA to provide 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. The Customer authorizes BCA, either now or after 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 as a consequence of 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 account and apply the proceeds to repay any amounts at any time owing to BCA. Any consequences arising from the debiting of the TAHAPAN XPRESI account under such 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 by BCA in inputting the relevant data.
23. The TAHAPAN XPRESI 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 6 (six) consecutive months.
24. 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.
25. 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:
 - 25.1 display the name and/or account number of the Customer on the BCA facilities used to conduct fund transfer transactions;
 - 25.2 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 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.
26. 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:
 - 26.1 display the name and/or account number of the Customer on the account statement and transaction report issued by BCA;
 - 26.2 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.
27. 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.
28. Records and/or evidence in any form available at BCA in relation to electronic banking transactions shall constitute valid and binding evidence on the Customer, unless proven otherwise. The storage of electronic banking transaction data shall be carried out by BCA in accordance with the applicable provisions
29. Before opening a TAHAPAN XPRESI account, the Customer must first read and agree to the Terms and Conditions for TAHAPAN XPRESI. These terms and conditions for TAHAPAN XPRESI shall also apply to any subsequent opening of a TAHAPAN XPRESI account by the Customer. BCA reserves the right to modify the terms and conditions related to the TAHAPAN XPRESI account, and any changes will be notified by BCA in any form and through any means in accordance with applicable law.
30. The Customer must ensure that their TAHAPAN XPRESI 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. Activities on the TAHAPAN XPRESI account also take into account activities on each sub-account linked to the TAHAPAN XPRESI account.

31. In the event that the Customer does not perform activities on the TAHAPAN XPRESI account and all sub-accounts linked to the TAHAPAN XPRESI account as referred to in point 30 above, TAHAPAN XPRESI account will be classified as an inactive account or dormant account in accordance with applicable laws.
32. BCA reserves the right not to execute debit and/or credit transactions of funds from and to the TAHAPAN XPRESI account classified as inactive or dormant account in accordance with applicable laws.
33. The Customer may apply for reactivation of the TAHAPAN XPRESI account classified as inactive or dormant account as referred to in point 31 above through means determined by BCA, which will be notified by BCA in any form and through any means in accordance with applicable laws.
34. Upon submission of a request for reactivation of the TAHAPAN XPRESI account as referred to in point 33 above, BCA reserves the right to:
 - 34.1 conduct customer due diligence on the Customer who apply for reactivation of the TAHAPAN XPRESI account classified as inactive or dormant in accordance with applicable laws;
 - 34.2 reject applications for reactivation of the TAHAPAN BCA account if the Customer's TAHAPAN BCA account meets certain criteria in accordance with applicable laws.

C

Deposits and Withdrawals

1. Deposits in forms of Cheques, Bilyet Giro, Drafts, and other instruments of similar nature will be credited to the TAHAPAN XPRESI 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 Customer (floating). The status of good funds in the TAHAPAN XPRESI 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 TAHAPAN XPRESI account once the amounts have been received by BCA in good funds.
2. 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 Customer's TAHAPAN XPRESI account in the amount of the rejected Cheque/ Bilyet Giro/ Draft and other instruments of similar nature.
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 thereof to BCA as well as any loss arising from the collection process shall be the sole responsibility of the Customer.
5. BCA has the right to verify any transactions conducted by the Customer in accordance with the provisions applicable at BCA. BCA reserves the right to refuse to process any transactions if the Customer cannot be verified or does not meet the requirements in accordance with the provisions applicable at BCA.
6. Further provisions regarding the procedures for the use, replacement, and termination of the BCA PASPOR Xpresi Card shall refer to the provisions set out in the BCA TAHAPAN XPRESI Product and/or Service Information, as accessible by the Customer through www.bca.co.id, which constitute an integral and inseparable part of these terms and conditions.

D

Complaints Handling

1. Any complaints to BCA in connection with TAHAPAN XPRESI 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 these Terms and Conditions for TAHAPAN XPRESI 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 Customer 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.

Important:

The Customer is prohibited from storing or leaving His/Her PASPOR XPRESI Card with BCA.

The Customer hereby confirms that the Customer fully understood and agrees to the Terms and Conditions for TAHAPAN XPRESI 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 TAHAPAN XPRESI account.

These Terms and Conditions for TAHAPAN XPRESI 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

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.

F Language

These Terms and Conditions for TAHAPAN XPRESI of PT BANK CENTRAL ASIA Tbk ("BCA") 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.