Terms and Conditions for Forex Pocket PT Bank Central Asia Tbk (“BCA”)

A Definitions

1. **E-Statement** means information on transactions in the Account issued by BCA on a monthly basis in softcopy form which can be accessed by the Customer through BCA's electronic banking facilities or other facilities/media provided by BCA.
2. **Calendar Day** means any day from Monday through Sunday following the international calendar.
3. **Terms and Conditions** means these Terms and Conditions for Forex Pocket (Poket Valas) PT Bank Central Asia Tbk (“**BCA**”).
4. **Transaction Limit** means the minimum and/or maximum amount of Transaction that the Customer can make.
5. **Customer** means an individual that owns an identity card according to applicable law and has a BCA savings product.
6. **Forex Pocket** (Poket Valas) is a group of subaccounts that hold funds in foreign currencies and is linked to the Account.
7. **Account** means the Customer's account that is used to activate Forex Pocket and serves as the main account of Forex Pocket.
8. **Cash Deposit** is a transaction of depositing funds in cash to the Foreign Exchange Pocket.
9. **Cash Withdrawal** is a transaction of withdrawing funds in cash from the Foreign Exchange Pocket.
10. **Transaction** means any financial transaction on Forex Pocket, such as Fund Transfers, top-ups, Overseas Transactions, Debit Online Transactions, Cash Withdrawal, Cash Deposit, and other transactions as may be hereafter determined by BCA, which can be conducted through the mobile and web versions of myBCA or other channels specified by BCA.
11. **Debit Online Transactions** means payment transaction in foreign currency made by the Customer on an e-commerce merchant platform using a Paspor BCA Mastercard where the transaction is processed outside Indonesia.
12. **Overseas Transaction** means any financial transaction on Forex Pocket conducted by the Customer overseas, including, among other things:
    a. cash withdrawals using a Paspor BCA Card through other bank terminals via the Cirrus/Maestro network;
    b. debit transactions using a Paspor BCA Mastercard via the Cirrus/Maestro network; and/or
    c. other transactions as may be hereafter determined by BCA.
13. **Fund Transfer** means a fund transfer transaction from:
    a. accounts at BCA to Forex Pocket;
    b. Forex Pocket to accounts at BCA;
    c. Forex Pocket to another Forex Pocket;
    d. Forex Pocket to accounts at another bank/another party having cooperation with BCA; and/or
    e. other banks/another party having cooperation with BCA to Forex Pocket

B General Terms

1. To obtain Forex Pocket, the Customer must first:
    a. ensure that the Customer’s data on record with BCA, including but not limited to correspondence address, email address, and mobile phone number, is up-to-date;
    b. activate Forex Pocket by designating an account to be used as the main account for Forex Pocket; and
    c. make an initial deposit into Forex Pocket using funds from the Account.
2. The Account that can be used for activating Forex Pocket and serving as the main account for Forex Pocket must meet the following criteria:
    a. the Account is a TAHAPAN BCA account, Tapres, or any other account type as may be hereafter determined by BCA and notified by BCA to the Customer in any form and through any means in accordance with applicable law;
    b. the Account is not a Customer Fund Account (RDN) or Lender Fund Account (RDL);
    c. the Account is not a joint account, a guardian account, and/or a trust account; and
    d. the Account is not blocked (can be used for debit and credit transactions).
3. Under certain considerations, BCA may reject the activation of Forex Pocket requested by the Customer.
4. Each Customer can only have 1 (one) Forex Pocket. One Forex Pocket can only be linked to 1 (one) Account. If the Customer intends to change the Account linked to Forex Pocket, the Customer must first deactivate the existing Forex Pocket and then activate a new Forex Pocket.
5. Forex Pocket cannot be used as a special account for Foreign Exchange from Natural Resources Export Proceeds (DHE SDA), even if the Account is a DHE SDA account.
6. The balance in Forex Pocket cannot be utilized as a source of funds for Autodebit, Autocollection, Payroll, and payment transactions conducted in Indonesia, or such other transactions that may be hereafter determined by BCA and notified by BCA to the Customer in any form and through any means according to applicable law.
7. The Customer must bear the fees arising in connection with the provision and use of Forex Pocket, including, among other things, the administration fee, transaction fee, and other fees and charges. The amounts of such fees as well as any changes thereto will be notified to the Customer in any form and through any means according to applicable law. BCA will directly debit the fees arising in connection with the provision and use of Forex Pocket from the Forex Pocket, Account, and/or other accounts owned by the Customer at BCA in accordance with the provisions applicable at BCA, which will be notified by BCA to the Customer in any form and through any means according to applicable law.
8. In the event of the Customer’s death, BCA has the right to request any documentation of heirship as may be required by BCA as the basis for releasing the balance in Forex Pocket to the rightful heirs named in the documentation of heirship. Upon release of the balance in the deceased Customer’s Forex Pocket to the rightful heirs or their agents according to the documentation of heirship, BCA is released and forever discharged from any further liability whatsoever in connection with the Customer’s Forex Pocket.
9. As long as the Customer still has outstanding debts to BCA under any credit facility, L/C, bank guarantee or any guarantee provided by the Customer (borgtocht), interest, facility fee (provisi), Cheque/Bilyet Giro book charges, stamp duty, bills of exchange, promissory notes or other commercial papers signed by the Customer as an acceptor, endorser, or drawer, guarantor or otherwise 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 Forex Pocket, Account, and/or other accounts owned by the Customer at BCA and apply the proceeds to repay any amounts at any time owing to BCA. Any consequences arising from the debiting of such Forex Pocket, Account, and/or other accounts owned by the Customer at BCA shall be the full responsibility of the Customer.
10. The Customer must not use the Forex Pocket 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 Customer must not use the funds in the Forex Pocket 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 Forex Pocket or reject any transaction on Forex Pocket, among other things, if the Customer:
    a. Fails to comply with prevailing law;
    b. fails to provide any information and supporting documents as required by prevailing law;
    c. is found to have used and/or is reasonably suspected of using false documents or providing incorrect data to BCA;
    d. provides questionable information;
    e. has a source of transaction funds known to come from or reasonably suspected of coming from a criminal act; or
    f. is found on the List of Suspected Terrorists and Terrorist Organizations (DTTOT) and the Funding List for the Proliferation of Weapons of Mass Destruction (DPPSPM).

13. The funds deposited in Forex Pocket are insured by the Indonesia Deposit Insurance Corporation (LPS) up to the maximum limit set by the LPS. The LPS does not cover any deposits with interest rates exceeding the maximum interest rates stipulated by the LPS.

14. By using Forex Pocket, the Customer agrees to comply with and to be bound by the Terms and Conditions and all procedures applicable at BCA governing the provision of Forex Pocket. BCA has the right to amend, supplement, or replace the Terms and Conditions for Forex Pocket at any time and will notify the Forex Pocket Customer of such amendment, supplementation, or replacement in any form and through any means according to applicable law.

15. If:
    a. there is an administrative/posting error made by BCA;
    b. BCA has processed the Transaction but the relevant Forex Pocket or the Account from which the Transaction funds originate fails to be debited; or
    c. BCA has processed the Transaction but the relevant Forex Pocket or the Account into which the Transaction funds were to be paid has failed to be credited;

    then BCA has the right to make necessary debit or credit corrections to the relevant Forex Pocket or Account in the amount of the Transaction previously processed by BCA.

16. The Customer cannot close the Account as long as there is still a balance remaining in Forex Pocket or if Forex Pocket is blocked.

17. The Customer must ensure that all information and/or data provided by the Customer to BCA is true, complete, and accurate.

18. If an Account is classified as an inactive or dormant account, BCA reserves the right not to process the debiting and/or crediting of fund transactions from and to the Account, including the Forex Pocket linked to the Account.

C Forex Pocket Activation

1. The Customer can activate Forex Pocket through the mobile and web versions of myBCA or other channels hereafter specified by BCA, which will be notified by BCA to the Customer in any form and through any means according to applicable law.

2. The Customer can use Forex Pocket only after the Customer has made an initial deposit into Forex Pocket using existing funds in the Account and the activation of Forex Pocket has been successfully processed and approved by BCA.

3. BCA has the right to set the minimum and maximum initial deposit amounts to be paid into Forex Pocket as well as the threshold for purchasing foreign currency in accordance with prevailing law and convert the initial deposit debited from the Account using the exchange rate applicable at BCA. The minimum and maximum initial deposit amounts to be paid into Forex Pocket will be notified by BCA to the Customer in any form and through any means according to applicable law.

4. All the currencies in Forex Pocket will be simultaneously activated upon successful activation of Forex Pocket.

5. BCA has the right to determine the currency contained in the Forex Pocket including to add and/or reduce the currency contained in the Forex Pocket by giving notice to the Customer in any form and through any means according to applicable law.

D Terms for Forex Pocket Transactions

1. The Customer can conduct Transactions through the mobile and web versions of myBCA, BCA branch offices, or other channels hereafter specified by BCA.

2. Notwithstanding the provisions of point D.1 above, Customers may only make Cash Withdrawal and/or Cash Deposit through designated BCA branch offices as informed by BCA to Customers in any form and through any means in accordance with applicable laws and regulations.

3. If the Customer intends to make a Cash Withdrawal, the Customer must provide confirmation to the BCA branch office where the Customer will make the Cash Withdrawal no later than 1 (one) business day before the Customer makes the Cash Withdrawal Transaction

4. BCA reserves the right to reject Cash Withdrawal requested by Customer, among other things, if the Customer does not provide confirmation in accordance with the provisions referred to in Point D.3 above, banknotes are not available, and/or the amount of banknotes available at BCA is insufficient.

5. If the Account and/or Forex Pocket is blocked, the Customer will not be able to conduct any Transactions.

6. When conducting a Transaction, the Customer must comply with all provisions applicable at BCA, including, but not limited to the Transaction Limit. The amount of the Transaction Limit shall be subject to the applicable terms and conditions for the mobile and web versions of myBCA, the Paspor BCA Card, or any other channels used to conduct the Transaction.

7. When making a Fund Transfer, the Customer must observe the following terms:

<table>
<tr><th>Type of Fund Transfer</th><th>Terms</th></tr>
<tr><td>Fund Transfers from accounts at BCA to Forex Pocket</td><td rowspan="2">Can be made for the following:
1. accounts at BCA in the same currency as Forex Pocket
2. accounts at BCA in rupiah</td></tr>
<tr><td>Fund Transfers from Forex Pocket to accounts at BCA</td></tr>
<tr><td>Fund Transfers from Forex Pocket to another Forex Pocket</td><td>Can be made from and to any foreign currency available in Forex Pocket without the need to first convert the currency to rupiah</td></tr>
<tr><td>Fund Transfers from Forex Pocket to accounts at another bank/another party having cooperation with BCA</td><td>Can be made from Forex Pocket to accounts at another bank/another party having cooperation with BCA in any currency, however, the currency that will be transacted by the Customer must be the same as the currency of the Forex Pocket which becomes the source of funds for the transaction</td></tr>
<tr><td>Fund Transfers from another bank to Forex Pocket</td><td>1. Can be made for transactions in the same currency as the currency of the Forex Pocket in which the funds are credited.
2. This type of fund transfer is available for Customers who are not excluded to receive this service</td></tr>
<tr><td>Fund Transfer from another party having cooperation with BCA to Forex Pocket.</td><td>Can be made for transactions in the same currency as the currency of the Forex Pocket in which the funds are credited</td></tr>
</table>

8. Notwithstanding the provisions set out in Point D.7:
   a. for transactions related to certain currencies, Fund Transfers can only be made from accounts at BCA to Forex Pocket owned by the same Customer and vice versa;
   b. for transactions conducted at BCA branch offices, Fund Transfer from Forex Pocket to another Forex Pocket can only be made between Forex Pockets in the same currency (1:1 exchange rate).

9. BCA has the right to convert all amount:
   a. that will be credited to the Account if the Fund Transfer from another bank/another party having cooperation with BCA to Forex Pocket is made in a currency that is not available at Forex Pocket.
   b. that will be credited to an account at BCA or Forex Pocket if the currency of the account at BCA or Forex Pocket which is the source of Fund Transfer is different from the currency of the account at BCA or Forex Pocket into which the fund is to be transferred.

   All losses that arise due to fluctuations in currency values during the Fund Transfer shall be the Customer's sole responsibility.

10. In the event of a failure to credit/transfer funds for a Fund Transfers transaction, the Customer hereby instructs BCA to credit/transfer back the funds failed to be credited/transferred to the Forex Pocket, an account at BCA, or an account at another bank/another party having cooperation with BCA which becomes the source of funds after deduction of Fund Transfer fees and other obligations of the Customer to BCA (if any). If Forex Pocket which becomes the source of transaction funds has been deactivated, the funds will be credited/transferred to the Account, and/or other accounts owned by the Customer at BCA. For the purpose of crediting/transferring the funds, BCA has the right to convert all funds using the prevailing exchange rate at BCA.

11. 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:
   a. display the name and/or Account number on the BCA facilities used to conduct fund transfer transactions;
   b. provide data on the name and/or Account number 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.

12. 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:
   a. display the name and/or Account number on the account statement and transaction report issued by BCA;
   b. provide data on the name and/or Account number 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.

E Special Terms for Overseas Transactions and Debit Online Transactions

1. Forex Pocket can be used as a source of funds for Overseas Transactions and Debit Online Transactions if such Overseas Transactions and Debit Online Transactions are in the same currency as any of those available in Forex Pocket. If the Customer wishes to conduct a transaction using a currency not available in Forex Pocket, the Customer can use funds from the Account as the source of funds for the transaction.

2. Without prejudice to the provisions of Point E.1 above, the amount of an Overseas Transaction and Debit Online Transactions and the associated transaction fee will be debited from Forex Pocket in the same currency as the currency used in the transaction, so no currency conversion is required for the transaction (1:1).

3. If the Customer has more than 1 (one) account connected to the Paspor BCA Card, Overseas Transactions and Debit Online Transactions using funds from Forex Pocket can only be conducted if the Account is registered as the main account linked to the Paspor BCA Card. The Customer can change the main account linked to the Paspor BCA Card through BCA branch offices or other means provided by BCA.

4. If the Customer conducts an Overseas Transaction and Debit Online Transactions but the Account is not registered as the main account linked to the Paspor BCA Card, the Customer can still conduct the transaction using funds from the main account linked to the Paspor BCA Card.

5. If the balance in Forex Pocket which will be used as a source of funds for an Overseas Transaction and Debit Online Transactions is insufficient, the following provisions apply:

Account Debiting Feature for Forex Pocket transaction	**Terms**
Customer does not activate the Account debiting feature for Forex Pocket transactions through means as determined by BCA.	BCA will reject the Overseas Transaction and Debit Online Transactions and the Customer will be charged a fee for the transaction rejection in accordance with the applicable provisions. Therefore, the Customer is advised to check the availability of the Forex Pocket balance before conducting a transaction
Customers activate the Account debiting feature for Poket Valas transactions through means as determined by BCA.	BCA will debit the whole amount of the Overseas Transaction and Debit Online Transactions from the Account in accordance with the exchange rate applicable at BCA.

6. BCA has the right to charge an Overseas Transaction fee, Debit Online Transactions fee as well as a transaction rejection fee, the respective amounts of which will be notified by BCA to the Customer in any form and through any means in accordance with applicable law.

F Deactivation of Forex Pocket

1. The Customer can deactivate Forex Pocket through the mobile and web versions of myBCA or other channels hereafter specified by BCA.

2. The Customer can deactivate Forex Pocket, subject to the following provisions:
   a. deactivation of Forex Pocket is not conducted on the same day as the activation;
   b. Forex Pocket is not blocked; and
   c. there is no balance remaining in Forex Pocket in all foreign currencies.

3. Notwithstanding the provisions set out in Points F.1 and F.2 above:
   a. BCA has the right to deactivate Forex Pocket, among other things, if:
      i. The Customer violates these Terms and Conditions whether in part or in whole;
      ii. BCA ceases to provide Forex Pocket; or
      iii. there are laws or orders from any banking supervisory authority prohibiting the provision of Forex Pocket.
   b. BCA may deactivate the Customer's Forex Pocket upon 30 (thirty) Calendar Days' notice to the Customer.
   c. Forex Pocket will be automatically deactivated by the system if:
      i. the Customer does not have any balance in the relevant Forex Pocket in all currencies; and
      ii. there have been no debit or credit transactions in the relevant Forex Pocket for 6 (six) consecutive months.

4. If the Customer still has outstanding obligations when Forex Pocket is deactivated, the Customer remains obligated to fulfill such obligations. For the avoidance of doubt, if there is a need for BCA to make debit or credit corrections to the Transaction, BCA will make the necessary adjustments to the Transaction on the Customer's account at BCA.
5. If a balance remains in Forex Pocket when Forex Pocket is deactivated for any reason, BCA reserves the right to debit the entire balance in Forex Pocket, convert it using the exchange rate applicable at BCA, and credit the proceeds from the conversion to the Account.
6. Deactivation of Forex Pocket as described in Point F of these Terms and Conditions shall apply to all currencies in Forex Pocket without exception.

G Transaction Data

1. Transaction data that is complete and binding on the Customer is the Transaction data stated in the E-Statement.
2. In the event that Customer intends to print mutations in the book of the Account ("**Book**") the following provisions apply:
    a. Transaction data on Forex Pocket that can be printed on the Book consists of:
        i. transaction data from Account to Forex Pocket; and/or
        ii. transaction data from Forex Pocket to Account.

    Transaction data from Forex Pocket to other Forex Pocket, transactions from Forex Pocket to other accounts and vice versa, Forex Pocket transactions abroad (such as cash withdrawal transactions or BCA debit transactions), and Forex Pocket top up transactions that are not sourced from funds stored in the Account will not be printed on the Book. Therefore, not all transaction data will be printed on the Book.

    b. Transaction data on Forex Pocket as referred to in point G.2.1 above and the nominal balance of the Account will be printed on the Book in rupiah currency.

H Complaints Handling

1. Any complaints to BCA in connection with Forex Pocket 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.

I Force Majeure

In the event BCA is unable to execute a Transaction instruction from the Forex Pocket Customer, whether partially or wholly, due to events or causes beyond the control or capability of BCA, including but not limited to natural disasters, war, riots, equipment/system/transmission breakdown, power failures, telecommunication disruptions, government policies prohibiting BCA from providing the Transaction feature, or other events or causes beyond the control and capability of BCA, then the Forex Pocket Customer hereby holds BCA harmless against all claims of any kind in connection therewith.

J 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 shall be resolved in an amicable manner.
2. Any dispute or difference of opinion that cannot be amicably resolved between the Customer and BCA shall be resolved by means of banking mediation at Bank Indonesia or the Financial Services Authority or by means of mediation through an Alternative Dispute Resolution Institution set out in the List of Alternative Dispute Resolution Institutions established by the Financial Services Authority (OJK).
3. Any dispute or difference of opinion that cannot be resolved in an amicable manner, by banking mediation, and/or by means of mediation as described in Point J.2 above shall be resolved through the District Court of Central Jakarta, without prejudice to BCA's right to file a suit or claim at any other District Court within the territory of the Republic of Indonesia.

K Language

Terms and Conditions are made and executed in 3 (three) language versions, namely Indonesian, English, and Mandarin. In the event of any discrepancy in interpretation between the Indonesian, English, and Mandarin versions, the Indonesian version shall prevail.

The Customer hereby confirms that they fully read, understand, and agree to these Terms and Conditions for Forex Pocket (Poket Valas) PT BANK CENTRAL ASIA Tbk ("BCA") as described above and that BCA has provided explanations to and sought confirmation from the Customer of their understanding of the benefits, fees, and risks, as well as rights and obligations associated with Forex Pocket.

These Terms and Conditions for Forex Pocket (Poket Valas) 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.