

Forex Pocket (*Poket Valas*) is a group of subaccounts that holds funds in foreign currencies and is linked to the main account.

A

Main Features

- The Customer can activate and deactivate Forex Pocket via myBCA. The account used to activate Forex Pocket is called the main account.
- There are 18 (eighteen) Forex Pocket currencies, all of which will be active upon activation, namely USD, SGD, CNY, EUR, AUD, JPY, GBP, HKD, MYR, THB, CHF, CAD, DKK, NZD, SEK, SAR, KRW, dan AED.
- Forex Pocket can be activated by making an initial deposit into one of the Forex Pockets currencies.
- The Customer can top up funds, transfer to BCA Account, and forex transfer from/to other banks using Forex Pocket via myBCA.
- Forex Pocket balance inquiry can be made via myBCA.
- The Customer will receive information on the Customer’s account transaction history in the form of a soft copy account statement (e-Statement) by downloading it directly from the channels owned by the Customer. The e-Statement for each Forex Pocket currency constitutes an integral part of the e-Statement for the main account.
- The Customer can use the BCA Mastercard Debit card to make cash withdrawals from Forex Pocket via overseas ATMs, debit transactions with Forex Pocket via overseas EDC machines, and debit online transactions on e-commerce merchant platforms where the transactions are processed outside Indonesia if the main account is linked as the primary account.
- Forex Pocket transactions conducted in different currencies will be subject to the exchange rates applicable at BCA. Information on BCA’s competitive exchange rates can be seen before conducting Forex Pocket transactions at myBCA.
- The Customer can conduct Forex Pocket transactions through BCA branches.

B

Fees

- There are no fees charged for the Forex Pocket.
- Fees for foreign currency transfers from/to other banks (Inward/Outward Remittance) may change in accordance with the provisions applicable at BCA.
- Fees for Forex Pocket transactions using the BCA Mastercard Debit card may change in accordance with the provisions applicable at BCA.

C

Benefits

- Accommodating the customer’s need for 1 (one) account with multiple currencies.
- Offering a convenient solution for the customer to make savings and conduct transactions in various currencies seamlessly with myBCA and the BCA Mastercard Debit card.
- Serving as a convenient solution for the Customer to deposit banknotes into the Forex Pocket and withdraw banknotes from the Forex Pocket at BCA branches.

D

Risks

- LPS does not guarantee savings accounts with balances above Rp2 billion or interest rates exceeding those set by LPS.
- Forex Pocket may be affected by exchange rate fluctuations in line with market conditions.
- The Customer cannot deactivate their Forex Pocket on the same day as the activation.
- As long as the customer has not deactivated Forex Pocket, the customer cannot close the main account.

E

Requirements and Procedures

- Individual customer of Indonesian citizens and foreign citizens.
- The Customer must be a user of myBCA with financial access.
- The Customer must have a BCA Account that meets the following criteria to be used as the main account:
 - Account type: Tahapan, Tahapan Gold, Tahapan Xpresi, and Tapres.
 - If the Tapres account is used as a Customer Fund Account (RDN) or Lender’s Account (RDL), then the account cannot be used as a main account of Forex Pocket.
 - Not a joint account, trust account, or guardian account
 - Linked to the Customer's BCA ID.
- The Customer does not have an active Forex Pocket linked to any other BCA Accounts.

The Customer can ask questions and lodge complaints via the following:

Halo BCA Bisnis 1500888, or haloBCA Application

BCA Branch Office

F

Simulation

There are no simulations available for this Product and/or Service.

G

Additional Information

- Each customer can only have 1 (one) active Forex Pocket.
- If there are multiple accounts connected to 1 (one) BCA Mastercard Debit card, the customer must ensure that the main account is the primary account so that Forex Pocket can be used for overseas transactions.
- A purchase of foreign currency above a certain nominal amount with a source of funds in Rupiah must be accompanied by underlying documents in accordance with the applicable Bank Indonesia foreign currency purchase regulations.
- Banknotes withdrawals at BCA Branch Offices are subject to the availability of banknotes stock at each respective branch.
- Forex Pocket transactions denominated in MYR and KRW comply with the provisions of Local Currency Transaction (LCT). Information about LCT can be seen on BCA's official website at www.bca.co.id.
- BCA shall inform of any changes to the benefits, fees, risks, terms and conditions of this Product and/or Service any means in accordance with the applicable terms and conditions.

H

Disclaimer

- BCA may reject the application for the product and/or services if the customer fails to meet the applicable requirements and the terms.
- The customer has read and understood the product and/or services as described in this Product Information.
- This summary only serves as a means of providing product and/or service information for prospective customers and is not intended as an official offer for a product and/or service.
- The customer is required to carefully read, understand, and agree to the terms and conditions of the application for the product and/or services.
- The information contained in this Product and/or Service Information Summary is valid from the printing date.
- The Customer must carefully read this Product and/or Service Information Summary before deciding to use a product and/or service and may contact an employee of BCA or call Halo BCA at 1500888 to inquire about all matters or file complaints about the Product Information.

This summary has been adjusted to align with the laws and regulations in force including regulations of the Financial Services Authority

BCA provides information regarding product information, product terms and conditions, product and/or service summary and its changes via website bca.co.id