

BCA American Express Platinum Charge Card is a card payment method issued by BCA for transactions and cash withdrawals. BCA settles the payment obligation in advance, and the cardholder must pay at the designated time in full.

A Key Features

- Can make transactions at merchants (online and offline) and at BCA ATMs or ATMs that accept American Express.
- The minimum credit limit given for the Basic Card is IDR100,000,000, and for the Supplementary Card, IDR10,000,000.
- Can make contactless payments (for cards that already support contactless payments).
- Competitive exchange rates for every overseas transaction.

B Fees

Annual Fee

Card Types	Fee per Card
Basic Card	IDR12.000.000
Supplementary Cards	<ul style="list-style-type: none"> • 1st to 4th card: Free of charge • 5th card and so on: IDR5,000,000

Late payment fee 1.75% of the total bill

Summary of the 1-year current transaction Free of charge

Invoice copy request Free of charge

Printing and bill delivery request Free of charge

Cheque/Bilyet Giro rejection fee (per sheet) IDR30.000

Replacement fee for lost or damaged cards Free of charge

Overlimit fee Free of Charge

Cash Advance fee (domestic and foreign) 5% of the withdrawal amount, or a minimum of IDR100.000, whichever is greater

Cash Advance fee at the counter (per transaction) IDR20.000

Installment cancellation fee IDR100.000

Stamp fee (for bill payment > IDR5,000,000) IDR10.000

C Benefits

- Earn 0.5% in Membership Reward (MR) points for every transaction. When MR points are redeemed at participating merchants, you'll receive cashback equal to 100% of the redemption value. The cashback will be credited to your billing statement and will reduce your next month's bill.
- Access to Platinum Travel Service and Platinum Concierge Service.
- Get attractive offers when shopping at many offline and online merchants, including restaurants, fashion outlets, online travel services, marketplaces, and other selected merchants.
- Customers may receive information and offers related to BCA products and services.

D Risks

- Delays in bill payments result in late fees and impact debtors' ability to pay.
- Customers are billed if they speed up the payment of transaction installments.
- Misuse of cards, PINs, passwords, OTPs, and User IDs/BCA IDs due to customers' negligence.

E Requirements and Procedures

- BCA American Express Platinum Charge Card application can be submitted by visiting the nearest BCA branch, coming to the booth stand (direct sales), or contacting BCA sales. Applications can also be submitted online through BCA telemarketing assistance via <https://www.bca.co.id/forms/ext/amex>.
- Meet the requirements and submit identity documents and other required documents. Full terms and conditions are available on the [bca.co.id](https://www.bca.co.id) website.

Customer may ask questions and lodge complaints via the following:

Platinum Card Service 1500222

BCA Branch Office

F Simulation

Calculation of the statement date of July 1, 2024, and the maturity date of July 17, 2024.

Posting Date	Description	Amount
1 July 2024	Previous Balance	IDR0.00
5 July 2024	Transaction 1	IDR1,250,000.00
16 July 2024	Transaction 2	IDR1,750,000.00
	Latest Balance	IDR3,000,000.00

The customer makes a partial payment of IDR1,000,000 on July 17, 2024. The following is customer statement information for the following month on August 1, 2024:

Posting Date	Description	Amount
1 July 2024	Previous Balance	IDR2,500,000.00
8 July 2024	Transaction 1	IDR500,000.00
24 July 2024	Transaction 2	IDR750,000.00
17 July 2024	Payment	(IDR1,000,000.00)
	Late Charge	IDR26,250.00
	Latest Balance	IDR2,776,250.00

Late charge calculation:

Transaction Types	Late Charge Calculation	Amount
Last month's remaining payment	1.75% x Rp1.500.000	Rp26.250,00

G Additional Information

- Customers can request to close the BCA American Express Platinum Charge Card at branches or through Platinum Card Service. All transaction charges on the card must be paid in full by the customer in advance.
- BCA American Express Platinum Charge Card activation can be done via SMS to 89888, Platinum Card Service, myBCA, and BCA mobile.
- The validity period of the BCA American Express Platinum Charge Card is 4 years.
- The Autodebit account selected by the customer when applying for BCA American Express Platinum Charge Card will automatically be used to pay bills for transactions made with BCA American Express Platinum Charge Card.
- BCA shall inform all changes to the benefits, fees, risks, terms and conditions of this Product and/or Service through any means in accordance with applicable legal provisions.

- BCA may reject the product and/or service application form if Customer does not meet the applicable requirements and regulations.
- Customer has read and understood the product and/or service according to the Summary of Product and Service Information.
- This Summary only serves as a means of product and service information for prospective Customer/Customer and is not intended as a formal offer of a product and/or service.
- Customer must carefully read, understand, and agree to the application form of product and/or service.
- Information included in the product and/or service summary is valid from the date of printing of the document.
- Customer must carefully read this product and/or service Summary before agreeing to register for the product and/or service and Customer may rightly ask a Bank employee or call Halo BCA Services at 1500888 for any inquiries or complaints related to the Product and/or service summary.
- 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.

This Summary complies with the provisions of laws and regulations, including the provisions of Indonesia Financial Service Authority (OJK)

BCA provides information regarding product information, product terms and conditions, product and/or service summary and its changes via website [bca.co.id](https://www.bca.co.id)