

The **BCA Smartcash Credit Card** is a card payment method issued by BCA for business transactions. BCA settles the payment obligation in advance, and the cardholder must pay at the designated time, either in full or in installments.

## A Key Features

- Can make transactions at merchants and BCA ATMs.
- Cash withdrawal transactions can use up to 100% of the card limit.
- BCA Installment is available.
- Credit limit for the BCA Smartcash Credit Card is IDR10,000,000 to IDR100,000,000 for general customers and IDR50,000,000 to IDR250,000,000 for merchant customers.

Remark: The credit limit will be determined based on BCA's analysis.

## B Fees

Annual Fee	IDR250,000 for limit up to IDR50mio IDR500,000 for limit above IDR50mio	Replacement fee for lost or damaged cards	IDR50,000
Late payment fee	1% of the total bill, with a maximum of IDR100,000	Overlimit fee	IDR40,000
Summary of the 1-year current transaction	IDR100,000	Cash Advance fee (domestic and overseas)	Free of charge
Invoice copy request	IDR30,000	Cash Advance fee at the counter (per transaction)	IDR20,000
Printing and bill delivery request	IDR10,000	Installment cancellation Fee	IDR100,000
		Stamp Fee (for bill payments > IDR5,000,000)	IDR10,000

## C Benefits

- Cashless, quick, and convenient transaction.
- More alternative payment methods to support business activities.
- Customers may receive information and offers related to BCA products and services.
- Customers receive additional facilities such as Autopay, Autodebit, BCA Credit Life, Travel Accident Insurance, and BCA Travel Service.

## D Risks

- Delays in bill payment 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 Smartcash Credit Card applications can be submitted by visiting the nearest BCA branch, stopping by the booth stand (direct sales), or contacting BCA sales. Applications can also be submitted online via [BCA Webform](#).
- Meet the requirements and submit identity documents and other required documents. Full terms and conditions are available on the [bca.co.id](http://bca.co.id) website.

Customer may ask questions and lodge complaints via the following:

**Halo BCA via phone 1500888 or haloBCA App**

**BCA Branch Office**

## F Simulation

Illustration of billing statement calculation as of **18 May 2024**:

Posting Date	Description	Amount
	Previous Balance	IDR0.00
2 May 2024	Transaction 1 (Cash Advance)	IDR10,000,000.00
2 May 2024	Transaction 2	IDR1,750,000.00
18 May 2024	Interest (IDR10,000,000 × 1.75% × 12 months × (17 days: 2 May–18 May 2024) / 365 days)	IDR97,808.00
18 May 2024	Stamp Fee	IDR10,000.00
18 May 2024	Billing Statement Printing Fee	IDR10,000.00
	<b>Latest Balance</b>	<b>IDR15,117,808.00</b>

If payment for the above bill is made on 25 May 2024 in the amount of the minimum payment, then the billing statement as of 18 June 2024 will be reflected as follows:

Posting Date	Description	Amount
	Previous Balance	IDR15,117,808.00
25 May 2024	Payment (minimum)	IDR755,890.00
18 June 2024	Interest*	IDR272,740.00
18 May 2024	Stamp Fee	IDR10,000.00
18 May 2024	Billing Statement Printing Fee	IDR10,000.00
	<b>Latest Balance</b>	<b>IDR14,654,658.00</b>

Interest Calculation:

Transaction Type	Interest Period (from transaction date to billing date)	Amount	Interest Rate	Calculation	Total Interest
Transaction 1	26 May 2024 – 18 June 2024 (25 days)	IDR10,000,000 – 755,890 – (10,000+10,000+97,808)	1.75%	Number of transactions x interest rate x 12 months x (time period/365 days)	IDR134,685.00
Transaction 2	2 May 2024 – 18 June 2024 (48 days)	IDR5,000,000			IDR138,082.00
				<b>Total</b>	<b>IDR272,740.00</b>

## G Additional Information

- The autodebit account selected by the customer at the time of applying for the BCA Smartcash Credit Card will automatically be used to pay bills arising from transactions made using the BCA Smartcash Credit Card.
- BCA credit card activation can be done by sending an SMS to 89888, Halo BCA, myBCA, and BCA mobile.
- The minimum payment is 5% of the total bill.
- The validity period of the BCA Credit Card is 4 years.
- The billing statement and credit limit for the BCA Smartcash Credit Card are separate from those of other BCA credit cards.
- Customers can request closure of their BCA Credit Card at branches or via Halo BCA. All transaction charges for BCA Credit Card transactions must be paid in advance by the cardholder.
- 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.
- The customer has read and understood the product and/or service according to the Summary of Product and Service Information.
- This Summary serves only as a means of providing product and service information to prospective Customers 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 the 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 languages 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)