

## **TERMS AND CONDITIONS FOR MYBCA BISNIS LITE PT BANK CENTRAL ASIA Tbk**

### **A. MBB Lite**

1. myBCA Bisnis Lite (“**MBB Lite**”) is a transaction facility provided by BCA for the benefit of customers owning myBCA Bisnis (“**Customer**”) as a supporting application for myBCA Bisnis. MBB Lite may be used by holders of the Customer’s myBCA Bisnis User ID to perform certain actions related to the Customer’s myBCA Bisnis, among other things, logging in to myBCA Bisnis and OCEAN channels, as well as authorizing myBCA Bisnis transactions.
2. MBB Lite is available for use by BCA customers and holders of the Customer’s myBCA Bisnis User ID that have been granted the right to access/use MBB Lite by the Customer or any party designated by the Customer through means specified by BCA.
3. To use MBB Lite, the MBB Lite user must first install MBB Lite on the MBB Lite user’s device.

### **B. Registration and Login to MBB Lite**

1. The MBB Lite user must first link their myBCA Bisnis User ID (hereinafter referred to as “User ID”) to the MBB Lite application by following the provisioning procedures established by BCA.
2. The MBB Lite user can link their User ID to the MBB Lite application on their device, provided that the mobile phone number used on the device is the same as the phone number associated with the user’s NIK (Resident ID Number) and linked to the User ID to be registered on MBB Lite.
3. The MBB Lite user is strongly advised against using a device belonging to another party to install, access, or use MBB Lite. Any consequences arising from the use of MBB Lite by the MBB Lite user on a device belonging to another party shall be the full responsibility of the Customer and the MBB Lite user.
4. The MBB Lite user may register more than 1 (one) User ID owned by the MBB Lite user, including User IDs linked to different Corporate IDs, on the MBB Lite application on their device, provided that all such User IDs are registered on myBCA Bisnis using the same Resident Identification Number (NIK) and mobile phone number. Any User ID already registered on MBB Lite on a particular device may not be registered on MBB Lite on another device.
5. The MBB Lite User is required to create a unique and confidential personal identification number (PIN) and password on MBB Lite when registering and activating the use of their User ID on MBB Lite for the first time to access and use MBB Lite.
6. The MBB Lite User must maintain the confidentiality and security of their password, PIN, and other credentials used to access and use MBB Lite. Any consequences arising from the misuse of the MBB Lite user’s password, PIN, and/or credentials shall be the sole responsibility of the MBB Lite user.
7. Any change to the mobile phone number associated with the user’s NIK and linked to a User ID already registered on MBB Lite will result in the User ID being disconnected from MBB Lite. The MBB Lite User must reactivate the User ID to be used on MBB Lite in accordance with the provisioning procedures applicable at BCA.

8. In the event that the MBB Lite user replaces the device used by the MBB Lite user to access MBB Lite but continues to use the same mobile phone number, all User IDs previously registered on the MBB Lite application on the former device will be deleted, and the MBB Lite User must reactivate the User IDs to be used on the new device in accordance with the provisioning procedures applicable at BCA.
9. To use the MBB Lite Authorization Service, the MBB Lite user may log in in two ways, namely:
  - Select the BCA ID Bisnis (Corporate ID and User ID) that will be used to access the MBB Lite Authorization Service and enter the MBB Lite password; or
  - Select the BCA ID Bisnis (Corporate ID and User ID) that will be used to access the MBB Lite Authorization Service and authenticate the login biometrically using the Login with Biometrics feature on MBB Lite.
10. To use the MBB Lite Soft Token Service, the MBB Lite user can log in by entering their MBB Lite PIN.
11. The MBB Lite user can use the Login with Biometrics feature if the MBB Lite user:
  - has at least 1 (one) biometric registered on their device; and
  - has activated the Login with Biometrics feature in the MBB Lite Settings feature.
  - The MBB Lite user must verify and ensure that the biometrics registered on their device are their own. Any consequences arising from the use of another person's biometrics shall be the sole responsibility of the MBB Lite user.
12. By activating the Login with Biometrics feature on MBB Lite, the MBB Lite user agrees to use the biometrics registered by the MBB Lite user on the designated device for authentication when the MBB Lite user uses MBB Lite.
13. The Login with Biometrics feature will be deactivated, among other things, if:
  - a. there are no longer any biometrics registered on the MBB Lite user's device;
  - b. the MBB Lite user changes their MBB Lite password;
  - c. the MBB Lite user registers new biometrics on the Customer's device.

### **C. General Terms of Use for MBB Lite**

1. To ensure the security and convenience of the MBB Lite user in using MBB Lite, BCA reserves the right to verify any MBB Lite user who accesses and uses MBB Lite, including by verifying the identity of the MBB Lite user that will access MBB Lite.
2. The MBB Lite user hereby acknowledges and understands that, with the MBB Lite user's consent, BCA may access the MBB Lite user's location through the device used to access MBB Lite, among other things, when the MBB Lite user registers for MBB Lite and/or replaces the device used to access MBB Lite.
3. The MBB Lite user understands that certain transactions or activities on MBB Lite may require the entry of a code sent via Short Message Service (SMS), including One-Time Password (OTP) for the purposes of activation, provisioning, and PIN replacement of MBB Lite. In this regard, the MBB Lite user agrees that the mobile network operator used by the MBB Lite user may charge SMS delivery fees in accordance with the terms and conditions applicable at the relevant mobile network operator.
4. The MBB Lite application installed on the device used by the MBB Lite user is the property of BCA, including all intellectual property rights attached to it. The MBB Lite user is prohibited from pirating, duplicating, replicating, and/or modifying MBB Lite in any form or through any means. Any consequences arising from the MBB Lite user's violation of the above prohibition

shall be the sole responsibility of the MBB Lite user, and BCA reserves the right to pursue any claims, demands, compensation, and any legal actions to protect its rights to MBB Lite.

5. In the event that the device used to access and use MBB Lite is lost or stolen, the MBB Lite user must immediately report the incident to the nearest BCA branch or contact HALO BCA. Any consequences arising from the MBB Lite user's negligence or delay in reporting such loss or theft to BCA, including transactions or activities conducted on MBB Lite through the affected device prior to BCA's receipt of the report from the MBB Lite user, shall be the sole responsibility of the MBB Lite user.
6. To ensure convenience when using MBB Lite, the MBB Lite user must ensure that the version of MBB Lite installed on their device is the most recent version and must upgrade MBB Lite whenever a newer version becomes available through the official application/software distribution platforms designated by BCA.
7. Failure by the MBB Lite User to upgrade MBB Lite may result in their inability to access certain features or services, or the entire functionality of MBB Lite features/services.

#### **D. Services in MBB Lite**

##### **(I) Authorization**

1. The MBB Lite user that holds a User ID on the Customer's MBB Lite with the role of Releaser, Approver, or both may use the Authorization service in MBB Lite to authorize transactions conducted on myBCA Bisnis.
2. The MBB Lite user designated by the customer or the Sysadmin may use the Authorization service in MBB Lite.
3. Transaction authorizations by the MBB Lite user on MBB Lite are subject to the limits, settings, and restrictions set by the Customer or applicable to the Customer's MBB.
4. When authorizing transactions using the Authorization service in MBB Lite, the MBB Lite user must first verify the accuracy and completeness of the transaction data to be authorized before authorizing the relevant transactions.
5. BCA will process each transaction authorized by the MBB Lite user through the Authorization service in MBB Lite in accordance with the terms and conditions for myBCA Bisnis.
6. Any authorization carried out through the Authorization service in MBB Lite on the MBB Lite user's device shall be accepted and treated by BCA as valid evidence and shall be binding on the MBB Lite user.
7. The MBB Lite user shall be liable for any consequences arising from the use of the Authorization service in MBB Lite on the MBB Lite user's device, including disputes between the MBB Lite user and the Customer regarding transaction authorizations carried out by the MBB Lite user.

##### **(II) KeyBCA in the Form of Soft Token**

1. The MBB Lite user that holds a User ID on the Customer's MBB Lite may use KeyBCA Bisnis in the form of a Soft Token ("**Soft Token**") available in MBB Lite to obtain APPLI 1 and/or APPLI 2 codes to conduct transactions on the Customer's MBB Lite.
2. A new MBB Lite user may use KeyBCA Bisnis in the form of a Soft Token only after the Customer has first registered for the use of the Soft Token with BCA and granted the

right of access to the User ID holder to use the Soft Token to conduct transactions on the Customer's MBB Lite.

3. APPLI 1 or APPLI 2 codes generated by the Soft Token can be used for a single transaction attempt only . Any APPLI 1 or APPLI 2 code not used within the timeout period set by BCA will expire and cannot be used again.
4. If the MBB Lite user links more than 1 (one) User ID to the MBB Lite application installed on their device, the MBB Lite user can use the APPLI 1 and APPLI 2 codes generated by the Soft Token for all transactions conducted from any User ID, whether linked to one or more Corporate IDs registered on MBB Lite.
5. To use the Soft Token service in MBB Lite, the MBB Lite user must first enter the PIN set by the MBB Lite user. The MBB Lite user must keep the PIN strictly confidential, among other things, by:
  - a. not disclosing the PIN to anyone; and
  - b. not writing the PIN on a desk or storing it on a mobile phone in written form, or in any computer application/device or storage medium that may allow others to access the PIN.

The MBB Lite user shall be liable for any consequences arising from any misuse of the PIN due to the fault or negligence of the MBB Lite user.

6. Based on certain considerations, BCA reserves the right at any time to block, cancel, withdraw, or restrict the use of the Soft Token by the MBB Lite user, among other things, if the MBB Lite user is no longer registered as a holder of the Customer's myBCA Bisnis User ID.
7. The use of the Soft Token is subject to the provisions applicable at BCA, as well as the terms and conditions governing all services, facilities, and transactions covered by KeyBCA Bisnis.
8. The MBB Lite user shall be liable for any consequences arising from the use of the Soft Token, including the creation and use of APPLI 1 and APPLI 2 codes generated by the Soft Token on the MBB Lite user's device.

## **E. Evidence**

1. The MBB Lite user agrees that all records, tapes/cartridges, computer printouts, copies, or other forms of stored information or data shall constitute valid evidence of the instructions, transactions, and activities conducted by the MBB Lite user on MBB Lite, including any other forms of communication received or sent by BCA, unless proven otherwise.
2. The MBB Lite user agrees and hereby acknowledges the validity, accuracy, and authenticity of evidence of instructions and communications transmitted electronically between the parties, including documents in the form of BCA's computer records or proof of transactions, tapes/cartridges, computer printouts, copies, or other forms of stored information, and all such things or documents shall constitute valid evidence of the instructions, transactions, and activities conducted by the MBB Lite user on MBB Lite, unless proven otherwise by the MBB Lite user.
3. By conducting transactions and activities through MBB Lite, the MBB Lite user acknowledges that all communications and instructions received by BCA from the MBB Lite user shall be treated as valid evidence, even if no written document is produced or no signed document is issued.

## **F. Force Majeure**

1. The MBB Lite user hereby releases BCA from any claims, lawsuits, and/or legal actions of any kind in the event that BCA is unable to execute instructions from the MBB Lite user, whether in whole or in part, due to events or causes beyond BCA's control or capability, including but not limited to natural disasters, war, riots, equipment, system or transmission failures, power outages, telecommunications disruptions, government orders, and any other events or causes beyond BCA's control or capability.

## **G. Blocking, Temporary Suspension, and Termination**

1. If the MBB Lite user:
  - a. incorrectly enters the OTP on MBB Lite 3 (three) consecutive times;
  - b. incorrectly inputs biometric authentication on MBB Lite 3 (three) consecutive times;
  - c. incorrectly enters the myBCA Bisnis User ID password on MBB Lite 3 (three) consecutive times;
  - d. incorrectly enters the KeyBCA APPLI Response 3 (three) consecutive times on myBCA;the User ID being used by the MBB Lite user at the time of entering the wrong credentials as described above shall be blocked.
2. If the MBB Lite user enters an incorrect PIN 3 (three) consecutive times, the PIN registered on MBB Lite used by the MBB Lite user shall be blocked. The MBB Lite user may request the unblocking of the PIN through MBB Lite and/or other channels designated by BCA.
3. The MBB Lite user may request the blocking of a User ID on myBCA Bisnis in accordance with the provisions applicable at BCA.
4. BCA reserves the right to restrict access, block, temporarily suspend, or terminate the provision of the MBB Lite service to the MBB Lite user if, based on BCA's assessment:
  - a. the MBB Lite user and/or the Customer violates the applicable terms of use of myBCA Bisnis and/or MBB Lite and/or the provisions applicable at BCA;
  - b. the use of MBB Lite by the MBB Lite user and/or the Customer is contrary to applicable law or related to fraudulent activities;
  - c. the MBB Lite user and/or the Customer fails to provide information and supporting documents as required under applicable law;
  - d. the MBB Lite user and/or the Customer is found or reasonably suspected to use forged documents and/or provide inaccurate data to BCA;
  - e. the MBB Lite user and/or the Customer provides information that may be inaccurate or questionable;
  - f. the MBB Lite user and/or the Customer has transaction funds known or reasonably suspected to emanate from criminal activities;
  - g. the right to access MBB Lite and/or services on MBB Lite granted to the MBB Lite user is suspended or revoked by the Customer or the party designated by the Customer;
  - h. the Customer granting the access right to the MBB Lite user to conduct transactions on myBCA Bisnis no longer uses myBCA Bisnis for any reason; or
  - i. there is an instruction from banking supervisory authorities to BCA to temporarily suspend or terminate the provision of MBB Lite.
5. In connection with the provisions set out in item G.4 above, the MBB Lite user and BCA hereby agree to waive the provisions of Article 1266 of the Indonesian Civil Code insofar as it requires a court decision to terminate the agreement.

## **H. Dispute Resolution**

1. The MBB Lite user agrees that any dispute or difference of opinion between the Customer and BCA over the implementation of these Terms and Conditions for myBCA Bisnis Lite or the use of MBB Lite shall be amicably resolved through deliberation.
2. Any dispute or difference of opinion referred to in item H.1 above that cannot be amicably resolved through deliberation between the MBB Lite user and BCA shall be settled through banking mediation at Bank Indonesia or the Financial Services Authority, or through mediation conducted by an Alternative Dispute Resolution institution listed in the List of Alternative Dispute Resolution institutions established by the Financial Services Authority.
3. Any dispute or difference of opinion that cannot be resolved in an amicable manner and/or through mediation as referred to in item 2 above shall be settled through the Central Jakarta District Court, without prejudice to BCA's right to file a lawsuit or claim in other District Courts within the territory of the Republic of Indonesia.

## **I. Miscellaneous**

1. BCA has the right to amend, supplement, or replace these Terms and Conditions for myBCA Bisnis Lite, which will be notified by BCA to the MBB Lite user in any form and through any means in accordance with applicable law.
2. In using the MBB Lite service, the Customer must comply with all applicable laws and regulations in Indonesia.

**THESE TERMS AND CONDITIONS FOR MYBCA BISNIS LITE  
HAVE BEEN ALIGNED WITH PREVAILING LAWS AND REGULATIONS,  
INCLUDING REGULATIONS OF THE FINANCIAL SERVICES AUTHORITY**