Product and/or Service Information for Ocean by BCA

The Customer has read and understood the product and/or service information for Ocean by BCA as set out on the website at www.bca.co.id and in the Application Form for Ocean by BCA. BCA has sought confirmation of the Customer's understanding of the service information, as well as the features and other product and/or service information relating to Ocean by BCA.

Signature of Officer	Signature of Customer

Terms and Conditions for Ocean by BCA of PT BANK CENTRAL ASIA Tbk ("BCA")

A Definitions

1. **BCA** means PT Bank Central Asia Tbk.
2. **BCA ID Bisnis** means an identification credential used to access Ocean by BCA, consisting of a Corporate ID and User ID (including the Corporate ID and User ID of myBCA Bisnis previously owned by the Customer).
3. **Business Dashboard** means a service on Ocean by BCA that facilitates the Customer in monitoring and managing financial information, as well as obtaining data related to the Customer's portfolio and transactions with BCA and/or other parties cooperating with BCA, including by displaying information in visualized form in the form of graphs.
4. **Digital Onboarding** means a service on Ocean by BCA that enables the Customer to input data for the purpose of submitting applications, managing, and/or closing accounts and banking products/services as determined by BCA.
5. **Calendar Day** means Monday through Sunday, in accordance with the international calendar.
6. **Business Day** means a day on which BCA and banks in Indonesia generally conduct their operational activities and clearing, in accordance with the provisions established by Bank Indonesia.
7. **Terms and Conditions** means these Terms and Conditions for Ocean by BCA of PT Bank Central Asia Tbk (BCA).
8. **myBCA Bisnis** means a service on Ocean by BCA in the form of a portal (website), which can be used by the Customer to manage the Customer's cash flow (cash management) and perform financial and non-financial transactions via devices connected to the internet.
9. **myBCA Bisnis Lite (MBB Lite)** means a supporting facility provided by BCA that enables the Customer to access the myBCA Bisnis service, including conducting transactions through myBCA Bisnis via mobile devices.
10. **Customer** means the owner of Ocean by BCA.
11. **Ocean by BCA** means a business solution portal provided by BCA that enables the Customer to access information regarding BCA products and services and/or those of other parties cooperating with BCA, as well as to conduct transactions (both financial and non-financial).
12. **User Guide for Ocean by BCA** means a document prepared by BCA containing procedures for use, fees, limits, and other technical provisions related to the services and features available on Ocean by BCA.
13. **Token Fee Account** means an account owned by the Customer, designated by the Customer or another party appointed by the Customer, and used as the source account for debiting token fees.

B General Terms

1. To be able to use all services and features available on Ocean by BCA, the Customer must have a BCA ID Bisnis, KeyBCA, and Personal Identification Number (PIN) to activate the KeyBCA obtained by the Customer after the application for Ocean by BCA submitted by the Customer is approved by BCA.
2. The types of Ocean by BCA features and services that can be used by the Customer on Ocean by BCA are as follows:
   a. According to the feature and service access selected by the Customer as specified in the Application Form for Ocean by BCA;
   b. myBCA Bisnis service;
   c. Business Dashboard services;
   d. Digital Onboarding services;
   e. other services determined by BCA that are made accessible through Ocean by BCA.

   Further provisions regarding the features and services of Ocean by BCA are set out in the User Guide for Ocean by BCA.
3. The Customer is prohibited from using Ocean by BCA to perform any actions that violate or are contrary to norms of decency, religion, morality, public order, laws, and prevailing laws and regulations.
4. Without prior written approval from BCA, the Customer is prohibited from using Ocean by BCA, including its features and/or services, for the purpose of offering commercial services to other parties, including but not limited to services as a fund transfer operator.
5. The Customer is obligated to maintain the security of all devices or terminals used by the Customer to access Ocean by BCA, including by ensuring that the antivirus software used is the latest (updated) version. Any consequences and losses arising in connection with the Customer's negligence in maintaining the security of such devices or terminals shall be fully borne by the Customer.

C Terms For Transactions On Ocean By BCA

1. The Customer must provide all data required for each transaction accurately and completely.
2. For each transaction, the system will always prompt the Customer to confirm the data inputted or uploaded by the Customer, and the Customer will have the option not to proceed with the transaction by pressing the button on Ocean by BCA.
3. Prior to conducting any financial transaction, the Customer must ensure the availability of sufficient funds in the source account for the transaction.
4. As a form of approval, the Customer must input the KeyBCA Appli 2 Response (if the Customer uses the KeyBCA, which generates Appli 2) or other credentials as determined by BCA each time a transaction authorization is performed.
5. Once a transaction has been authorized by the Customer, the transaction data will be stored in BCA's data center and shall constitute valid data admissible as evidence of the Customer's instruction to BCA to process the relevant transaction, unless the Customer can prove otherwise.
6. BCA will accept and execute each instruction from the Customer as a valid instruction based on the use of the BCA ID Bisnis and authentication carried out through KeyBCA or other credentials as determined by BCA, and therefore BCA shall have no obligation to verify or investigate the authenticity, validity, or authority of the user of the BCA ID Bisnis and KeyBCA or other credentials as determined by BCA, nor to assess or prove the accuracy or completeness of such instructions, and therefore such instructions shall be legally binding upon the Customer.
7. The Customer is obliged and responsible for ensuring the completeness and accuracy of transaction instructions provided to BCA. The Customer shall be fully responsible for any consequences and losses arising from incomplete, unclear, or inaccurate data in the transaction instructions provided by the Customer.
8. The Customer shall be responsible for any consequences and losses arising from the use of Ocean by BCA and its related devices not in accordance with the User Guide for Ocean by BCA as provided by BCA, as well as for any errors or negligence by the Customer or any party appointed by the Customer in conducting transactions and/or accessing the services and/or features available on Ocean by BCA.
9. The Customer acknowledges that if the Customer intends to change or delete a particular User ID while there are still pending transactions conducted using that User ID, such change or deletion of the User ID may only be made after all transactions using the User ID that will be changed or deleted have been completed or otherwise canceled.
10. The Customer must maintain the security of the Ocean by BCA device, User ID, PIN, and KeyBCA to prevent such Ocean by BCA device, User ID, PIN, and KeyBCA from being duplicated or misused by any party in any form whatsoever.

11. The Customer acknowledges BCA's ownership of the copyright and other intellectual property rights related to the services, features, and devices of Ocean by BCA.

12. The Customer agrees not to interfere with, modify, alter, or misuse in any manner whatsoever the entire application and all related devices of Ocean by BCA.

13. The Customer shall not duplicate, assign, or transfer any or all rights, benefits, or obligations related to the use of Ocean by BCA to any other party without the prior written consent of BCA.

14. The Customer shall be fully responsible for any consequences and losses arising from:
    a. the use of Ocean by BCA;
    b. any breach by the Customer of the Customer's obligations in relation to Ocean by BCA; and
    c. any error or negligence by the Customer in using Ocean by BCA.

    The Customer hereby undertakes to indemnify BCA and/or any other party (if any) against any losses suffered and costs incurred in connection with the foregoing.

D BCA ID Bisnis Holders

1. The Customer may grant access to Ocean by BCA to parties designated by the Customer, at the Customer's sole responsibility.

2. If, prior to using Ocean by BCA, the Customer has already subscribed to myBCA Bisnis service and has not made any changes to such designations, then:
    a. all parties already registered as User ID holders in the myBCA Bisnis service will automatically be able to access certain services and/or features available on Ocean by BCA;
    b. the Sysadmin Maker and Sysadmin Releaser previously appointed by the Customer (if any) in the myBCA Bisnis service will automatically become the Sysadmin Maker and Sysadmin Releaser for Ocean by BCA; and
    c. any other party appointed by the Customer to submit applications to BCA for the addition, change, and/or deletion of features, debit accounts, and other matters related to myBCA Bisnis service (if any) will automatically be able to submit applications to BCA for the addition, change, and/or deletion of features, debit accounts, and other matters related to Ocean by BCA;

    subject to the limitations stipulated by BCA.

3. In the event the Customer appoints other parties and/or appoints a Sysadmin Maker and Sysadmin Releaser, the Customer hereby grants authority to such appointed parties, Sysadmin Maker, and Sysadmin Releaser to:
    a. determine the BCA ID Bisnis holders;
    b. determine the roles/levels and transaction limits of each BCA ID Bisnis holder;
    c. configure the services and/or features that may be accessed by each BCA ID Bisnis holder on Ocean by BCA;
    d. manage settings related to users, accounts, user groups, and user workflows;
    e. grant specific authority/roles to designated BCA ID Bisnis holders, including to:
        i. create users and/or user groups with certain roles/levels in specific services and/or features available on Ocean by BCA;
        ii. change and/or delete users and/or user groups that have been created;
    f. determine the Token Fee Account;
    g. make arrangements related to the Business Sub Account Rupiah, including but not limited to the following:
        i. create, close, and change Business Sub Account Rupiah data;
        ii. provide acceptance of the product information as well as the terms and conditions related to the Business Sub Account Rupiah as applicable at BCA;
        iii. designate/appoint the account to be used as the primary account for the Business Sub Account Rupiah, provided that such account is a rupiah-denominated current account held in the Customer's name and is connected to the Customer's Ocean by BCA;
        iv. determine/designate BCA ID Bisnis holders with any role/level to access and conduct transactions on the Customer's Business Sub Account Rupiah;
        v. manage access to the financial features of the Business Sub Account Rupiah.
    h. perform other actions that may be carried out by the Sysadmin Maker and Sysadmin Releaser;

    in accordance with the provisions applicable at BCA.

4. If the Customer does not appoint a Sysadmin Maker and Sysadmin Releaser, then:
    a. the Customer must determine the BCA ID Bisnis holders;
    b. the Customer will not be able to open the Business Sub Account Rupiah.

5. The Customer shall grant authority to each appointed BCA ID Bisnis holder to perform the following:
    a. submit a request to unblock the relevant BCA ID Bisnis holder's BCA ID Bisnis, subject to approval from the Sysadmin Releaser through Ocean by BCA or through other means determined by BCA;
    b. submit a request for the delivery/re-delivery of the activation code for such BCA ID Bisnis holder's BCA ID Bisnis to BCA through the means determined by BCA;
    c. submit a request to update the data of BCA ID Bisnis holders through Ocean by BCA;
    d. access the Customer's data held by BCA for the purpose of submitting applications for the opening, management, and/or closure of accounts and/or banking facilities as determined by BCA for the Customer's benefit through Ocean by BCA;
    e. access the Customer's data, including but not limited to the Customer's deposit portfolio at BCA and other banking facilities held by the Customer at BCA, through Ocean by BCA, subject to the limitations stipulated by BCA;
    f. access all information, services, features, and/or perform transactions on all accounts and/or credit cards connected to Ocean by BCA through all services and features to be made available on Ocean by BCA in the future, in accordance with the provisions applicable at BCA;
    g. access facilities/services of third parties through Ocean by BCA;
    h. perform other actions that may be performed by BCA ID Bisnis holders in accordance with the provisions applicable at BCA.

6. The Customer hereby assumes full responsibility for any consequences and losses arising in connection with the appointment of Sysadmins, BCA ID Bisnis holders, and/or other parties, including those connected with the use and misuse of any services and/or features of Ocean by BCA by the Customer, appointed parties, Sysadmin Maker, Sysadmin Releaser, and/or BCA ID Bisnis holders.

E BCA Account Registration

1. All accounts and credit cards owned by the Customer and/or other parties that are already connected to the Customer's myBCA Bisnis service will automatically be connected to Ocean by BCA. The types of accounts and credit cards that may be connected to the Customer's Ocean by BCA include all types of accounts and credit cards in accordance with the provisions applicable at BCA.

2. To conduct transactions using accounts connected to Ocean by BCA, the Customer and/or any party appointed by the Customer must first grant access to such accounts and to the relevant features/services on Ocean by BCA to the BCA ID Bisnis holders. The Customer may further configure the access rights to accounts and/or credit cards for each BCA ID Bisnis holder on Ocean by BCA.

3. In the event the Customer links:
    a. an account and/or credit card issued by BCA in the name of another party; or
    b. a joint account with an "OR" status;

    to Ocean by BCA, a power of attorney from the owner of such account and/or credit card authorizing the Customer must be provided.

4. Accounts that cannot be linked to Ocean by BCA shall be those with "guardian" and "trustee" status.

5. Credit cards that may be linked to Ocean by BCA shall be those issued by BCA.

6. Based on certain considerations, BCA has the right to remove an account and/or credit card connected to Ocean by BCA, including if, for any reason, the account or credit card has been closed. Notwithstanding the foregoing, if the Customer has appointed a Sysadmin, all information or data relating to the account may continue to be accessed by the BCA ID Bisnis holder designated by the Sysadmin for the period determined by the Sysadmin, even if the account has been closed.

7. If the Customer closes the Token Fee Account or if such account is closed for any reason, the Customer or any party appointed by the Customer must designate a new account to replace the closed Token Fee Account.

8. In the event the Customer and/or any party appointed by the Customer does not designate a Token Fee Account, the Customer hereby agrees that BCA shall have the right to designate any of the Customer's accounts as the Token Fee Account.

F Corporate ID, User ID, KeyBCA, KeyBCA PIN, and Password

1. The Corporate ID and User ID are permanent in nature. Further provisions regarding the Corporate ID and User ID are set out in the User Guide for Ocean by BCA.
2. The Customer and BCA ID Bisnis holders must not leave the terminal used to access Ocean by BCA in an active (logged-on) state and must always log out of Ocean by BCA whenever the Customer or the BCA ID Bisnis holder leaves the terminal.
3. The Customer and BCA ID Bisnis holders must secure the User ID, KeyBCA, KeyBCA PIN, and password by:
   a. not disclosing the User ID, KeyBCA PIN, password, and KeyBCA Response to any other party;
   b. not writing down the User ID, KeyBCA PIN, password, and KeyBCA Response on desks, terminals, or storing them in written form or in any computer application or other storage medium that may enable them to be known by others;
   c. using the User ID, KeyBCA PIN, password, and KeyBCA Response carefully so that they are not visible to others;
   d. not using a KeyBCA PIN or password provided by another party or one that is easily guessed, such as a date of birth, its combinations, or telephone numbers.
4. Any consequences arising from the misuse of the Corporate ID, User ID, password, and KeyBCA shall be the sole responsibility of the Customer. The Customer hereby holds BCA harmless from any claims, demands, and/or legal actions of any kind arising either from third parties or from the Customer themselves as a result of such misuse of the Corporate ID, User ID, password, and KeyBCA.
5. The Customer shall be fully responsible for all transaction instructions made using the Corporate ID, User ID, KeyBCA PIN, password, and/or KeyBCA Response.
6. The Customer must immediately notify BCA if the User ID, KeyBCA PIN, password, and KeyBCA Response become known to any other party. Any transaction instructions made using the User ID, KeyBCA PIN, password, and KeyBCA Response prior to the authorized officer of BCA receiving such notification in writing shall be the sole responsibility of the Customer.
7. The use of KeyBCA and KeyBCA Response shall have the same legal force as a written instruction signed by the KeyBCA holder.

G KeyBCA

1. To access Ocean by BCA, each BCA ID Bisnis holder must have a KeyBCA, which may take the form of:
   a. a Hard Token, being a physical device provided by BCA to the Customer/BCA ID Bisnis holder; or
   b. a Soft Token, being a digital token available on MBB Lite or other transaction channels as determined by BCA.
2. If the Customer has previously subscribed to the myBCA Bisnis service, all KeyBCA tokens owned by the Customer's myBCA Bisnis User ID holders (whether Hard Token or Soft Token) may automatically be used to access Ocean by BCA, provided that the Customer does not make any changes.
3. BCA shall have the right to determine which services and/or features available on Ocean by BCA require the use of KeyBCA, as further stipulated in the User Guide for Ocean by BCA.
4. All transactions conducted using KeyBCA, whether used with or without the knowledge of the KeyBCA holder in any form whatsoever, shall be the full responsibility of the KeyBCA holder and the Customer.
5. The Customer may delete a User ID through Ocean by BCA or by completing and signing the Application Form for Ocean by BCA or other documents as may be determined by BCA.
6. Any complaints and/or objections from a KeyBCA holder must be submitted to BCA no later than 3 (three) months from the date of the transaction.
7. BCA shall have the right to block, cancel, retrieve, or renew KeyBCA in any form whatsoever if the KeyBCA holder no longer meets the requirements applicable to KeyBCA holders.
8. The Customer may choose to collect the KeyBCA in the form of a Hard Token at the BCA branch where the myBCA Bisnis service application was submitted or to receive the KeyBCA in the form of a Hard Token at the Customer's address as stated in the Application Form for Ocean by BCA, in accordance with the provisions applicable at BCA. If the Customer chooses to collect the Hard Token KeyBCA at a BCA branch and such collection is carried out by a party other than the Customer, the collection must be supported by a power of attorney for the collection of the KeyBCA duly signed by the Customer.
9. If the Hard Token KeyBCA requested by the Customer is not collected at the BCA branch or cannot be delivered to the Customer's address as stated in the Application Form for Ocean by BCA for any reason within 30 (thirty) calendar days from the date the KeyBCA request is received by BCA, such Hard Token KeyBCA will be retrieved and will remain the property of BCA. BCA remains entitled to charge administrative fees for such KeyBCA to the Customer. Furthermore, BCA reserves the right to terminate the provision of Ocean by BCA to the Customer (for first-time applications) and/or delete the Ocean by BCA User ID associated with such KeyBCA.
10. If the Customer chooses to receive the Hard Token KeyBCA at the Customer's address as stated in the Application Form for Ocean by BCA, the Customer hereby authorizes BCA to deliver such Hard Token KeyBCA to the Customer/BCA ID Bisnis holder or any party present at such address. Any consequences arising from such delivery shall be the sole responsibility of the Customer.
11. If the Customer chooses to use KeyBCA in the form of a Hard Token, BCA shall have the right to debit token fees from the account designated by the Customer or any party appointed by the Customer as the Token Fee Account.
12. Any use of KeyBCA shall be the responsibility of the KeyBCA holder and the Customer. Any use of KeyBCA after the death of the KeyBCA holder (if any) shall be the responsibility of the lawful heirs of the KeyBCA holder and/or the Customer.
13. The use of KeyBCA shall be subject to the terms and conditions and policies applicable at BCA, as well as the provisions governing all services/facilities and transactions covered by KeyBCA, including the User Guide for Ocean by BCA.

H Blocking of KeyBCA, User ID, and Corporate ID

1. KeyBCA (whether in the form of a Hard Token or Soft Token) will be blocked if:
   a. there are 3 (three) consecutive incorrect entries of the KeyBCA PIN; and/or
   b. it is reported as damaged or lost by the Customer.

   The Customer may submit a request for replacement of the KeyBCA to BCA in accordance with the procedures applicable at BCA.
2. A User ID will be blocked if a BCA ID Bisnis holder commits any of the following errors:
   a. the BCA ID Bisnis holder incorrectly enters the KeyBCA Response 3 (three) consecutive times when conducting transactions or logging in;
   b. the BCA ID Bisnis holder incorrectly enters the One Time Password (OTP) on MBB Lite 3 (three) consecutive times;
   c. the BCA ID Bisnis holder fails to pass biometric verification on MBB Lite 3 (three) consecutive times; or
   d. the BCA ID Bisnis holder incorrectly enters the User ID password 3 (three) consecutive times.
3. The blocking of a User ID may be lifted in the following manner:
   a. the Customer or the relevant party appointed by the Customer may submit a request to unblock the User ID by contacting BCA in accordance with the procedures applicable at BCA;
   b. specifically for User IDs with roles other than Sysadmin, the unblocking request may be submitted by the relevant BCA ID Bisnis holder through Ocean by BCA for approval by the Sysadmin Releaser or through other means determined by BCA; and
   c. for User IDs blocked due to the relevant BCA ID Bisnis holder failing biometric verification on MBB Lite, the unblocking request may only be submitted by the relevant BCA ID Bisnis holder by contacting BCA in accordance with the procedures applicable at BCA.
4. At its sole discretion, BCA reserves the right to block the KeyBCA, Corporate ID, and/or User ID, including in cases where there is an indication of a breach or compromise of the Customer's KeyBCA, Corporate ID, User ID, and/or password.

I Special Terms for myBCA Bisnis Service on Ocean by BCA

1. The Customer may access and use the myBCA Bisnis service through Ocean by BCA and MBB Lite.
2. When conducting transactions on the myBCA Bisnis service, the Customer must observe the following provisions:

a. Any transaction data from the Customer's system received by BCA will be processed based on the account number inputted and/or uploaded by the Customer. In the event of any discrepancy between the account number and the account holder's name inputted and/or uploaded by the Customer and the account holder's name registered with BCA and/or another bank, the transaction will be processed by BCA based on the account number inputted and/or uploaded by the Customer. The Customer must ensure the correctness and accuracy of all transaction data before submitting such data to BCA. Any consequences and losses arising in connection with errors in the data submitted by the Customer, including but not limited to errors in the account holder's name and/or the account number debited or credited, shall be the sole responsibility of the Customer. The Customer hereby holds BCA harmless against any and all claims, demands, and/or legal actions by any party in connection with the foregoing.

b. For transactions with a same-day effective date, the Customer may not cancel any transaction that has been authorized using KeyBCA or released by the Customer and has received a "Release" confirmation from the Customer, as BCA will process such instruction immediately at the same time.

c. For transactions with a future effective date (post-dated) and recurring transactions, the Customer may still cancel such transactions by authorizing the cancellation using KeyBCA no later than 1 (one) calendar day prior to the relevant effective/due date or at any other time in accordance with the applicable cut-off time at BCA, which will be notified to the Customer in any form and through any means in accordance with applicable laws.

d. Transactions on the myBCA Bisnis service will be processed on the effective date determined by the Customer or the party designated by the Customer after such transactions have been authorized, subject to the applicable transaction authorization cut-off time at BCA.

e. In the event the Customer requires:

   i. the sending of transaction notifications for transfers between BCA accounts, BCA Virtual Accounts, and interbank remittances to the beneficiary's email address, the Customer may register the beneficiary's email address for such purpose. Such notifications will be sent each time the Customer makes a transfer to the beneficiary's account and/or a registered BCA Virtual Account on the myBCA Bisnis service. The Customer must ensure that the registered email address is the correct email address of the beneficiary. The Customer shall be fully responsible for any consequences arising from the sending of such notifications to the registered beneficiary's email address;

   ii. the sending of a proof of transaction for Payroll, Bulk Transfer, and payment transactions to the beneficiary's email address, the Customer must input the beneficiary's email address in the transaction file uploaded by the Customer on the myBCA Bisnis service (for bulk transactions) or input it through other means provided within the myBCA Bisnis service. The Customer must ensure that such email address is the correct email address of the relevant beneficiary. The Customer shall be fully responsible for any consequences arising from the sending of such proof of transaction to the email address provided by the Customer.

3. The following are features available in the myBCA Bisnis service:

a. Accounts

1) The Customer may access information on deposit accounts, Business Sub Account Rupiah, credit cards, and a summary of deposit account balances through the Accounts feature for accounts registered in the myBCA Bisnis service, in accordance with the applicable provisions at BCA.

2) The Customer and/or BCA ID Bisnis holders appointed by the Customer may submit requests for Cheque books/Bilyet Giro books/Letters of Authorization through the myBCA Bisnis service for current accounts registered as operational accounts in the Customer's myBCA Bisnis service. Such Cheque books/Bilyet Giro books/Letters of Authorization may only be collected by the account holder or a party appointed by the account holder at the BCA branch where the account was opened.

3) The Customer may only collect Cheque books/Bilyet Giro books/ Letters of Authorization ordered through the myBCA Bisnis service at the BCA branch where the source account for such Cheque books/Bilyet Giro books/Letters of Authorization is maintained.

4) To conduct transactions using cheques/Bilyet Giro/Letters of Authorization, the Customer and/or BCA ID Bisnis holders appointed by the Customer must activate such Cheque books/ Bilyet Giro books/Letters of Authorization.

5) The Customer shall be fully responsible for any consequences arising from the ordering, collection, and activation of Cheque books/Bilyet Giro books/Letters of Authorization by the Customer or any party appointed by the Customer.

6) The Customer may use the myBCA Bisnis service to access the Customer Portfolio Report, subject to the following provisions:

   a) The Portfolio Report is a report that provides an overview of the total value of the Customer's portfolio based on data held by BCA and/or data obtained by BCA from partner companies cooperating with BCA, consisting of the Customer's entire portfolio of banking deposit products, investments, insurance/protection, and loans.

   b) The Customer Portfolio Report may only be accessed by BCA ID Bisnis holders who have been granted access by the Customer to use the Customer Portfolio Report feature in the myBCA Bisnis service. The Customer acknowledges that such BCA ID Bisnis holders to whom access is granted may access all data contained in the Customer Portfolio Report without any limitation.

   c) Any consequences arising from the use of the Customer Portfolio Report feature and/or the Customer Portfolio Report accessed through such feature in the myBCA Bisnis service shall be the sole responsibility of the Customer.

7) The Customer may use the Tax Supporting Documents feature on myBCA Bisnis service to access the Customer's Withholding Tax Certificates and Financial Information Report, subject to the following provisions:

   a) The Withholding Tax Certificate is a document issued by BCA as evidence of withholding of Income Tax (PPh) on interest income and/or other income earned by the Customer in relation to deposit and investment products held by the Customer at BCA.

   b) The Customer Financial Information Report is an annual report provided by BCA to the Customer containing, among other things:

      - data on the Customer's assets and liabilities at BCA as of the end of the year;
      - data on income earned by the Customer during one year from ownership of deposit/investment products at BCA and the tax withholding on such income in accordance with applicable tax regulations.

   c) Withholding Tax Certificates and Customer Financial Information Reports may only be accessed by BCA ID Bisnis holders who have been granted access by the Customer to use the Tax Supporting Documents feature in the myBCA Bisnis service. The Customer hereby acknowledges that BCA ID Bisnis holders that have been granted access by the Customer to use the Supporting Tax Documents feature may access all Withholding Tax Certificates and Customer Financial Information Reports belonging to the Customer at BCA.

   d) Any consequences arising from the use of both the Tax Supporting Documents feature and the Withholding Tax Certificates and/or the Customer Financial Reports accessed through the Tax Supporting Documents feature in the myBCA Bisnis service shall be the sole responsibility of the Customer.

8) The Customer or a BCA ID Bisnis holder may use the Business Debit Card feature available in the myBCA Bisnis service, subject to the following provisions:

   a) If the Customer has a Business Debit Card facility, the Customer or the BCA ID Bisnis holder may perform management activities for such facility through the myBCA Bisnis service, including:

      (i) submitting requests for issuance of a Business Debit Card;

      (ii) managing the Customer's Business Debit Card settings; and

      (iii) deleting the Customer's Business Debit Card.

   b) Any instruction given by the Customer or a BCA ID Bisnis holder in relation to the management of the Business Debit Card facility through the myBCA Bisnis service shall constitute a valid and binding instruction upon the Customer. BCA shall have no obligation to verify the accuracy or validity of any such instruction received from the Customer or a BCA ID Bisnis holder through the myBCA Bisnis service.

   c) Any consequences arising from the management of the Business Debit Card facility carried out by the Customer or any party appointed by the Customer through the myBCA Bisnis service as referred to in letter a above shall be the sole responsibility of the Customer.

9) The Customer or a BCA ID Bisnis holder may use the Business Sub Account Rupiah feature available in the myBCA Bisnis service, subject to the following provisions:

   a) Financial transactions, balance inquiry, and account statement of the Business Sub Account Rupiah may be accessed by the Customer or each BCA ID Bisnis holder in accordance with the access rights granted to the relevant BCA ID Bisnis holder.

b) Specifically, where the Customer or a BCA ID Bisnis holder has access to the primary account of a Business Sub Account Rupiah, such Customer or BCA ID Bisnis holder will automatically be able to view the balance and account statement of all Business Sub Accounts Rupiah and download the account statement of all Business Sub Accounts Rupiah connected to such primary account.

c) In the event that a BCA ID Bisnis holder:
   (i) is granted access only to the Business Sub Account Rupiah; and
   (ii) is not granted access to the primary account of the Business Sub Account Rupiah;

   then such BCA ID Bisnis holder will not be able to access the primary account of the Business Sub Account Rupiah, notwithstanding that the Business Sub Account Rupiah is connected to such primary account.

d) If the account selected by the Customer and/or the BCA ID Bisnis holder as the primary account of the Business Sub Account Rupiah constitutes the Customer's account with inquiry-only access on Ocean by BCA, the Customer and/or the BCA ID Bisnis holder may still conduct financial transactions through the relevant Business Sub Account Rupiah notwithstanding the inquiry-only status of such primary account on Ocean by BCA.

b. Transfer

1) Registration of Beneficiary Accounts

a) The Customer may register transfer destination accounts held with BCA (including Business Sub Account Rupiah), other domestic banks, foreign banks, and BCA Virtual Accounts in the myBCA Bisnis service. Only the beneficiary accounts that have been registered by the Customer will be displayed in the list of destination accounts in the myBCA Bisnis service.

b) The Customer may register transfer destination accounts held with BCA (including Business Sub Account Rupiah), other domestic banks, foreign banks, and BCA Virtual Accounts for the following purposes:
   - transfers to accounts at BCA in Rupiah and foreign currencies;
   - transfers to accounts at other domestic banks (in Rupiah);
   - transfers to accounts at other domestic and foreign banks in foreign currency (Outward Remittance);
   - transfers to BCA Virtual Accounts;

   (collectively, the "**Types of Transfer**").

c) In registering a transfer destination account, the Customer must assign an alias name or Beneficiary ID, as determined by the Customer, to the transfer destination account to be registered.

d) The Customer shall be fully responsible for the registration of beneficiary accounts and the use of the Beneficiary ID, including in the event of any error by the Customer in linking the registered transfer destination account with the Beneficiary ID designated by the Customer.

2) Transfer Between BCA Accounts and to BCA Virtual Accounts

a) The Customer may perform transfer transactions to other accounts at BCA in Rupiah or foreign currency and/or to BCA Virtual Accounts through the myBCA Bisnis service, regardless of whether such accounts have been registered in the myBCA Bisnis service.

b) The Customer shall be fully responsible for the correctness and accuracy of the data inputted or uploaded by the Customer in conducting transfer transactions. The Customer hereby holds BCA harmless against any and all claims, demands, and/or legal actions of any kind arising in connection with any errors in the data inputted by the Customer.

c) Transfer transactions to other accounts at BCA in foreign currency conducted by the Customer through the myBCA Bisnis service shall be subject to the provisions applicable at BCA, the regulations issued by Bank Indonesia, and applicable laws. The Customer hereby agrees and undertakes to comply with all requirements imposed under the provisions stipulated by BCA, Bank Indonesia, and/or applicable laws in relation to foreign currency transfers to other accounts at BCA.

d) The Customer may transfer funds in rupiah to another Business Sub Account Rupiah at BCA through the myBCA Bisnis service, regardless of whether such account has been registered with the myBCA Bisnis service.

3) Interbank Fund Transfer

a) BCA provides interbank fund transfer services to destination banks both within Indonesia and overseas, subject to the following provisions:
   (i) fund transfers in Rupiah may be conducted through LLG (Lalu Lintas Giral), RTGS (Real Time Gross Settlement), and BI-FAST services;
   (ii) fund transfers in foreign currency may be conducted through the Outward Remittance service.

b) In the event that:
   (i) the Customer makes a fund transfer through the BI-FAST service, BCA will display the name of the beneficiary in accordance with the data received by BCA from the destination bank;
   (ii) the Customer makes a fund transfer through the LLG, RTGS, and Outward Remittance services, the Customer must input the name of the beneficiary as determined by the Customer. BCA shall not be responsible for any rejection of a fund transfer transaction arising from discrepancies between the beneficiary's name inputted by the Customer and the name registered at the beneficiary bank.

c) Fund transfers through LLG, RTGS, and Outward Remittance services will be processed as follows:
   (i) if the effective date of the transfer falls on a business day, the transaction will be processed on the same business day;
   (ii) if the effective date falls on a holiday, the transaction will be processed on the next business day.

d) In the event that a fund transfer through LLG, RTGS, and Outward Remittance services is authorized after the effective date, such transfer will be processed as follows:
   (i) if the authorization date falls on a business day, the transaction will be processed on the same business day;
   (ii) if the authorization date falls on a holiday, the transaction will be processed on the next business day;

   provided that such authorization is made within the time period specified in item I.2.d.

e) Fund transfers through the BI-FAST service will be processed on the same day in real time.

f) BCA shall not be responsible for any consequences arising from the loss and/or delay in the transmission of messages or information related to interbank fund transfer transactions to domestic banks, caused by disruptions, failures, errors, or other causes beyond BCA's control.

g) The Customer hereby authorizes BCA to select a correspondent bank or paying bank for the purpose of executing the Customer's interbank fund transfer instructions. Accordingly, the Customer indemnifies and holds BCA harmless against losses arising from the failure of such correspondent bank or paying bank, selected by BCA under such authorization, to execute the transfer instructions.

h) The paying bank shall be responsible for the payment of funds to the beneficiary's account or directly to the beneficiary starting from the time the funds are effectively received by the paying bank.

i) In the event that the correspondent bank/paying bank deducts fees from the transfer amount, such fees shall be borne by the beneficiary.

j) At the Customer's request, transfer fees may be debited from the transfer amount, such that the amount received by the beneficiary is net of such fees. The Customer must first obtain the beneficiary's consent for the deduction of such fees, which may reduce the amount received. The Customer shall be fully responsible for any consequences arising from such deduction and hereby holds BCA harmless against any and all claims, demands, and/or legal actions from any party, including the beneficiary.

k) When conducting fund transfer transactions to banks within or outside Indonesia, the Customer must comply with all applicable provisions at BCA, the prevailing laws and regulations in Indonesia, and the provisions of the correspondent bank/paying bank. In the event that fees are imposed by the correspondent bank/paying bank in connection with such transactions, the Customer shall bear such fees, and BCA shall have the right to debit the source account for the purpose of paying such fees.

l) In the event of a failure in a foreign currency fund transfer transaction (Outward Remittance) conducted through the myBCA Bisnis service, BCA will credit the refund of such transaction to the source account using the exchange rate applicable at the time the refund is credited by BCA, after deducting any transaction fees charged by the correspondent bank/paying bank (if any).

m) The Customer shall be bound by all obligations and responsibilities under the applicable laws of Indonesia as well as the provisions applicable at the correspondent bank/ paying bank. In the event that BCA is charged any fees by the correspondent bank/paying bank, the Customer shall reimburse BCA for all such fees in connection with the Customer's fund transfer.

n) The Customer shall be fully responsible for the accuracy of the beneficiary data registered or inputted and/or any updates to the beneficiary data previously registered or inputted by the Customer in the myBCA Bisnis service.

o) In the event of any discrepancy between the account number and the beneficiary's name stated in the interbank fund transfer transaction fields available in the myBCA Bisnis service and the beneficiary's name at the paying bank, the payment to the beneficiary may be processed by the paying bank based solely on the beneficiary's account number or in accordance with the policies of the paying bank.

p) BCA and/or the correspondent bank shall have no obligation and shall not be liable for any losses of any kind arising from government regulations or policies of the relevant country or other causes beyond the control of BCA or the correspondent bank.

q) BCA shall not be responsible for any consequences arising in connection with applicable laws or practices in the country where the correspondent bank or paying bank is located, and the Customer hereby holds BCA harmless against any and all claims and/or legal actions from any party.

r) The Customer hereby authorizes BCA to disclose data registered or inputted by the Customer in the myBCA Bisnis service to the correspondent bank/paying bank for the purpose of processing the Customer's fund transfer transaction.

s) The Customer hereby authorizes BCA to disclose:
   - data registered, inputted, or uploaded by the Customer in the myBCA Bisnis service; and
   - other data as required under applicable Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML, CTF, and CPF) regulations;

   to the paying bank/correspondent bank for the purpose of processing the fund transfer transaction or to comply with applicable laws and/or the provisions applicable at the correspondent bank/paying bank.

4) Payroll Transaction

a) The Customer may determine the processing time and date for Payroll transactions conducted through the myBCA Bisnis service in accordance with the Payroll processing time and date applicable at BCA. BCA shall have the right to reject the processing of Payroll transactions outside the applicable processing time and date at BCA.

b) The Customer must upload the Payroll transaction file no later than 1 (one) calendar day prior to the desired Payroll processing date.

c) The Customer undertakes to authorize the Payroll transaction no later than 1 (one) calendar day prior to the processing date. If the authorization is performed right on the Payroll transaction date, BCA may charge additional fees to the Customer. Such fees will be debited from the Payroll transaction source account.

d) Payroll transactions will be processed as follows:
   (i) in accordance with the scheduled Payroll processing time, if the transaction is authorized prior to such processing time;
   (ii) at the time of authorization, if authorization is performed on or after the scheduled Payroll processing time specified by the Customer, provided that such authorization is made within the time period stipulated in item 1.2.d;

   subject to the provisions applicable at BCA for Payroll processing time.

e) The Customer may cancel a Payroll transaction that has been authorized no later than 1 (one) calendar day prior to the Payroll processing date.

f) Payroll transactions to accounts at other domestic banks will be processed as follows:
   (i) Payroll transactions through LLG or RTGS services will be processed on business days within the Payroll service hours. If the processing time falls on a holiday, the Payroll transaction will be rejected and will not be processed by BCA;
   (ii) Payroll transactions through the BI-FAST service will be processed on calendar days within the Payroll service hours. If the processing time falls outside the Payroll service hours, the Payroll transaction will be processed on the next calendar day within the Payroll service hours.

g) Payroll transactions to accounts at BCA or other domestic banks will be processed based on the accuracy of the account number inputted or uploaded by the Customer. In the event of any discrepancy between the account number and the beneficiary's name inputted/uploaded by the Customer and the name registered at the destination bank, payment may be processed by the destination bank based on the account number or in accordance with the destination bank's policy.

h) Specifically for Payroll transactions to accounts at other domestic banks, the "successful" status in the Transaction Authorization menu only indicates that the Payroll transaction file has been successfully sent by BCA to the destination bank. Such file may be either accepted or rejected by the destination bank based on its processing results.

i) The Customer acknowledges that BCA only forwards the Customer's instructions to the destination bank based on the Payroll transaction file inputted/uploaded by the Customer. BCA has no obligation to verify or investigate the correctness and accuracy of the Payroll transaction data, including account numbers and amounts. The Customer shall be fully responsible for any consequences and losses arising from any inaccuracy or incorrectness of such data and hereby holds BCA harmless against any and all claims, demands, and/or legal actions from any party, including the Customer's employees, in connection therewith.

j) Payroll transactions to accounts at other domestic banks shall be subject to fees in accordance with the selected Payroll transaction type.

k) The Customer must ensure that, at the time the designated source account is debited, sufficient funds are available in such account to cover the Payroll transaction and any applicable fees charged to the Customer in connection with the Payroll transaction.

5) Bulk Transfer Transaction

a) The Customer must upload and release the Bulk Transfer transaction file through the Transaction Authorization menu in accordance with the provisions applicable at BCA, which will be notified to the Customer in any form and through any means in accordance with applicable laws.

b) When uploading the Bulk Transfer transaction file, the Customer must select the debit type and authorization type in the Bulk Transfer transaction file, with the following options:
   (i) Debit Type:
      - Single Debit: All transactions contained in the Bulk Transfer transaction file will be processed by debiting the source account only 1 (one) time;
      - Multi Debit: Transactions contained in the Bulk Transfer transaction file will be processed individually based on the number and details of transactions contained in the Bulk Transfer transaction file.
   (ii) Authorization Type:
      - Bulk: The Customer may authorize all transactions contained in one Bulk Transfer transaction file uploaded by the Customer at once;
      - Individual: The Customer may authorize one or several transactions separately within one Bulk Transfer transaction file uploaded by the Customer. This authorization type may only be selected if the Customer also selects the Multi Debit type in the Bulk Transfer transaction file.

c) Specifically for fund transfers to other domestic banks, the "successful" status in the Transaction Authorization menu only indicates that the transaction file has been successfully sent by BCA to the destination bank. Such transaction file may be accepted or rejected by the destination bank based on its processing results.

d) The Customer acknowledges that BCA only forwards the Customer's instructions to the destination bank based on the Bulk Transfer transaction file uploaded by the Customer. BCA has no obligation to verify or investigate the correctness and accuracy of the data contained in such Bulk Transfer transaction file. The Customer shall be fully responsible for any consequences and losses arising from any inaccuracy or incorrectness of the data in the Bulk Transfer transaction file. The Customer hereby holds BCA harmless against any and all claims, demands, and/or legal actions from any party in connection therewith.

e) Bulk Transfer transactions to accounts at other domestic banks through the BI-FAST service will be processed in real time after the Customer authorizes the transaction, subject to the applicable provisions governing BI-FAST transactions.

f) Bulk Transfer transactions to accounts at other domestic banks through the LLG or RTGS services will be processed on business days within the applicable service hours. If the Customer authorizes a Bulk Transfer transaction after the applicable RTGS/LLG service hours or outside business days, the following provisions shall apply:

   (i) For Bulk Transfer transactions using the Single Debit type, transfers to other domestic banks will be rejected and will not be processed by BCA if the Bulk Transfer transaction file also contains transfer data between BCA accounts. If the Bulk Transfer transaction uses the Single Debit type and the transaction file contains only data of transfers to other domestic banks, such transfers will be processed on the next business day;

   (ii) For Bulk Transfer transactions using the Multi Debit type with the Individual authorization type, transfers to other domestic banks will be processed on the next business day in accordance with the applicable service days and hours;

   (iii) For Bulk Transfer transactions using the Multi Debit type with the Bulk authorization type, the Customer may choose whether the transaction will be processed or not by completing the Effective Date Adjustment field in the Bulk Transfer transaction file. If the Customer agrees to adjust the effective date, the transaction will be processed by BCA on the next business day. If the Customer does not agree to adjust the effective date, the transaction will fail.

g) The Customer may determine the fee arrangement applicable to Bulk Transfer transactions, namely:

   (i) OUR, whereby the transaction fee is charged to the Customer as the sender;

   (ii) BEN, whereby the transaction fee is charged to the beneficiary by deducting the fee from the transfer amount received;

   (iii) SHA, whereby the transaction fee is shared between the sender and the beneficiary.

h) In the event the Customer conducts a Bulk Transfer transaction to a BCA Virtual Account, the Customer fully acknowledges that the Customer may be charged fees for such transaction by the beneficiary, with the applicable fee arrangement being OUR.

i) BCA shall not be responsible for any failure of Bulk Transfer transactions to BCA Virtual Accounts, including but not limited to failures caused by discrepancies between the billed amount and the Bulk Transfer transaction amount inputted/ uploaded by the Customer.

j) BCA shall not be responsible for any shortfall in the transfer amount received by the beneficiary arising from the imposition of Bulk Transfer transaction fees as determined by the Customer.

6) Designated Accounts

a) The Customer may restrict bulk transfer transactions so that they can only be made to destination accounts that have been registered in the myBCA Bisnis service by using the Designated Accounts feature.

b) To use the Designated Accounts feature, the Customer must first register for such feature at a BCA branch office and/or through other channels as determined by BCA.

c) If the Customer uses the Designated Accounts feature, the Customer must include the Beneficiary ID in the bulk transfer transaction file to be uploaded by the Customer. The transfer will be made to the beneficiary account linked to the Beneficiary ID specified in the uploaded transaction file.

d) The Customer must recheck and ensure the correctness/ accuracy of the data contained in the bulk transfer transaction file uploaded by the Customer, including but not limited to the Beneficiary ID specified therein.

e) In the event of any discrepancy between the account number stated in the bulk transfer transaction file and the destination account number linked to the Beneficiary ID specified in the file, the transfer will be made to the destination account linked to such Beneficiary ID specified in the transfer transaction file.

f) If the Customer includes the account number and/or name of the destination account in the uploaded transaction file, the Customer agrees that BCA shall have no obligation to verify such data. The transfer will be made to the destination account linked to the Beneficiary ID specified in the transfer transaction file.

7) Upload Underlying Documents

a) The Customer may upload underlying documents for foreign exchange transactions in soft copy form through the myBCA Bisnis service in accordance with the format specified by BCA.

b) When using the Upload Underlying Documents feature, the Customer must:

   (i) verify and guarantee the authenticity and accuracy of the uploaded underlying documents for the foreign exchange transaction through the myBCA Bisnis service;

   (ii) ensure that the underlying documents remain valid and that their maturity dates do not exceed the period specified by BCA, as notified by BCA to the Customer in any form and through any means in accordance with applicable provisions;

   (iii) ensure that the data inputted when using the Upload Underlying Documents feature corresponds to the data contained in the uploaded underlying documents.

c) The Customer acknowledges that foreign exchange transactions conducted by the Customer and the use of underlying documents for such transactions are subject to the provisions applicable at BCA, regulations issued by Bank Indonesia, and applicable laws.

d) BCA shall have the right to accept or reject any underlying documents for foreign exchange transactions uploaded by the Customer through the myBCA Bisnis service.

e) In the event of any discrepancy between the data inputted by the Customer during the upload process and the data contained in the uploaded underlying document file, the data contained in the uploaded document file shall prevail.

f) The Customer may use the underlying documents for foreign exchange transactions that have been successfully uploaded and verified by BCA in the myBCA Bisnis service to conduct foreign exchange transactions where required by applicable laws, including:

   (i) foreign currency transfers between BCA accounts;

   (ii) foreign currency transfers to accounts at other banks, both domestic and overseas.

g) Underlying documents that have been uploaded by the Customer and verified by BCA cannot be amended or cancelled by the Customer.

h) The Customer shall be fully responsible for the accuracy and conformity of the underlying documents used by the Customer to conduct foreign exchange transactions through the myBCA Bisnis service as referred to in item f above with the foreign exchange transactions conducted by the Customer. The Customer hereby holds BCA harmless against any and all claims, demands, and/or legal actions of any kind arising from any inaccuracies in the underlying document data for the foreign exchange transactions inputted and uploaded by the Customer.

8) Deal Rates (Agreed Foreign Exchange Rates between the Customer and BCA)

a) Through the myBCA Bisnis service, the Customer may settle foreign exchange transactions that have been agreed upon between the Customer and BCA based on the mechanisms and channels agreed upon, after the Customer obtains a foreign exchange transaction identity number (Deal ID) provided by BCA.

b) To settle foreign exchange transactions as referred to in letter a above through the myBCA Bisnis service, the Customer may use the transfer feature available in the myBCA Bisnis service and select the Deal ID number for the foreign exchange transaction to be settled by the Customer. The Customer must provide all required data and documents for the settlement of such foreign exchange transactions in accordance with the provisions and procedures applicable at BCA.

c) The settlement of foreign exchange transactions conducted through the myBCA Bisnis service shall be subject to the applicable foreign exchange transaction provisions. If the Customer fails to settle the transaction within the specified time period, BCA reserves the right to cancel the transaction and impose a cancellation penalty, the amount of which shall be determined by BCA based on the losses incurred by BCA as a result of such cancellation.

9) Remittance Advice

a) Remittance Advice is a document containing details of transfers between BCA accounts and domestic interbank transfers conducted by the Customer based on the transaction data provided by the Customer.

b) The Customer may choose to send a Remittance Advice to the beneficiary for transfers between BCA accounts and domestic interbank transfers conducted by the Customer through the myBCA Bisnis service by completing the transaction details in the transaction file uploaded by the Customer to the myBCA Bisnis service.

c) The Customer shall be fully responsible for the accuracy of the transaction data provided by the Customer as well as the data contained in the Remittance Advice. BCA shall have no obligation to verify or examine such transaction data.

d) Any consequences arising in connection with the issuance and delivery of the Remittance Advice to the beneficiary designated by the Customer, as well as the inclusion of data in the Remittance Advice based on the data provided by the Customer, shall be the sole responsibility of the Customer. The Customer hereby holds BCA harmless against any and all claims, demands, and/or legal actions of any kind from any party in connection therewith, including claims, demands, and/or legal actions arising from errors or incomplete data included in the Remittance Advice based on the data provided by the Customer.

10) Transaction Reprocessing Service

a) If the Customer subscribes to the Transaction Reprocessing Service, the Customer agrees that BCA will automatically reprocess fund transfer transactions that have not been successfully processed through the myBCA Bisnis service due to insufficient funds in the source account.

b) BCA will reprocess unsuccessful fund transfer transactions on the same day after they are found to be unsuccessful until the transaction is successfully processed or until the applicable reprocessing cut-off time at BCA, whichever occurs first.

c) The Customer must ensure that sufficient funds are available in the source account and that the source account can be debited in order for the reprocessing to be successful.

d) If, after such reprocessing, the transaction remains unsuccessful for any reason until the applicable reprocessing cut-off time at BCA, such transaction shall be deemed failed and cannot be further reprocessed.

e) Transactions that may be facilitated through the Transaction Reprocessing Service include:

(i) Payroll transactions;

(ii) Bulk Transfer transactions to BCA and other domestic banks;

(iii) Bulk Transfer transactions to BCA Virtual Accounts; and

(iv) other transactions as may be notified by BCA to the Customer in any form and through any means in accordance with applicable laws.

f) Any consequences arising from the failure in the reprocessing of fund transfers, including but not limited to insufficient funds in the source account and/or the source account being blocked for any reason, shall be the sole responsibility of the Customer.

c. Payments & Payables

1) Payment and Top-Up

a) The Customer may make payments for:

(i) bills or the purchase of top-up vouchers provided by service providers that cooperate directly or indirectly with BCA and are registered in the myBCA Bisnis service;

(ii) payments related to Penerimaan Negara, including, among other things, Tax payments, Customs and Excise, Non-Tax Penerimaan Negara, and other Penerimaan Negara; through the menu provided by BCA in the myBCA Bisnis service in Rupiah, and such payments cannot be made in decimal amounts.

b) Bill payment transactions and top-up voucher purchases may be conducted with or without prior registration of the customer number.

c) Bill payment transactions, top-up voucher purchases, and Penerimaan Negara payments can only be processed after the Customer authorizes such transactions through the myBCA Bisnis service.

d) BCA reserves the right, under certain considerations, to refuse to process bill payment, top-up voucher purchase, or Penerimaan Negara payment transactions conducted by the Customer, including, among other things, in cases where the inputted data is incomplete, the transaction amount exceeds the applicable limit, or the balance in the source account is insufficient.

e) For Penerimaan Negara payments, a bill payment transaction shall be deemed successful if the funds in the designated source account are successfully debited and the Penerimaan Negara Transaction Number (NTPN) and Bank Transaction Number (NTB) are successfully generated.

f) The Customer must ensure that all data related to bill payments, top-up voucher purchases, and Penerimaan Negara payments are accurate and have been carefully reviewed. Any errors in such data shall be entirely the responsibility of the Customer.

g) The Customer shall be fully responsible for any consequences arising from any transaction or activity conducted by the Customer in relation to bill payments, top-up voucher purchases, and Penerimaan Negara payments through the myBCA Bisnis service, including but not limited to errors in data registration or input. The Customer hereby holds BCA harmless against any and all claims, demands, and/or legal actions of any kind from any party, including the Customer, in connection therewith.

2) Bulk Payment

a) The Customer may conduct bill payments, top-up voucher purchases, and Penerimaan Negara payments as referred to above (as referred to in item I.3.c.1 above) on a bulk basis in Rupiah, and such payments cannot be made in decimal amounts.

b) The Customer may determine the processing date for Bulk Payment transactions in accordance with the processing times and dates applicable at BCA. BCA reserves the right to refuse to process Bulk Payment transactions outside such applicable processing times and dates applicable at BCA.

c) The Customer must upload and release the Bulk Payment transaction file through the Transaction Authorization menu in accordance with the provisions applicable at BCA, which will be notified to the Customer in any form and through any means in accordance with applicable laws.

d) The Customer must ensure that the Bulk Payment transaction file data is accurate and has been carefully reviewed. Any errors, including but not limited to incorrect customer numbers and/or transaction amounts contained in the Bulk Payment transaction file, shall be entirely the responsibility of the Customer.

3) E-Billing

a) The Customer may use the e-Billing feature in the myBCA Bisnis service to obtain billing codes, either individually or in bulk, from the system of the Directorate General of Taxes and to pay such billing codes through the myBCA Bisnis service.

b) The Customer is responsible for ensuring the accuracy and completeness of the data/information inputted or uploaded in the e-Billing feature in the myBCA Bisnis service. Any consequences arising from errors or incomplete data/ information shall be entirely the responsibility of the Customer.

c) Billing codes available in the e-Billing feature in the myBCA Bisnis service are obtained from the system of the Directorate General of Taxes (DGT). The Customer understands and agrees that BCA shall not be responsible for any consequences arising from errors in the issuance of billing codes by the DGT.

d) Payment of the billing codes obtained through the e-Billing feature in the myBCA Bisnis service will be processed only after the Customer authorizes the payment transaction. The direct authorization feature by the Customer (if any) does not apply to the use of the e-Billing feature in the myBCA Bisnis service.

e) For bulk billing code payments, authorization must be performed for all data contained in the transaction file uploaded by the Customer.

f) Payment of billing codes through the myBCA Bisnis service shall be deemed successful if the funds in the designated source account are successfully debited and the Penerimaan Negara Transaction Number (NTPN) and Bank Transaction Number (NTB) are successfully generated.

g) The Customer shall be fully responsible for any consequences arising from the use of the e-Billing feature in myBCA Bisnis service, including the creation of billing codes and the payment made using such billing codes through the e-Billing feature in myBCA Bisnis service, including but not limited to errors in registration or data input by the Customer. The Customer hereby holds BCA harmless against any and all claims, demands, and/or legal actions of any kind from any party, including the Customer, in connection therewith.

d. Liquidity

1) Sweep

a) If the Customer uses the Sweep transaction service provided by BCA, the Customer or any party designated by the Customer may:

(i) inquire about the Sweep arrangement for accounts registered by the Customer in the myBCA Bisnis service and the Sweep transaction service; and

(ii) inquire about the data of Sweep transactions that have been conducted for accounts registered by the Customer in the myBCA Bisnis service and the Sweep transaction service.

b) Sweep transactions shall be conducted and processed in accordance with the provisions governing the Sweep transaction service applicable at BCA.

e. Financing

1) The Customer may use the Financing feature in the myBCA Bisnis service for the following purposes:

a. accessing information, account statement, and credit documents related to credit facilities held by the Customer at BCA;

b. paying certain credit facility obligations owed by the Customer to BCA;

c. administering invoices;

d. paying the Customer's obligations to business partners;

e. receiving payments from the Customer's business partners; and

f. requesting financing related to business transactions between the Customer and their business partners using credit facilities.

2) Credit Facility services in the myBCA Bisnis Services are as follows:

a. Information, Account Statement, and Credit Documents

(i) The Customer may access data or information related to credit and financing facilities held by the Customer at BCA through the Credit Facility Information feature in the myBCA Bisnis service.

(ii) Information on credit and financing facilities within the Credit Facility Information feature in the myBCA Bisnis service may only be accessed by holders of BCA ID Bisnis who have been granted access by the Customer to use such feature. The Customer hereby acknowledges that any BCA ID Bisnis holder to whom such access is granted may access all data relating to the Customer's credit and financing facilities.

(iii) Any consequences arising in connection with the grant of access to the Information, Account Activity, and Credit Documents features to each BCA ID Bisnis holder designated by the Customer shall be the sole responsibility of the Customer.

b. Credit Facility Payment

(i) Credit facility or financing facility bills that may be paid by the Customer through the myBCA Bisnis service are those issued in the Customer's name.

(ii) BCA shall have the right to determine the procedures and requirements for the payment of credit facility or financing facility bills, which will be notified by BCA to the Customer in any form and through any means in accordance with applicable regulations.

(iii) Payment of credit facility or financing facility bills may only be made using the Customer's source account registered as an operational account in the myBCA Bisnis service.

(iv) Payment of credit facility or financing facility bills through the myBCA Bisnis service may only be made for immediate transactions.

(v) Credit facility or financing facility payment transactions will be processed after the transaction has been authorized.

(vi) The Customer may determine the amount of credit facility or financing facility payment based on the type of credit facility or financing facility to be paid.

(vii) The amount of a credit facility or financing facility bill at the time of authorization may differ from the billing amount at the time the payment instruction was created by the Customer in the myBCA Bisnis service, due to interest calculations or late payment penalties (if any) that may arise at the time of authorization.

(viii) The amount due under a credit facility or financing facility displayed in the myBCA Bisnis service includes the principal, accrued interest (if any), and late payment penalties (if any).

(ix) Transaction limits applicable to the Customer in the myBCA Bisnis service shall not apply to payment transactions of the Customer's credit facility or financing facility conducted through the myBCA Bisnis service.

c. Supply Chain Finance

i) Upload Invoice/Invoice Management

a) The Customer shall be fully responsible for the accuracy of all data uploaded, provided, updated, or deleted in the Upload Invoice and Invoice Management menus in the myBCA Bisnis service, including, among other things, quantity of goods, invoice number, invoice amount, invoice due date, and data related to the Customer's business partners.

b) The Customer may make payments for uploaded invoices by:

- using funds in the Customer's account, provided that sufficient funds are available in the designated source account for such invoice payment;
- using credit facilities provided by BCA to the Customer under a separate agreement between BCA, the Customer, and the Customer's business partners. The financing for uploaded invoices using such credit facilities may only be disbursed if the Customer's credit limit is sufficient and unblocked;
- The Corporate Daily Limit and Account Daily Limit shall not apply to invoice payments made through the Auto Invoice Payment feature; therefore, such invoice payments may still be processed even if the total amount of such transactions exceeds the Corporate Daily Limit and/or Account Daily Limit.

c) Any disputes arising between the Customer and the Customer's business partners shall be the sole responsibility of the Customer and shall be resolved directly between the Customer and their business partners without involving BCA.

ii) Supply Chain Finance Loans

a) Payment of bills or obligations arising from the financing facility disbursed by BCA may be made using funds from accounts registered in the myBCA Bisnis service.

b) Bills or obligations arising from the financing facility disbursed by BCA, as displayed on the Customer's myBCA Bisnis, include the principal, accrued interest (if any), and late payment penalties (if any).

c) The amount of bills or obligations arising from the financing facility disbursed by BCA, as displayed on the Customer's myBCA Bisnis when the Customer authorizes the payment transaction, may differ from the amount shown at the time the payment instruction was created, due to interest calculations or late payment penalties (if any) accrued at the time of authorization.

d) BCA reserves the right to determine the procedures and provisions governing the payment of bills or obligations arising from the financing facility disbursed by BCA, which will be notified to the Customer in any form and through any means in accordance with applicable provisions.

iii) Cancellation of Scheduled Transactions

The Customer may cancel scheduled transactions with a future execution date through the myBCA Bisnis service no later than 1 (one) Business Day prior to the relevant transaction processing date, or at such other time according to the cut-off time applicable at BCA as may be notified to the Customer in any form and through any means in accordance with applicable laws.

iv) Credit Notes

a) The Customer may issue a credit note in Rupiah to refund part of the payments received from its business partners, including in cases of returned goods, price discounts, or overpayments received by the Customer. If the Customer issues a credit note for an invoice that has been uploaded to the myBCA Bisnis service, the Customer must input/upload the credit note data, including the credit note number, beneficiary's name, effective date, expiration date, and credit note amount in the myBCA Bisnis service. In this regard, the Customer shall be fully responsible for all credit note data inputted in the myBCA Bisnis service.

b) To use a credit note, the Customer acting as the beneficiary must first accept the credit note through the myBCA Bisnis service. The Customer acting as the issuer may cancel the credit note at any time, provided that it has not yet been accepted by the beneficiary. The Customer acting as the beneficiary may reject the credit note through the myBCA Bisnis service. A credit note that has been rejected by the beneficiary may no longer be used by the relevant Customer.

c) The Customer who acts as the beneficiary of a credit note may use the credit note to settle invoices issued by the Customer who acts as the issuer of the credit note through the myBCA Bisnis service, and may choose to use all or part of the nominal value of the credit note for such payment.

d) The Customer who acts as the beneficiary of a credit note may use the credit note within the validity period of the credit note as determined by the Customer who acts as the issuer of the credit note in the myBCA Bisnis service.

e) If the nominal value of the credit note is less than the invoice amount, the remaining balance of the invoice shall be paid by the Customer who acts as the beneficiary of the credit note in accordance with the mechanism as referred to in item 1.3.c.i) letter b above. If the nominal value of the credit note exceeds the invoice amount, the remaining value of the credit note may be used by the Customer who acts as the beneficiary of the credit note to pay other invoices issued by the Customer who acts as the issuer of the credit note.

f) BCA shall store data relating to credit notes in accordance with the data retention policy applicable at BCA. In the event of any discrepancy between the credit note data recorded by BCA and that recorded by the Customer acting as the beneficiary/issuer of the credit note, the data recorded by BCA shall prevail, unless the Customer acting as the beneficiary/issuer of the credit note can prove otherwise.

v) Information

BCA provides facilities for the Customer to view the following information:

a) Supply Chain Finance loan limits in accordance with the cooperation agreement or credit agreement between BCA and the Customer;

b) Supply Chain Finance cooperation details, including information on the Customer's business partners participating in such cooperation.

vi) Supply Chain Finance Report

a) The Customer may use the myBCA Bisnis service to access the Supply Chain Finance Report, which contains data on invoices, loans, credit notes, transactions, and other information related to the Supply Chain Finance facility owned by the Customer at BCA.

b) The Customer shall be fully responsible for any consequences arising from the use of the Supply Chain Finance Report feature and/or the use of the Supply Chain Finance Report accessed/downloaded through the myBCA Bisnis service, and hereby holds BCA harmless against any claims, lawsuits, and/or other legal actions from any party in connection therewith.

vii) The Customer shall be fully responsible for the accuracy of all data or information provided to BCA in using the Supply Chain Finance feature in the myBCA Bisnis service. Any disputes between the Customer and the Customer's business partners in relation to the use of the Supply Chain Finance feature in myBCA Bisnis shall be resolved by the Customer and its business partners without involving BCA.

f. Trade

1) The Bank Guarantee feature may only be used by the Customer who has obtained a Bank Guarantee credit facility (including but not limited to Bank Guarantee facilities and/or other Bank Guarantee credit facilities) and has executed the documents required by BCA for such Bank Guarantee credit facility.

2) Through the Bank Guarantee feature, the Customer may conduct transactions, including making inquiries or downloading information on Bank Guarantee applications previously submitted by the Customer, as well as applying for the issuance of a Bank Guarantee and/or amendments to a Bank Guarantee previously issued by BCA.

3) The issuance of a Bank Guarantee shall be subject to the provisions governing the grant of Bank Guarantee credit facilities applicable at BCA.

4) BCA shall have the right to determine the processing cut-off time for Bank Guarantee issuance applications submitted by the Customer through the myBCA Bisnis service, as may be notified by BCA to the Customer in any form and through any means in accordance with applicable regulations. If BCA receives a Bank Guarantee issuance application after such cut-off time, BCA will process the application on the next business day.

5) When submitting a Bank Guarantee issuance application through the myBCA Bisnis service, BCA will process such Bank Guarantee issuance application during BCA's operational hours, as may be notified by BCA to the Customer in any form and through any means in accordance with applicable regulations.

6) BCA shall have the right to reject any application for the issuance of a Bank Guarantee submitted through the myBCA Bisnis service, including in cases where such application does not comply with the applicable provisions.

7) The Customer shall be fully responsible for any consequences arising in connection with the submission of Bank Guarantee issuance applications through the myBCA Bisnis service, as well as the use of the Bank Guarantee feature on the myBCA Bisnis service by the Customer and/or any party designated by the Customer. The Customer hereby holds BCA harmless against any claims, demands, and/or other legal actions in any form and from any party whatsoever, including from the Customer itself, in connection with the foregoing.

8) The use of the Bank Guarantee feature on the myBCA Bisnis service may be terminated, among other things, due to:

   a) BCA terminating the Customer's use of the Bank Guarantee feature on the myBCA Bisnis service, including but not limited to where the Customer breaches any terms governing the use of the Bank Guarantee feature on the myBCA Bisnis service, whether in whole or in part;

   b) any laws and/or regulations that prevent BCA from providing the Bank Guarantee feature on the myBCA Bisnis service.

9) In the event that the Customer no longer uses the Bank Guarantee feature on the myBCA Bisnis service for any reason, all obligations of the Customer arising from any Bank Guarantee already issued by BCA based on the Customer's application submitted through the Bank Guarantee feature shall remain valid and must be fulfilled by the Customer in accordance with applicable provisions.

g. Upload Transactions in the myBCA Bisnis Service

1) The Customer represents that the transaction file data, including, among other things, data of Payroll/Bulk Transfer/Bulk Payment, has been provided truthfully and has been carefully reviewed by the Customer. Therefore, any errors, including but not limited to discrepancies in names and account numbers or errors in the transaction amounts stated in the file, shall be the sole responsibility of the Customer.

2) To check whether the transaction file upload has been successful, the Customer must check the Transaction Status menu. After the transaction file has been successfully uploaded, the Customer must authorize the uploaded transaction file through the Transaction Authorization menu.

h. *Receivables*

1) *Collection*

a) If the Customer intends to debit an account belonging to a debit account holder, the Customer must first obtain authorization from such account holder. Such authorization may be obtained based on a power of attorney signed by each debit account holder or based on authorization granted by the debit account holder through BCA banking facilities or other means as may be notified by BCA in any form and through any channel.

b) The authorization of the debit account holder is a power granted by the debit account holder to the Customer to debit their account.

c) If the debit authorization is granted in the form of a power of attorney, the Customer must collect the original power of attorney along with the following supporting documents:

   i. a certified copy of the identity card of the debit account holder, and

   ii. one of the following documents evidencing ownership of the debit account holder's account at BCA:

      - a certified copy of the front page of their passbook;
      - a certified copy of the BCA Debit/ATM Card (with or without printed name), or a digital capture of the BCA Debit/ATM Card from the official BCA application; or
      - the original statement letter of current account ownership issued by the debit account holder (if the authorized account is a current account).

d) The Customer must submit all original powers of attorney and supporting documents as referred to in item c above to BCA no later than 7 (seven) business days before transactions on the debit account can be conducted.

e) The authorization granted by the debit account holder to the Customer may only be revoked with the prior written consent of the Customer and shall become effective only after such revocation document has been received by a BCA competent officer and has been processed by BCA.

f) The Customer shall be obligated to:
   i. examine and ensure the authenticity and validity of the power of attorney and the statement of current account ownership (if any), including the authenticity and validity of the signatures of:
      - the authorized representative of the debit account holder (if the debit account holder is a non-individual entity);
      - the debit account holder (if the debit account holder is an individual);

      as affixed to the power of attorney and the statement letter submitted or to be submitted by the Customer to BCA;
   ii. examine the completeness, validity, and authenticity of the supporting documents received by the Customer and ensure that all copies submitted to BCA have been verified against the originals, or that any digital capture of the BCA Debit/ATM Card has been obtained from the official BCA application.

g) In relation to the power of attorney from the debit account holder, BCA shall have no obligation and shall not be responsible for verifying:
   i. the authenticity and validity of the signatures of:
      - the debit account holder (if the debit account holder is an individual);
      - the authorized officer of the debit account holder (if the debit account holder is a non-individual entity);

      who prepare and sign the power of attorney and the statement of current account ownership (if any), as well as the authenticity and validity of the supporting documents submitted by the Customer to BCA;
   ii. the authenticity and validity of the signatures of the Customer's authorized officers;
   iii. the authority of the Customer's officers who provide written approval/confirmation regarding the revocation of the authorization.

h) In relation to the authorization granted by the debit account holder through BCA banking facilities or other means as determined by BCA, the Customer shall provide the data required for the registration of debit authorization (including the customer number), and the Customer shall be fully responsible for the accuracy of such data. BCA shall have no obligation to verify the accuracy of the data for the registration of debit authorization received from the Customer.

i) At its sole discretion, BCA may refuse to process any power of attorney received by BCA, including in cases where there is a discrepancy in the name of the debit account holder as stated in the power of attorney compared to that stated in the supporting documents and BCA's records, or where the supporting documents received by BCA are incomplete.

j) In the event of any objection, claim, lawsuit, and/or other legal action in any form from any party whatsoever, including from the debit account holder, in relation to the grant of the power of attorney to the Customer and/or the debiting of the debit account by the Customer, the Customer must prove the validity of the power of attorney and the debit data (including the customer number and billing amount). If the Customer fails to provide such proof, the Customer shall return all funds belonging to the debit account holder that have been debited and compensate BCA for all losses incurred in connection therewith.

k) The Customer shall ensure and hereby warrants that any debiting of the debit account holder's account shall always be carried out in accordance with the agreement between the Customer and the debit account holder, as well as the debit mechanism stipulated in the debit authorization granted by the debit account holder, including transaction limits and debit frequency. BCA shall have the right not to process any debit transaction instructed by the Customer, including in cases where such debit is not in accordance with the debit mechanism determined by the debit account holder.

l) For the purpose of settlement of Collection transactions carried out by the Customer, the Customer may create a Collection Settlement Code in the myBCA Bisnis service, which shall include:
   i. at least 1 (one) account of the Customer designated to receive the proceeds of Collection transactions; and
   ii. the percentage allocation of the credited funds from Collection transactions for each Customer account designated as a settlement account under such Collection Settlement Code.

   The total percentage allocation of the proceeds of Collection transactions across all accounts linked to the Collection Settlement Code must equal 100%.

m) When conducting Collection transactions, the Customer may choose to perform such transactions by debiting a debit account holder's account individually (Single Collection) or by debiting multiple debit account holders' accounts in bulk (Bulk Collection).

n) Each time the Customer performs a Collection transaction, whether individually or in bulk, the Customer may designate one of its accounts as the settlement account for such Collection transaction or use a Collection Settlement Code. If the Customer chooses to use a Collection Settlement Code, the proceeds of the Collection transaction will be credited to each settlement account linked to such Collection Settlement Code in accordance with the percentage determined by the Customer.

o) The Company Daily Limit, Account Daily Limit, Releaser Limit per Transaction, Workflow Limit, and Direct Authorization Limit shall not apply to Collection transactions conducted through the Bulk Collection or Single Collection features.

p) The Customer must determine the maximum cumulative nominal amount of Collection transactions that may be conducted per Corporate ID in 1 (one) day (Collection Cooperation Daily Limit). BCA shall have the right to approve or reject the Collection Cooperation Daily Limit proposed by the Customer.

q) The Customer shall be fully responsible for any consequences arising, including any losses incurred by BCA, in connection with the Collection transactions and the settlement thereof based on the Customer's instructions.

r) In connection with item q above, the Customer hereby authorizes BCA to debit the Customer's account in the amount debited from the debit account holder's account to be credited back to the relevant debit account holder's account and to cover any losses incurred by BCA. Such authorization shall remain valid and irrevocable for any reason whatsoever, including but not limited to the reasons referred to in Articles 1813, 1814, and 1816 of the Indonesian Civil Code, as long as the Customer still has obligations to the debit account holder and/or BCA under these Terms and Conditions.

i. FX & Treasury

1) J-Valas

a) The Customer may designate a BCA ID Bisnis holder to perform the following transactions:
   i. foreign exchange trading (purchase and sale of foreign currency) through the J-Valas menu in the myBCA Bisnis service;
   ii. settlement of foreign exchange transactions through the J-Valas menu if the Auto settlement option is selected, and through the myBCA Bisnis service if the Manual settlement option is selected; and
   iii. other transactions available in J-Valas in accordance with the applicable provisions governing the use of J-Valas at BCA.

b) Transactions through J-Valas conducted by the Customer or the BCA ID Bisnis holder shall be subject to the provisions governing the use of J-Valas applicable at BCA.

c) The Customer shall be fully responsible for any consequences arising from transactions conducted by the Customer or the BCA ID Bisnis holder through J-Valas and hereby holds BCA harmless against any claims, lawsuits, and/or other legal actions in any form whatsoever in connection with any errors in the data inputted by the Customer.

2) Time Deposits

a) The Customer may open and liquidate e-Deposito online through the myBCA Bisnis service.

b) Accounts that may be used as source accounts for opening e-Deposito in the myBCA Bisnis service shall be any accounts in the Customer's name registered on the Customer's myBCA Bisnis.

c) The transaction limit for opening an e-Deposito shall be the lower of the applicable e-Deposito product limit and the Company Daily Limit.

d) e-Deposito accounts may only be accessed by BCA ID Bisnis holders who have been granted access by the Customer or by a party designated by the Customer to perform deposit inquiries, open e-Deposito accounts, or liquidate e-Deposito through the myBCA Bisnis service. The Customer hereby understands and agrees that such BCA ID Bisnis holders may also access all time deposits owned by the Customer without limitation.

e) A BCA ID Bisnis holder who has access to the Open e-Deposito feature may only open e-Deposito using source accounts in accordance with the access rights granted to such BCA ID Bisnis holder.

f) A BCA ID Bisnis holder with a Releaser level who has access to the Open e-Deposito feature shall have the authority to approve the product information and terms and conditions for e-Deposito applicable at BCA.

g) Transactions for opening and liquidating e-Deposito may only be conducted after authorization by the Customer, a party designated by the Customer, or a Sysadmin through the myBCA Bisnis service. If such authorization is performed outside the applicable cut-off time for e-Deposito transactions, the Customer hereby understands and agrees that such transactions will only be processed on the next calendar day.

h) e-Deposito may only be liquidated by a BCA ID Bisnis holder who has access to the Liquidate e-Deposito feature and to the source account used for opening the e-Deposito or the destination account for the liquidation proceeds.

i) If an e-Deposito liquidation transaction is not authorized by the Customer or a party designated by the Customer:

   i. within the time limit applicable at BCA from the date the transaction is created in the myBCA Bisnis service; or

   ii. until the maturity date of the e-Deposito;

   whichever occurs first, the status of the liquidation transaction in the myBCA Bisnis service will expire, and the e-Deposito will be automatically renewed in accordance with the provisions applicable at BCA (specifically for e-Deposito with the Automatic Roll Over (ARO) condition).

j. Host to Host

1) The Customer may use the Host to Host feature in the myBCA Bisnis service to conduct financial and non-financial transactions through the transmission of data from the Customer's Enterprise Resource Planning (ERP) system to BCA's system. Transaction instructions received by BCA's system from the Customer's ERP system will be processed with or without authorization via the myBCA Bisnis service, in accordance with the Customer's selection.

2) The types of transactions that may be conducted by the Customer through the Host to Host feature in the myBCA Bisnis service shall be in accordance with the transaction types of the features selected by the Customer in the Application Form for Ocean by BCA.

3) Any transaction instruction received by BCA from the Customer's ERP system shall constitute a valid and legitimate instruction from the Customer and shall be fully binding upon and the responsibility of the Customer. BCA shall have no obligation to verify or investigate the accuracy of any transaction instruction received from the Customer's ERP system.

4) The Customer shall be responsible for ensuring the accuracy of the data and/or documents received by BCA from the Customer's ERP system. BCA shall have no obligation to verify or investigate the accuracy, completeness, validity, or authenticity of any data and/or documents received from the Customer's ERP system. The Customer shall be fully responsible for any consequences and losses arising from the use of such data and/or documents submitted by the Customer from its ERP system to BCA, including where such data and/or documents are incorrect or incomplete.

5) In connection with the transactions conducted through the Host to Host feature in the myBCA Bisnis service, the Customer must comply with the provisions applicable at BCA, including the provisions regarding cut-off times for receipt of transaction data and the maximum number of data that may be processed. BCA reserves the right to amend such provisions, which will be notified by BCA to the Customer in any form and through any means in accordance with applicable laws.

6) BCA shall have the right not to process transaction instructions submitted through the Host to Host feature in the myBCA Bisnis service if such instructions do not comply with the transaction provisions and/or exceed the maximum data processing limit applicable at BCA, as may be notified by BCA to the Customer in any form and through any means in accordance with applicable laws.

7) BCA will continue to process transaction instructions received by BCA (whether authorized or unauthorized) through the Host to Host feature in the myBCA Bisnis service, even if such instructions are received after the applicable transaction data submission cut-off time in accordance with the provisions applicable at BCA, unless otherwise determined by BCA or in respect of certain transactions as may be notified by BCA to the Customer in any form and through any means.

8) The Customer may not cancel any transaction instruction that has been received by BCA and has an "in progress" status on the same day as the transaction's effective date.

9) For the use of the Host to Host feature in the myBCA Bisnis service:

   a) The Customer shall provide adequate infrastructure in accordance with the requirements stipulated by BCA;

   b) BCA shall provide "tools" in the form of:

      a. BCA Client Application, which includes:
         - BCA Client Monitoring User ID and password;
         - Pretty Good Privacy (PGP) Security Key;

      and/or

      b. BCA SFTP Application, which includes:
         - BCA SFTP User ID and password;
         - Pretty Good Privacy (PGP) Security Key;

   in accordance with the application submitted by the Customer through the Application Form for Ocean by BCA.

10) Any misuse, disruption, or damage occurring to the tools provided by BCA after the handover of such tools from BCA to the Customer shall be the sole responsibility of the Customer. The Customer hereby holds BCA harmless against any and all claims, lawsuits, and/or other legal actions of any kind from any party, including from the Customer itself.

11) The Customer shall maintain the security of the tools that have been handed over by BCA to the Customer and any tools used by the Customer to utilize the Host to Host feature in the myBCA Bisnis service (if any), in accordance with the security standards applicable at BCA. Any consequences and losses arising from the Customer's error or negligence in securing such tools, including but not limited to damage to such tools, shall be the sole responsibility of the Customer.

12) In order for the tools handed over by BCA to the Customer to function optimally and remain secure, the Customer shall maintain the security of such tools and provide and ensure the availability of access required by BCA or any party appointed by BCA for maintenance purposes.

13) The Customer using the Host to Host feature is prohibited from:

   a) using the tools for purposes other than transactions through the Host to Host feature in the myBCA Bisnis service;

   b) making any changes to the settings, configurations, or any aspect of the tools provided by BCA;

   c) undertaking and/or attempting any decoding, hacking, cracking, virus penetration, use of software, shareware, freeware, or creating fake/imitation applications intended to disrupt or damage the tools; and

   d) reproducing, imitating, copying, pirating, falsifying the tools provided by BCA, including but not limited to the source code, manuals, operating systems, programming languages, codes, schemes, technical documents, or any other forms.

14) The Customer shall take all necessary actions to:

   a) ensure that any transaction conducted through the Host to Host feature in the myBCA Bisnis service is only conducted by parties authorized by the Customer;

   b) ensure and monitor the reliability and security of the systems, infrastructure, and data centers used by the Customer and ensure that such systems, infrastructure, and data centers comply with the development and implementation of adequate security standards;

   c) report to BCA any cyber incidents/events occurring in the systems, infrastructure, and/or data centers used by the Customer in connection with the Host to Host feature in the myBCA Bisnis service that may result in financial or non-financial losses and/or disrupt the operations of the Customer and/or BCA.

15) Any consequences and losses arising from misuse, security breaches, or errors in the Customer's transactions shall be the sole responsibility of the Customer, and the Customer hereby holds BCA harmless against any and all claims, lawsuits, and/or other legal actions from any party, including from the Customer itself.

16) BCA shall have the right to impose fees in connection with the use of the Host to Host feature in the myBCA Bisnis service, the amount of which shall be in accordance with the provisions applicable at BCA, and to debit the Customer's account at BCA for payment of such fees.

17) In the event of any misuse, disruption, or damage occurring in the Customer's ERP system, all consequences and losses arising therefrom shall be the sole responsibility of the Customer. The Customer hereby holds BCA harmless against any and all claims, lawsuits, and/or other legal actions from any party, including from the Customer itself.

4. The following are the transaction limit provisions applicable to the myBCA Bisnis service:

a. Daily limit per Corporate ID is the nominal limit for the accumulation of all transactions in the myBCA Bisnis service, as determined by the Customer and stated in the Application Form for Ocean by BCA. This limit applies as a combined daily limit for both bulk and single transactions and does not constitute separate limits for each type. This daily limit per Corporate ID does not apply to payment transactions for obligations arising from credit or financing facilities provided by BCA to the Customer.
b. Releaser Limit per Transaction is the nominal limit determined by the Customer or any party appointed by the Customer for the User ID of a specific BCA ID Bisnis holder who is authorized by the Customer or such appointed party to authorize transactions created in the Customer's myBCA Bisnis service, enabling such BCA ID Bisnis holder to authorize transactions in accordance with the assigned User ID limit. The determination of this limit is optional. If the Customer or the appointed party does not set a User ID limit, the relevant BCA ID Bisnis holder may still authorize transactions, provided that such transactions do not exceed the daily limit per Corporate ID.
c. Daily limit per account is the nominal limit set to restrict the maximum transaction amount that can be carried out on a specific account per day, as determined by the Customer or any party appointed by the Customer. The daily limit per account must not exceed the daily limit per Corporate ID. The determination of this limit is optional.
d. Workflow limit is the nominal transaction limit that may be made visible to a specific BCA ID Bisnis holder authorized by the Customer or any party appointed by the Customer to authorize transactions created in the Customer's myBCA Bisnis service, enabling such BCA ID Bisnis holder to authorize transactions in accordance with the applicable workflow limit or the User ID transaction limit (if specified). If the User ID limit is lower than the workflow limit, the BCA ID Bisnis holder may only authorize transactions up to the User ID limit. If the User ID limit (if any) is higher than the workflow limit, the BCA ID Bisnis holder may authorize transactions up to the workflow limit.
e. Direct Authorization Limit is the nominal transaction limit that may be assigned to a specific BCA ID Bisnis holder authorized by the Customer or any party appointed by the Customer to create and directly authorize their own transactions in the myBCA Bisnis service, in accordance with the applicable Direct Authorization Limit (if specified).
f. In addition to limits whose nominal values are determined by the Customer, BCA reserves the right to set minimum and/or maximum transaction amounts for transactions conducted through the myBCA Bisnis service, as well as specific limits in accordance with policies or procedures established by the Financial Services Authority (OJK), Bank Indonesia, or other competent authorities. BCA, under certain considerations, may change such transaction limits from time to time, which shall be notified to the Customer in any form and through any means in accordance with applicable laws and regulations.

5. In the event the Customer conducts transactions with a future effective date (post-dated) or recurring transactions through the myBCA Bisnis service in foreign currency, the exchange rate applied to such transactions shall be the rate prevailing on the transaction processing date.

J Exchange Rates

1. Foreign exchange rates, including those provided across all services or features available on Ocean by BCA, are indicative only of the actual exchange rates and may be changed by BCA at any time without prior notice to the Customer.
2. If the Customer conducts foreign exchange transactions through the myBCA Bisnis service and/or other services available on Ocean by BCA (if any) with a value exceeding the threshold stipulated by Bank Indonesia and/or other competent authorities, the Customer shall be required to submit the underlying transaction documents to BCA in accordance with the provisions and procedures applicable at BCA.

K Evidence

1. The Customer agrees that records, tapes/cartridges, computer printouts, copies, or any other forms of information or data storage constitute valid evidence of the Customer's instructions, as well as any other communication media received or sent by BCA, unless proven otherwise.
2. The Customer agrees to acknowledge the validity, accuracy, and authenticity of evidence of instructions and communications transmitted electronically between the parties, including documents in the form of computer records or BCA transaction evidence, tapes/cartridges, computer printouts, copies, or other forms of information storage. All such instruments or documents shall constitute valid evidence of banking transactions conducted through Ocean by BCA, unless the Customer can prove otherwise.
3. By conducting transactions through the services available on Ocean by BCA, the Customer acknowledges that all communications and instructions from the Customer received by BCA will be treated as valid evidence, even if no written document is created or no signed document is issued.

L Emails

1. The Customer and/or any party appointed by the Customer must register the Customer's email address, including the email address of each BCA ID Bisnis holder accessing Ocean by BCA. For registration purposes, the Customer must ensure that the registered email addresses are correct, complete, and accurate. Any consequences arising from any incorrect, incomplete, and/or inaccurate email addresses shall be the sole responsibility of the Customer.
2. If the Customer has previously subscribed to the myBCA Bisnis service, the Customer's email address, including the email addresses of the User ID holders of the Customer's myBCA Bisnis service, will automatically be registered as the Customer's email address, and the email addresses of the BCA ID Bisnis holders on Ocean by BCA, provided that no changes are made to such email addresses.
3. In the event of any change to the registered email addresses, the Customer must promptly update such email addresses by completing the Application Form for Ocean by BCA or other documents as determined by BCA and submitting them to a BCA branch office in accordance with the provisions applicable at BCA, along with the required supporting documents, or by making such changes through the channels provided by BCA.
4. These email addresses will be used by BCA to send information regarding financial and non-financial transactions conducted by the Customer through Ocean by BCA, as well as for the delivery of other information from BCA.
5. If the Customer does not receive an email notification on the day the transaction is processed, the Customer must check the transaction status through the "Transaction Summary" feature available in the myBCA Bisnis service or other features available on Ocean by BCA (if any). If the Customer does not receive an email notification and/or fails to check the transaction status, the Customer hereby holds BCA harmless against any claims for losses that may arise as a result thereof.
6. BCA shall not be responsible for non-delivery of information to the Customer's email address that is not caused by any fault or negligence on the part of BCA.
7. BCA shall have no obligation to store or resend any information that fails to be delivered to the Customer's email address.

M Fees and Debit Authorization

1. BCA shall have the right to impose fees on the Customer for the use of Ocean by BCA, including, among other things, transaction fees (for both successful and failed transactions), monthly administrative fees (if any), and/or other fees (if any). The types and details of such fees will be further stipulated in the User Guide for Ocean by BCA.
2. The Customer hereby authorizes BCA to debit the Customer's account and/or any account authorized to the Customer on Ocean by BCA for the purpose of paying transaction fees (for both successful and failed transactions), monthly administrative fees (if any), other fees (if any), as well as any other obligations of the Customer to BCA (if any), in accordance with the applicable fees as determined and notified by BCA in any form and through any means in accordance with applicable laws and regulations.
3. The authorization as referred to in item 2 above shall not terminate for any reason whatsoever, including for the reasons set out in Articles 1813, 1814, and 1816 of the Indonesian Civil Code, as long as the Customer still has obligations to BCA.

N Registration, Amendment, and Deletion of Data

1. The Customer must complete the Application Form for Ocean by BCA or other documents as determined by BCA in accordance with the provisions applicable at BCA each time the Customer intends to register, change, or delete data and/or status, including, among other things, accounts, Corporate ID, User ID, BCA ID Bisnis, KeyBCA, and Workflow.
2. Registration, change, or deletion of data and/or status, including, among other things, accounts, User ID, and KeyBCA, may also be performed by the Sysadmin through the services and/or features available on Ocean by BCA.

3. BCA shall have no obligation to verify the accuracy of the data submitted by the Customer in connection with the registration, change, or deletion of data and/or status, including, among other things, accounts, Corporate ID, User ID, KeyBCA, and Workflow. The Customer shall be fully responsible for the accuracy of such data submitted to BCA.

4. BCA will process the registration, change, or deletion of data and/or status, including, among other things, accounts, Corporate ID, User ID, KeyBCA, and Workflow, upon completion of verification and checking of the Application Form for Ocean by BCA and/or instructions submitted through the services and/or features available on Ocean by BCA, along with the required supporting documents, in accordance with the provisions applicable at BCA.

O Suspension and Termination of Services/Features

1. The services and/or features provided on Ocean by BCA may be terminated if:
   a. the Customer submits a request for termination of the services and/or features provided through Ocean by BCA by completing the Application Form for Ocean by BCA or other documents as determined by BCA and submitting them to a BCA branch office in accordance with the provisions applicable at BCA; or
   b. BCA terminates the provision of services and/or features provided through Ocean by BCA by providing written notice to the Customer no later than 30 (thirty) Calendar Days prior to the intended termination date.
2. Notwithstanding the provisions referred to in item 1 above, BCA reserves the right to temporarily suspend or terminate the services and/or features provided through Ocean by BCA, including but not limited to the following circumstances:
   a. there are indications of suspicious transactions conducted by the Customer;
   b. there are indications of suspicious transactions conducted through the Customer's Ocean by BCA;
   c. there are indications of misuse or fraud in relation to the Customer's Ocean by BCA;
   d. there are indications that the services and/or features provided through Ocean by BCA are used to facilitate transactions in violation of applicable laws;
   e. there are indications of data leakage of the Customer, including but not limited to Corporate ID, User ID, and password;
   f. there are indications of data leakage in the Customer's system or misuse of data related to transactions conducted through Ocean by BCA;
   g. the Customer breaches, in whole or in part, the provisions of these Terms and Conditions and/or applicable laws and regulations;
   h. the Customer conducts business activities prohibited under applicable laws and regulations;
   i. the Customer and/or any party appointed by the Customer is known and/or reasonably suspected of using forged documents or providing false or doubtful information and/or data in using Ocean by BCA;
   j. the Customer and/or any party appointed by the Customer has a source of funds known and/or reasonably suspected to originate from criminal activities;
   k. there is an order from a competent supervisory authority to suspend or terminate Ocean by BCA and/or the services or features available therein;
   l. BCA no longer provides Ocean by BCA or the services and/or features available therein;
   m. there is no usage of Ocean by BCA by the Customer for a certain period as determined by BCA, as will be notified by BCA in any form and through any means in accordance with applicable provisions;
   n. the Customer collaborates with a fraudster in processing transactions using Ocean by BCA;
   o. all accounts of the Customer connected to the Customer's Ocean by BCA are closed, whether at the request of the Customer or for any other reason;
   p. the Customer deletes all BCA ID Bisnis registered in Ocean by BCA;
   q. the Customer uses Ocean by BCA to conduct business activities that are prohibited under these Terms and Conditions or that are contrary to decency, religion, morality, public order, law, or applicable regulations; and/or
   r. the Customer's business license expires, is revoked, or is suspended by the competent authority.
3. The Customer shall provide data and information required by BCA and take follow-up actions in connection with the temporary suspension of services and/or features available on Ocean by BCA, including, among other things, identification of the source of the issue, investigation, corrective actions, and remediation as requested by BCA.
4. The Customer shall provide evidence of the follow-up actions taken by the Customer as requested by BCA. Under certain considerations, BCA may revoke the temporary suspension of the services and/or features available on Ocean by BCA by providing notification to the Customer.

P Complaint Handling

1. Any complaints to BCA in relation to the use of Ocean by BCA may be submitted to a BCA branch office or to HALO BCA. For the purpose of handling such complaints, BCA shall have the right to request the Customer to submit a copy of the Customer's identification document or that of the Customer's representative, as well as other supporting documents.

2. BCA will respond to such complaints in accordance with applicable laws and regulations. Further information regarding complaint handling by BCA is available at https://www.bca.co.id/id/Syarat-dan-Ketentuan/Penanganan-Pengaduan-BCA.

Q Audit

1. BCA, any party appointed by BCA, and/or the banking supervisory authority shall have the right to conduct inspections of the data center and/or systems at the Customer's premises in connection with the implementation of these Terms and Conditions upon prior notice.

2. The Customer shall provide and ensure access and/or data held by the Customer, including but not limited to access to the Customer's data center, audit trails, and system log files, as required by BCA, any party appointed by BCA, and/or the banking supervisory authority for the purpose of such inspection.

R Force Majeure

1. The Customer hereby releases BCA from any and all claims, lawsuits, and/or legal actions of any kind if BCA is unable to execute the Customer's instructions and/or provide the services and/or features available on Ocean by BCA, 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, malfunction of equipment, systems or transmission, power outages, telecommunication disruptions, and government policies.

2. BCA shall not be responsible for any damage to Ocean by BCA and the related tools as a result of the Customer's error or negligence or due to causes beyond BCA's control, such as viruses, power outages, cable disconnections, or damage to computer hardware.

S 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 between the Customer and BCA shall be resolved amicably.

2. Any dispute or difference of opinion that cannot be resolved amicably between the Customer and BCA shall be resolved through banking facilitation at Bank Indonesia or the Financial Services Authority, or through mediation involving 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 either amicably and/or through mediation as referred to in item 2 above shall be resolved through the Central Jakarta District Court, without prejudice to BCA's right to file claims or lawsuits with other district courts within the territory of the Republic of Indonesia.

T User Guide for Ocean by BCA

1. BCA provides the User Guide for Ocean by BCA, containing information regarding the features and services available on Ocean by BCA, procedures for using Ocean by BCA, and fees related to the use of Ocean by BCA, which may be accessed by the Customer through the channels designated by BCA and to be notified by BCA to the Customer.

2. The User Guide for Ocean by BCA constitutes an integral and inseparable part of these Terms and Conditions.

3. When using Ocean by BCA, the Customer must comply with these Terms and Conditions, as well as the User Guide for Ocean by BCA.

U Language

These Terms and Conditions may be made available and executed in 3 (three) language versions, namely Indonesian, English, and Chinese (Mandarin). In the event of any discrepancy in interpretation among the Indonesian, English, and/or Chinese (Mandarin) versions, the Indonesian version shall prevail.

V Miscellaneous

1. The Customer shall at all times ensure that the Customer's data and/or the data of BCA ID Bisnis holders maintained by BCA are up to date. In the event of any changes to such data, the Customer must update the data through the channels and according to the procedures applicable at BCA. Any consequences arising from the Customer's failure to update such data shall be the sole responsibility of the Customer.
2. If the Customer provides personal data of other parties to BCA in connection with the provision and use of Ocean by BCA, including but not limited to mobile phone numbers and/or email addresses of each BCA ID Bisnis holder and/or any party appointed by the Customer, beneficiaries, and/or other parties (if any), the Customer hereby represents and warrants that the Customer has obtained consent from each relevant personal data subject to provide such personal data to BCA for the purpose of the provision and use of Ocean by BCA.
3. BCA shall have the right to amend, supplement, or replace these Terms and Conditions and/or the User Guide for Ocean by BCA, which will be notified by BCA to the Customer in any form and through any means in accordance with applicable laws and regulations.
4. When using Ocean by BCA, the Customer must comply with the laws and regulations applicable in Indonesia.

The Customer hereby declares that the Customer has read, fully understood, and agreed to these Terms and Conditions for Ocean by BCA of PT Bank Central Asia Tbk (BCA), and that BCA has provided explanations and obtained the Customer's confirmation regarding the explanation of the benefits, fees, risks, and the rights and obligations associated with Ocean by BCA.

These Terms and Conditions for Ocean by BCA of PT Bank Central Asia Tbk ("BCA") have been aligned with applicable laws and regulations, including regulations of the Financial Services Authority (OJK).