



Product and Service Information for Sub Account PT Bank Central Asia Tbk.

Hereby, the Facility Recipient declares that:

1. They have read and understood the product and/or service information for Sub Account as stated on the website www.bca.co.id and Sub Account Facility Form.
2. BCA has confirmed the Facility Recipient's understanding of the product and/or service information for Sub Account.

Signature of Facility Recipient

Signature of the Officer who provided the explanation

Terms and Conditions For Sub Account Facility of PT Bank Central Asia Tbk

A Definitions

1. **"BCA"** means PT Bank Central Asia Tbk.
2. **"Administration Fee"** means a monthly administration fee charged by BCA to the Facility Recipient for each Sub Account.
3. **"Closing Administration Fee"** means a fee charged by BCA to the Facility Recipient on the closure of each Sub Account.
4. **"Transaction Fee"** means a fee charged by BCA to the Facility Recipient for each transaction made on the Sub Account including cash withdrawals at Automated Teller Machines (ATMs) and/or other transactions (if any), as notified by BCA in any form and through any means according to the applicable laws and regulations.
5. **"Sub Account Facility"** means a facility provided by BCA to facilitate the recording and administration of the Facility Recipient's finances through the use of the Sub Account.
6. **"Calendar Day"** means any day from Monday to Sunday following the international calendar calculation.
7. **"Transaction Code"** means a code consisting of a combination of numbers and/or letters sent by BCA to the Facility Recipient for the purpose of making a Transaction at a BCA facility.
8. **"Facility Recipient"** means a bank that receives a Sub Account Facility from BCA to facilitate the recording and administration of the Facility Recipient's finances.
9. **"Sub Account User"** means a party designated by the Facility Recipient to use the Sub Account.
10. **"Real time"** means the prompt processing of a settlement immediately completion of the Transaction.
11. **"Operational account"** means the Facility Recipient's account at BCA that serves, among other things, as:
 - a. a source account from which funds are credited to the Sub Account;
 - b. a destination account to which funds are credited from the Sub Account, including as an account to which the balance of the Sub Account is credited upon the closure of the Sub Account;
 - c. a source account from which the Administration Fee is debited;
 - d. a source account from which the Transaction Fee is debited;
 - e. a source account from which the Closing Administration Fee is debited;
 - f. a source account from which other fees charged by BCA (if any) are debited.
12. **"Escrow Account"** means an account in the name of the Facility Recipient at BCA that is used to hold the funds related to the Transaction.
13. **"Sub Account"** means a secondary account connected to the escrow account of the Sub Account in the name of the Facility Recipient created to facilitate the recording and administration of the Facility Recipient's finances.
14. **"Transaction"** means an instruction given by the Facility Recipient and/or the Sub Account User to BCA to conduct a transaction on the Sub Account.

B Application For Sub Account Facility

1. To request the Sub Account facility, the Facility Recipient shall complete and submit the signed application form along with other documents as may be required according to the provisions applicable at BCA.
2. BCA under certain considerations is fully entitled to either reject or accept the application for the Sub Account Facility.
3. The Facility Recipient whose application is accepted by BCA will obtain a company code.

C Opening of Sub Account

1. The Facility Recipient may open a Sub Account by providing the Sub Account data via the media specified in the provisions applicable at BCA with due regard for the requirements and format set by BCA.
2. The Facility Recipient is responsible for and guarantees the correctness of the data provided for the opening of the Sub Account.
3. The Facility Recipient must hold the data/identity of the Sub Account User according to the requirements set by BCA. Upon BCA's request, the Facility Recipient must immediately provide the Sub Account User's data/ or identity to BCA.
4. The Facility Recipient must inform the Sub Account User of the procedures for using the Sub Account and for lodging complaints about the use of the Sub Account as well as the resolution thereof.
5. The Facility Recipient must comply with the rules and regulations concerning Anti-Money Laundering, Counter Financing of Terrorism, and Prevention of The Weapons of Mass Destruction Programs Proliferation Financing (AML, CFT, and WMD), among other things, by identifying and verifying the Sub Account Users, monitoring, and reporting any financial transaction (including the Transaction).
6. The Facility Recipient is fully responsible for all the consequences arising in connection with the use of the Sub Account and holds BCA harmless against any claim, suit and/or other legal actions brought by any party including those resulting from the misuse of the Sub Account.
7. All disputes that may arise between the Facility Recipient and the Sub Account User will be resolved by and between the Facility Recipient and the Sub Account User without involving BCA.

D Transactions

1. The Transactions that can be conducted by the Facility Recipient include
 - opening a Sub Account;
 - updating the Sub Account data;
 - making an inquiry about the Sub Account including but not limited to the data, balance and/or the Sub Account transactions;
 - transferring funds from the Sub Account to the Operational Account and vice versa;
 - blocking, unblocking, or closing the Sub Account;
 - requesting a Transaction Code;
 - cancelling a Transaction Code;
 - withdrawing cash at BCA Automated Teller Machines (ATMs);
 - other transactions, if any, which will be notified by BCA in any form and through any means according to the applicable laws and regulations.

2. BCA reserves the right to not process the Facility Recipient's Transaction instruction received by BCA's system, among other things, if:
 - a. the Transaction instruction given by the Facility Recipient does not follow the format and/or Transaction provisions applicable at BCA;
 - b. the volume of data and/or the Transaction amount sent by the Facility Recipient exceeds the maximum Transaction limit set by BCA and/or the Facility Recipient (whichever is lower);
 - c. the Sub Account is blocked;
 - d. the Transaction Code has been canceled by the Facility Recipient.
3. The Facility Recipient must ensure the correctness, accuracy, and completeness of the Transaction data before sending the Transaction data to BCA. All the consequences arising from incorrect, inaccurate, and incomplete Transaction data sent by the Facility Recipient shall become the sole responsibility of the Facility Recipient. The Facility Recipient hereby holds BCA harmless against any claim, suit and/or other legal actions brought by any party in connection therewith.
4. Every Transaction instruction received by BCA shall be deemed as a valid and correct instruction from the Facility Recipient and shall bind the Facility Recipient and become the sole responsibility of the Facility Recipient. BCA is under no obligation to review or investigate the accuracy of any Transaction instruction received by BCA.
5. The Facility Recipient is prohibited from changing the data and transaction status received from BCA. In the event of any discrepancy between the Facility Recipient's data and BCA's data in connection with the Sub Account and the Transaction, the data held by BCA shall prevail and bind the Facility Recipient, unless proven otherwise by the Facility Recipient.
6. The Facility Recipient shall be fully responsible for:
 - a. any failure in the processing of a Transaction if such failure results from the Transaction instruction sent by the Facility Recipient not conforming with the format and/or the applicable provisions at BCA or sent beyond the prescribed cut-off time, or from any other causes not attributable to BCA's fault;
 - b. the correctness of the Transaction data sent by the Facility Recipient to BCA.
7. The Facility Recipient must have the internet connection or network required for sending Transaction Instructions to BCA as well as for receiving the Transaction Status from BCA.
8. The Facility Recipient must notify BCA in writing if the Facility Recipient wishes to change the Facility Recipient's system and/or data.
9. The Facility Recipient must take all the necessary measures to ensure that every Transaction can only be conducted by the persons authorized by the Facility Recipient to conduct the Transaction.
10. The Facility Recipient acknowledges that all communications and Transaction instructions received by BCA constitute valid evidence despite the absence of any document made in writing and/or signed by the Facility Recipient and BCA.
11. Any Transaction Instruction that has been sent to BCA is a valid Transaction instruction and cannot be canceled for any reason, unless otherwise stipulated in these Terms and Conditions for Sub Account Facility of PT Bank Central Asia Tbk for.
12. The Facility Recipient must ensure that there are sufficient funds in the Operational Account to conduct the Transaction and that the Operational Account is always active or not blocked/closed.
13. BCA has the right to require the Sub Account User to enter a Transaction Code when the Sub Account User makes a Transaction at BCA's facility.
14. BCA has the right to set a limit for the Transaction, the amount of which will be notified by BCA to the Facility Recipient in any form and through any means according to the applicable laws and regulations. BCA has the right to change the Transaction limit, and the change which will be notified by BCA to the Facility Recipient in any form and through any means according to the applicable laws and regulations.
15. BCA under certain considerations reserves the right to temporarily suspend or freeze the Sub Account and/or the Sub Account Facility in the event of any indication of fraud, misuse of the Sub Account and/or the Sub Account Facility, violation of these Terms and Conditions for Sub Account Facility of PT Bank Central Asia Tbk, criminal act, or any other unlawful acts committed by the Facility Recipient and/or the Sub Account User.

16. BCA has the right to deactivate all Transaction Codes if the Sub Account User inputs the wrong Transaction Code 3 (three) times or any number of times as may be notified by BCA to the Facility Recipient in any form and through any means according to the applicable laws and regulations.
17. The Facility Recipient is responsible for and guarantees the correctness of the data used in conducting the Transaction.
18. The Facility Recipient must ensure the rightfulness of the Transaction and is fully responsible for all the consequences arising from the use of the Sub Account and holds BCA harmless against any claim, suit and/or other legal actions brought by any party.
19. The Facility Recipient is liable for any losses incurred in connection with a breach of any agreement between the Facility Recipient and the Sub Account User. All disputes arising between the Facility Recipient and the Sub Account User in connection with the use of the Sub Account shall be resolved by and between the Facility Recipient and the Sub Account User without involving BCA.

E Funds Transfer and Closure of Sub Account

1. A funds transfer from and/or to the Sub Account will be processed in Real time.
2. The Facility Recipient may at any time close the Sub Account.
3. If upon the closure of the Sub Account there is a balance in the Sub Account, the balance will be credited to the Operational Account 1 (one) Calendar Day after the closure of the Sub Account at the latest.
4. The Facility Recipient is fully responsible for the Sub Account closure referred to in item E.2 above and must settle all the existing rights and obligations with the relevant Sub Account User

F Statement

BCA will provide the Facility Recipient with a statement on the financial transactions of the Sub Account on the following Calendar Day through the channels determined by BCA.

G Transaction Correction

If BCA has processed the Transaction but there turns out to be a failure in the debiting of the Operational Account and/or the Sub Account that serves as the source account for the Transaction, BCA has the right to make a debit adjustment to the Operational Account and/or the Sub Account according to the amount of the Transaction processed by BCA upon notice to the Facility Recipient in any form and through any means in accordance with the applicable laws and regulations.

H Fees

1. In return for the provision of the Sub Account Facility, BCA has the right to charge the Facility Recipient certain fees, namely an Administration Fee, a Transaction Fee, a Closing Administration Fee, and/or other fees (if applicable), which will be notified by BCA to the Facility Recipient in any form and through any means in accordance with the applicable laws and regulations.
2. BCA will debit the Administration Fee from the Operational Account every month on the first Calendar day of the following month.
3. BCA will debit the Transaction Fee from the Operational Account no later than 1 (one) Calendar Day after the Transaction is made.
4. BCA will debit the Closing Administration Fee from the Operational Account no later than 1 (one) Calendar Day after the closure.

5. BCA has the right to adjust the Administration Fee, the Closing Administration Fee and/or the Transaction Fee, among other things, if there are changes to the applicable tax rules and regulations including but not limited to a change in VAT rates.
6. The amount of the Administration Fee, the Closing Administration Fee, and/or the Transaction Fee and the adjusted amount of the Administration Fee, the Closing Administration Fee, and/or the Transaction Fee as well as the effective date of the fees will be notified by BCA to the Facility Recipient in any form and through any means according to the applicable laws and regulations.

I Authority

1. For the purpose of paying the fees for the Sub Account Facility as referred to in section H of these Terms and Conditions for Sub Account Facility of PT Bank Central Asia Tbk and other obligations of the Facility Recipient in connection with the Sub Account Facility, the Facility Recipient hereby authorizes BCA to debit the Operational Account and/or other accounts owned by the Facility Recipient at BCA.
2. In the event of any correction to the Transaction, the Facility Recipient hereby authorizes BCA to debit the Sub Account, the Operational Account, and/or other accounts owned by the Facility Recipient at BCA.
3. The authority granted under items I.1 and I.2 above shall not terminate for any reason, including by the causes set out in Articles 1813, 1814, and 1816 of the Indonesian Civil Code and shall remain valid until all of the Facility Recipient's obligations to BCA in connection with the use of the Sub Account Facility have been fully discharged.

J Restrictions

The Facility Recipient is prohibited from using the Sub Account Facility:

- a. to conduct any transactions and/or actions that are prohibited by and/or contrary to the applicable law;
- b. for the benefit of other parties other than the Facility Recipient without the prior written consent of BCA;
- c. to conduct any activities other than those specified in the purposes of the Sub Account Facility contained in the Sub Account Facility application form;
- d. to transfer the Sub Account Facility to any other party;
- e. to conduct any activities that potentially lead to money laundering, terrorism financing, weapons of mass destruction programs proliferation financing, or other criminal acts of any kind;
- f. in a way that uses the name/mark/brand/image of any other party that is already known to the general public or that is against the prevailing norms of decency, religion, morals, public order, laws and regulations as a description or any other description to be displayed as information to the Sub Account User when conducting the Transaction.

K Transaction Security

1. The Facility Recipient must, among other things, implement adequate system security, have a proper security policy for the data center, and take all the necessary actions to ensure that each Transaction is only conducted by the Sub Account User designated by the Facility Recipient.
2. Every Transaction instruction received by BCA is deemed as a valid and correct instruction from the Facility Recipient or the Sub Account User and shall bind and become the sole responsibility of the Facility Recipient. BCA is under no obligation to review or investigate the accuracy of any Transaction instruction received by BCA.

L Audit

1. BCA, any party appointed by BCA and/or any banking supervisory authority has the right to audit the data center and/or the Sub Account system at the location of the Facility Recipient and/or the service provider used by the Facility Recipient (if any) in connection with the implementation of these Terms and Conditions for Sub Account Facility of PT Bank Central Asia Tbk for upon prior notice.
2. The Facility Recipient must provide and ensure the availability of access and/or the data in the possession of the Facility Recipient or the service provider used by the Facility Recipient (if any) including but not limited to the Facility Recipient's data center, audit trail, log file system, and Transaction data, as may be required by BCA, any party appointed by BCA and/or the banking supervisory authority for the audit purposes described above.

M Complaint Handling

1. Any complaints related to the Sub Account Facility can be lodged by the Person in Charge (PIC) appointed by the Facility Recipient who has been registered by the Facility Recipient with BCA by phone and/or through other means as notified by BCA.
2. The procedure for handling complaints related to the Sub Account Facility shall be as follows:

Complaint	Complaint Handling
Transfer to the Sub Account, the source account was successfully debited but the amount was not credited to the Sub Account	<p>The PIC of the Facility Recipient files a complaint with BCA accompanied by the required information including, among other things, the Sub Account number and the Transaction time. Then, BCA will conduct an investigation according to the complaint handling procedure and time frame applicable at BCA, subject to the following provisions:</p> <ul style="list-style-type: none"> - If the complaint matches BCA's data, BCA will make a credit adjustment to the Sub Account; - If the complaint is not proven (the transaction proceeded normally), BCA will inform the Facility Recipient about this.
Transfer to the Operational Account, the Sub Account was successfully debited but the amount was not credited to the Operational Account	<p>The PIC of the Facility Recipient files a complaint with BCA accompanied by the required information including, among other things, the Sub Account number and the Transaction time. Then, BCA will conduct an investigation according to the complaint handling procedure and time frame applicable at BCA, subject to the following provisions:</p> <ul style="list-style-type: none"> - If the complaint matches BCA's data, BCA will make a credit adjustment to the Operational Account; - If the complaint is not proven (the transaction proceeded normally), BCA will inform the Facility Recipient about this.
Cash withdrawal at a BCA ATM, the money does not come out or is received less than the Transaction amount	<p>The PIC of the Facility Recipient files a complaint with BCA accompanied by the required information including, among other things, the Sub Account number, the Transaction time, and the data of the BCA ATM where the Transaction was made. Then, BCA will conduct an investigation according to the complaint handling procedure and time frame applicable at BCA, subject to the following provisions:</p> <ul style="list-style-type: none"> - If the complaint matches BCA's data, BCA will make a credit adjustment to the Sub Account - If the complaint is not proven (the transaction proceeded normally), BCA will inform the Facility Recipient about this.

<p>Cash withdrawal at a BCA ATM, the money was received in bad condition (poor quality, counterfeit, torn, etc.)</p>	<p>The PIC of the Facility Recipient files a complaint with BCA accompanied by the required information including, among other things, the Sub Account number, the Transaction time, and the data of the BCA ATM where the Transaction was made. The Facility Recipient will receive a complaint ID from BCA.</p> <p>The Facility Recipient must visit a BCA Branch Office to deliver the money received in bad condition (poor quality, counterfeit, counterfeit, wrong amount) and inform the complaint ID to BCA.</p> <p>For money with poor quality, the Facility Recipient can exchange it at the BCA Branch Office.</p> <p>However, for counterfeit money/the wrong amount received, BCA will conduct an investigation according to the complaint handling procedure and time frame applicable at BCA, subject to the following provisions:</p> <ul style="list-style-type: none"> - If the counterfeit money/the wrong amount received is proven to have come from the BCA ATM, BCA will make a credit adjustment to the Sub Account. - If it is not proven that the counterfeit money/ the wrong amount received came from the BCA ATM, BCA will inform the Facility Recipient about this and the follow-up actions.
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3. In the event of any discrepancy in the data contained in BCA's statement under section F, the Facility Recipient shall update the Transaction data to reflect the data provided by BCA. The data held by BCA shall prevail, unless it can be proven otherwise by the Facility Recipient.

N Indemnification

The Facility Recipient is fully responsible for any Transaction made by the Facility Recipient and/or the Sub Account User and for any consequences arising in connection with the use of the Sub Account Facility and the Sub Account. The Facility Recipient hereby indemnifies and holds BCA harmless against any claim, suit, demand and/or other legal actions brought by any party including the Sub Account User.

O Representations and Warranties

The Facility Recipient hereby represents and warrants that:

1. The Facility Recipient is an entity duly established under the law of the country in which it is established;
2. The person requesting the Sub Account Facility and signing the Sub Account Facility application form and other documents required by BCA for the purpose of applying for the Sub Account Facility is duly authorized to act for and represent the Facility Recipient;
3. The Facility Recipient has obtained all the necessary approvals and authorizations from the Facility Recipient's organs and/or from the competent authorities (if any) required to be obtained by the Facility Recipient in connection with the use of the Sub Account Facility and shall ensure all such approvals and authorizations will remain in full force as long as the Facility Recipient still uses the Sub Account Facility.

P Force Majeure

The Facility Recipient hereby holds BCA harmless against any claim, suit, and/or other legal actions of any kind for a delay and/or failure by BCA to perform its obligations in connection with the Sub Account Facility to the extent that such delay and or failure is caused by events or causes beyond the control or ability of BCA including but not limited to natural disasters, fire, disease outbreaks, war, riot, sabotage, system breakdown, power failure, telecommunication disruption, and government policies.

Q Duration of Sub Account Facility

1. The Sub Account Facility shall be effective from the date on which the application for the Sub Account Facility is approved by BCA until the termination of the Sub Account Facility.
2. BCA has the right to at any time terminate the Sub Account Facility provided to the Facility Recipient, among other things, if:
 - a. the Facility Recipient violates these Terms and Conditions for Sub Account Facility of PT Bank Central Asia Tbk whether in part or in whole;
 - b. there are indications of misuse or use of the Sub Account Facility that is not consistent with the purpose or the mechanism informed by the Facility Recipient to BCA;
 - c. the Sub Account facility has not been used by the Facility Recipient for 6 (six) consecutive months;
 - d. BCA ceases to provide the Sub Account Facility;
 - e. the representations, warranties, information, data, and/or documents given by the Facility Recipient in connection with the use of the Sub Account Facility turns out to be incorrect, whether in part or in whole;
 - f. the Facility Recipient violates the applicable law relating to the Sub Account Facility;
 - g. the Facility Recipient ceases to be a BCA customer;
 - h. the Facility Recipient is declared bankrupt or a petition for bankruptcy or Suspension of Debt Payment Obligation (PKPU) is being filed against the Facility Recipient, or for any reason the Facility Recipient is no longer authorized to manage and control its assets;
 - i. the Facility Recipient is dissolved and/or liquidated;
 - j. there are laws and regulations prohibiting the provision of the Sub Account Facility;
 - k. there is an order by any banking supervisory authority to terminate the provision of the Sub Account Facility.
 - l. source of Transaction funds is known to emanate from and/or reasonably suspected of emanating from a crime.
3. Notwithstanding the provisions of item Q.2 above, the Sub Account Facility shall be terminated if:
 - a. BCA terminates the provision of the Sub Account Facility to the Facility Recipient upon 30 (thirty) Calendar Days' notice to the Facility Recipient;
 - b. the Facility Recipient requests the termination of the Sub Account Facility by providing BCA with a prior written notice no later than 30 (thirty) Calendar Days prior to the intended termination date.
4. If upon the termination of the Sub Account Facility, the Facility Recipient still has outstanding obligations, the Facility Recipient remains obligated to settle such obligations.

R Taxation

Any taxes arising in connection with the Sub Account Facility and the Transaction shall be the responsibility of each party, according to the prevailing tax laws and regulations in Indonesia.

S Dispute Resolution

1. The Facility Recipient agrees that any dispute or difference of opinion arising from and/or in connection with the implementation of these Terms and Conditions for Sub Account Facility of PT Bank Central Asia Tbk between the Facility Recipient and BCA shall be resolved in an amicable manner.
2. Any dispute or difference of opinion that cannot be amicably resolved between BCA and the Facility Recipient shall be resolved by means of banking mediation at Bank Indonesia or the Financial Services Authority or by means of mediation through an Alternative Dispute Resolution Institution included in the List of Alternative Dispute Resolution Institutions established by the Financial Services Authority (OJK).

3. Any dispute or difference of opinion that cannot be resolved in an amicable manner by banking mediation and/or by means of mediation as described in item S.2 above shall be resolved through the District Court of Central Jakarta, without prejudice to BCA's right to file a suit or claim through any other District Court within the territory of the Republic of Indonesia.

2. BCA has the right to amend, supplement, or replace these Terms and Conditions for Sub Account Facility of PT Bank Central Asia Tbk, as may be notified by BCA to the Facility Recipient in any form and through any means according to the applicable laws and regulations.

3. By using the Sub Account Facility, the Facility Recipient agrees to comply with and to be bound by these Terms and Conditions for Sub Account Facility of PT Bank Central Asia Tbk as well as the applicable procedures at BCA concerning the provision of the Sub Account Facility as may be notified by BCA to the Facility Recipient in any form and through any means according to the applicable laws and regulations.

T Confidentiality

The Facility Recipient must maintain the confidentiality of all kinds of data or information received from BCA in connection with the Sub Account Facility.

U Miscellaneous

1. These Terms and Conditions can be made and signed in 2 (two) language versions, namely Indonesian and English. In the event of any discrepancy in interpretation between the Indonesian and English versions, the Indonesian version shall prevail.

The Facility Recipient hereby confirms that it has fully understood and agrees to these Terms and Conditions for Sub Account Facility of PT Bank Central Asia Tbk as described above and that BCA has provided sufficient explanation and sought confirmation from the Facility Recipient of the explanation on the benefits, fees, and risks associated with Sub Account Facility.

Facility Recipient: _____

Signature

Name of Signer

These Terms and Conditions for Sub Account Facility of PT Bank Central Asia Tbk have been adjusted to ensure compliance with the prevailing laws and regulations including Regulations of the Financial Services Authority