

Sub Account Facility

Sub Account facility is a sub-account of the company partner's operational account, which is used for managing the company's finances in providing cardless cash withdrawal services to its customers/communities.

A Key Features

- Sub Account Transactions (via API) include:
 - Transfer of funds from the operational account to the Sub Account and vice versa
 - Request for Transaction Code
 - Cancellation of Transaction Code
- Sub Account Reports (via email/SFTP)
- Cardless cash withdrawal services
- Sub Account Management (via API) includes:
 - Sub Account opening
 - Sub Account data updates
 - Sub Account inquiry (data, balance, and/or transaction history)
 - Blocking, unblocking, or closing of Sub Account

B Fees

BCA reserves the right to charge fees to the company partner, consisting of administrative fees, cash withdrawal transaction fees, account closure administrative fees, and/or other fees (if any) as stated in the Sub Account Facility Form, and such fees will be notified by BCA to the company partner in any form and through any means in accordance with the applicable laws and regulations.

C Benefits

- Facilitates corporate financial management.
- Enhances customer service digitally.
- Enables cardless withdrawal transactions anytime and anywhere at BCA ATMs.

D Risks

- There is a risk of fund misuse if access to the Sub Account is granted to unauthorized or irresponsible parties.
- There is a risk of transaction failure due to network issues, resulting in unsuccessful transactions even though the Sub Account balance has already been debited.

E Requirements and Procedures

- The company partner applies for the facility via Relationship Manager by completing the Sub Account Form and Terms and Conditions, including the API Form and Terms and Conditions.
- Conduct API integration with BCA.
- The company partner must be a legal business entity that has a Rupiah current account as its operational account and opens a Rupiah current account as a holding account for the Sub Account. The operational account and holding account must not be joint accounts.

- Provide an application that can display a cash withdrawal menu for the company partner's customers.

Customer may ask questions and lodge complaints via the following:

- **Halo BCA Bisnis via telephone 1500998 or haloBCA App**
- **BCA Branch Office**

F Simulation

Transaction Fees, Administrative Fees, and Closure Fees

If during a period there are 2 out of 5 Sub Accounts that are closed, and 10 cash withdrawal transactions are successfully carried out from an account and/or several accounts, and it has entered the billing date, BCA will debit the company partner's account plus VAT for the transaction fees, administrative fees, and closure fees (cut-off follows BCA's batch schedule). The details of the fee calculation are as follows:

Fees	Number of Sub Accounts	Nominal Fee (excluding VAT)	Fee Calculation	Total Fee
Transaction Fee	10	IDR5,000 per transaction	10 x IDR5,000	IDR50,000
Admin Fee	3	IDR20,000 per month	3 x IDR20,000	IDR60,000
Closure Fee	2	IDR20,000 per month	2 x IDR20,000	IDR40,000

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Additional Information

- There is no minimum balance, minimum initial deposit, or minimum balance held requirements
- Customer will not earn Interest and Paspor BCA Card.
- The maximum cash withdrawal limit at BCA ATMs is as follows:

Cash Withdrawal Limit	BCA ATM
Limit per transaction	IDR2,500,000
Daily limit	IDR10,000,000

Notes:

The maximum limit for fund transfers from the Sub Account to the operational account and vice versa is the same as the daily limit.

- Company partners may close the Sub Account Facility by contacting their Relationship Manager.
- BCA will inform all information regarding benefits, fees, risks, terms, and conditions of this product and/or service through any means in accordance with applicable laws and regulations.

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Disclaimer

- BCA may reject the product and/or service application form if customer does not meet the applicable requirements and regulations.
- Customer has read and understood the product and/or service according to the Summary of Product and Service Information.
- This summary only serves as a means of product and service information for prospective customer/customer and is not intended as a formal offer of a product and/or service.
- Customer must carefully read, understand, and agree to the application form of product and/or service.
- Information included in the product and/or service summary is valid from the date of printing of the document.
- Customer must carefully read this product and/or service summary before agreeing to register for the product and/or service and customer may rightly ask a Bank employee or call Halo BCA Bisnis at 1500998 for any inquiries or complaints related to the Product and/or service summary.
- In the event that there is a discrepancy in interpretation between the versions of Indonesian and English, then the version of Indonesian language shall prevail.

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

BCA provides information regarding product information, product terms and conditions, product and/or service summary and its changes via website bca.co.id