

## BCA Current Account

BCA Current Account is a flexible deposit product that offers various features tailored to the needs of business customers.

### A Main Features

Currencies	Minimum Initial Deposit	Minimum Balance
IDR	IDR1,000,000	IDR1,000,000
USD	USD1,000	USD500
SGD		SGD800
HKD		HKD3,900
AUD	Equivalent USD1,000	AUD700
GBP		GBP300
JPY		JPY52,500
EUR	EUR1,000	EUR400

Currencies	Minimum Initial Deposit	Minimum Balance
CNH	CNH7,000	CNH3,500
MYR	MYR4,500	MYR2,000
THB	THB35,000	THB15,000
KRW	KRW1,300,000	KRW650,000

- There is no balance requirement.
- Earn interest in accordance with the applicable provisions at BCA.

### B Fee and Charges

Currencies	Administration Fee	Penalty Fee*	LoA Book Fee	Account Closure Fee
IDR	IDR30,000 to IDR40,000	IDR25,000	-	IDR25,000
USD	USD5	USD5	USD1	USD10
SGD	SGD8	SGD8	SGD1.5	SGD20
HKD	HKD39	HKD39	HKD10	HKD80
AUD	AUD7	AUD7	AUD1.2	AUD15
GBP	GBP3	GBP3	GBP0.5	GBP10
JPY	JPY525	JPY525	JPY120	JPY1,100
EUR	EUR5	EUR4	EUR1	EUR10
CNH	CNH35	CNH35	CNH7	CNH70
MYR	MYR20	MYR20	MYR5	MYR40
THB	THB150	THB150	THB35	THB350
KRW	KRW6,500	KRW6,500	KRW1,300	KRW15,000

Interbank Transactions Fee IDR2,500 to IDR20,000

Remittance to Another Bank Fee IDR2,500 to IDR30,000

#### Dishonored Cheques/Bilyet Giro Fee

Insufficient Balance IDR125,000

Other Reasons IDR100,000

Card Issuance/Replacement Fee IDR20,000

\*The penalty will be imposed if the customer's monthly average balance does not reach the minimum monthly average balance

### C Benefits

- Customers can make banking transactions through available branches and channels.
- The transaction facility for the Foreign Currency Current Account, in the form of a Letter of Authorization (LoA), is secure because it is non-transferable.
- Customers can obtain information and offers related to bank products and services.

### E Requirements & Procedure

Customer must provide identity card and the required documentation. Details of terms and conditions may be seen on the website [bca.co.id](http://bca.co.id).

Customer may ask question and lodge complaints via the following:

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

**BCA Branch Office**

### D Risks

- LPS does not guarantee savings accounts with balances above IDR 2 billion and interest rates exceeding the interest rate set by LPS.
- The Foreign Currency Current Account may be affected by exchange rate fluctuations in line with market conditions.
- Misuse of ATM card, PIN/Password/OTP, and User ID/BCA ID due to customers' negligence.

### F Simulation

Current Account Balance	Current Account Interest	Monthly Current Account Interest Balance
IDR1,500,000	0.50%	-
IDR2,500,000	0.50%	IDR1,027.40
USD10,000	0.20%	USD1.32

#### Notes:

This simulation is intended to provide the customer with an estimate calculation only and is not meant to give any recommendation.

**G****Additional Information**

- Current Accounts can be opened for joint accounts with the status of either "Or" or "And".
- BCA shall inform all changes to the benefits, fees, risks, terms and conditions of this Product and/or Service through any means in accordance with applicable legal provisions.

**H****Account Facilities**

Customers who own a BCA Current Account can use the facilities of myBCA, m-BCA, KBI, KBB, MBB, and the haloBCA application.

**I****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 Services at 1500888 for any inquiries or complaints related to the Product and/or service summary.
- In the event that there is a discrepancy in interpretation between the versions of Indonesian and English, then the version of Indonesian 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](http://bca.co.id)