

**ADDITIONAL TERMS FOR HOLDER OF LENDER FUND ACCOUNT OF  
PT BANK CENTRAL ASIA TBK ("BCA")**

1. The Lender Fund Account cannot be opened with a joint account status.
2. The Lender Fund Account opened in the form of a current account will not be provided with any cheque/Bilyet Giro nor other identification in any form. For the Lender Fund Account in the form of a savings account (Tapres), BCA will not issue or provide any proof of ownership for the holder of the Lender Fund Account including PASPOR BCA Card.
3. All transactions under the Lender Fund Account can only be conducted:
  - a. through KlikBCA and/or other means as determined by BCA; and
  - b. by the Peer to Peer Lending ("**P2P Lending**") Company which has been vested with the authority by the holder of the Lender Fund Account to operate the Lender Fund Account.
4. The transaction of crediting funds to the Lender Fund Account can be conducted through KlikBCA facility, internet/mobile banking facility, over the counter, and/or through any other means as may be determined by BCA which will be notified by BCA to the holder of the Lender Fund Account in any form and by any means whatsoever.
5. Any inquiry and request for the balance and transaction history (mutasi) of the Lender Fund Account can only be made by the holder of the Lender Fund Account through the means as provided by the P2P Lending Company and/or through other means as may be determined by BCA which will be notified by BCA to the holder of the Lender Fund Account in any form and by any means whatsoever.
6. BCA reserves the right to refuse any instructions given by the holder of the Lender Fund Account as long as BCA has not received from the holder of the Lender Fund Account the revocation of the power to manage the Lender Fund Account that has been approved in writing by the P2P Lending Company
7. The Lender Fund Account can be closed
  - a. by the holder of the Lender Fund Account with the written consent of P2P Lending Company; or
  - b. by P2P Lending Company that has been authorized by the holder of the Lender Fund Account to manage such Lender Fund Account.

The closure of the Lender Fund Account must be carried out through P2P Lending Company that has been authorized by the holder of the Lender Fund Account to manage such Lender Fund Account.

8. The holder of the Lender Fund Account hereby agrees that BCA shall be entitled to close the Lender Fund Account if among others:
  - a. the P2P Lending Company's license is revoked by the competent authorities;
  - b. BCA is ordered to close the Lender Fund Account by the competent authorities in accordance with the prevailing laws and regulations; and/or
  - c. the P2P Lending Company is indicated to commits criminal acts or other activities against the prevailing laws and regulations.

The remaining balance in the Lender Fund Account shall be transferred to the account appointed by the holder of the Lender Fund Account or if instructed otherwise by the competent authorities, to another account appointed by the competent authorities. All accrued rights and obligations of the holder of the Lender Fund Account before the revocation of the P2P Lending Company's

license as referred to in this point 8 shall be settled between the holder of the Lender Fund Account and the P2P Lending Company without involving BCA.

9. BCA at its sole discretion has the right to refuse the opening and/or close the Lender Fund Account.
10. The holder of the Lender Fund Account shall be fully liable for any consequences arising from the operation of the Lender Fund Account by the P2P Lending Company and hereby holds harmless BCA against all kinds of claims, lawsuits, demands, and/or other legal actions of any kind from any party including from the holder of the Lender Fund Account.
11. Any dispute arising in connection with the operation of the Lender Fund Account by P2P Lending Company will be settled by the holder of the P2P Lending Company without involving BCA.
12. This instrument containing the Additional Terms for Holder of Lender Fund Account of BCA constitutes an integral and inseparable part of:
  - The Terms and Conditions for Current Account Holders of PT Bank Central Asia Tbk (BCA)
  - The Terms and Conditions for Tabungan Prestasi ("TAPRES") PT Bank Central Asia Tbk (BCA) and/or any other provisions as may be applicable to the Lender Fund Account.BCA has given explanation and asked for confirmation from the holder of the Lender Fund Account about the explanation of benefits, fees, and risks related to BCA products above.
13. In the event of any difference and/or inconsistency between these Additional Terms for Holder of Lender Fund Account of BCA and the provisions as specified in point 12 above, then this Additional Terms for Holder of Lender Fund Account of BCA shall apply.
14. The holder of the Lender Fund Account hereby states that it agrees to be bound by these Additional Terms for Holder of Lender Fund Account of BCA, the provision as set out in point 12 above, provisions concerning the Lender Fund Account e-Statement, and other provisions stipulated by BCA in connection with the opening of the Lender Fund Account. BCA may modify such provisions which will be notified by BCA in any form and by any means whatsoever in accordance with the prevailing laws and regulations.

The holder of the Lender Fund Account hereby declares that it has read, understood, and agreed to the contents of the Additional Terms for Holder of Lender Fund Account of BCA as described above.