

Tahapan Gold is a savings product for business needs, such as supporting businesses and ensuring the credibility of business transactions.

A Main Features

Minimum Initial Deposit IDR10,000,000

Minimum Balance Held IDR50,000

- Has an ATS (Automatic Transfer System) Online service that automatically transfers funds from a Tahapan Gold account to a Current account with insufficient balance during withdrawal.
- The guaranteed interest rate is based on the applicable interest rate information available on the Deposit Insurance Corporation (LPS) website.

	Paspor Blue	Paspor Gold	Paspor Platinum
Cash Withdrawal Limit	IDR15,000,000	IDR15,000,000	IDR15,000,000
Cash Deposit Limit	IDR50,000,000	IDR80,000,000	IDR100,000,000
Transfer between BCA Accounts Limit	IDR100,000,000	IDR125,000,000	IDR150,000,000
Transfer to Another Bank Limit	IDR30,000,000	IDR40,000,000	IDR50,000,000

B Fees

	Type of Card	Paspor Blue	Paspor Gold	Paspor Platinum
Monthly Administration Fee	Mastercard	IDR15,000	IDR17,000	IDR20,000
	GPN	IDR14,000	IDR16,000	IDR19,000

Penalty fee if average balance does not reach the minimum monthly average balance* IDR25,000

Transfer to Another Bank fee IDR2,500 to IDR6,500

*minimum monthly average balance IDR10,000,000

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

Card Issuance/Replacement fee IDR20,000

Replacement of a lost/damaged passbook fee IDR5,000

Account closure fee IDR50,000

C Benefits

- Customers can make banking transactions through available branches and channels.
- Customers may receive information and offers related to BCA products and services.
- Customers will get the Tahapan Gold passbook and/or the Paspor BCA card.

D Risks

- LPS does not guarantee savings accounts with balances exceeding IDR 2 billion and interest rates exceeding the interest rate set by LPS.
- Misuse of cards, PINs, passwords, OTPs, and User IDs/BCA IDs due to customers' negligence.

E Requirements and Procedure

Customer must provide identity card and the required documents. Details of terms and conditions can be seen on the website bca.co.id.

Customer may ask questions and lodge complaints via the following:

Halo BCA via phone 1500888 or haloBCA App

BCA Branch Office

F Simulation

Tahapan Gold Balance	Saldo Bunga per Tahun Sesuai Saldo	Nominal Suku Bunga Bulanan
IDR20,000,000	0.01%	IDR164.38
IDR100,000,000	0.01%	IDR821.92
IDR600,000,000	0.01%	IDR4,931.51
IDR1,010,000,000	0.01%	IDR8,301.37

Note:

This simulation is only meant to give the customer an estimate and does not serve as a recommendation.

G Additional Information

- Tahapan Gold accounts can be opened for Business Individuals and Organizations. For individual Customers, accounts can be opened as joint accounts with either “Or” or “And” type.
- 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

Customer who owns Tahapan Gold BCA Account is eligible for using savings account facilities such as myBCA, m-BCA, KBI, and haloBCA apps.

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.