

Business Debit Card (BDC) is a card facility provided to Business Customers to make managing their financial activities easier. This includes handling incoming cash deposits, outgoing cash transactions within the company, and offering rewards or loyalty benefits to partners and customers.

A

Key Features

Consists of three types of cards with different features, including:

Card Types	Description
Deposit Card	- Special card for cash deposits via BCA ATMs to the company's account - Unlimited cash deposit limit
Petty Cash Card	- Intended for the company's internal needs for transactions: - Cash withdrawal via BCA ATMs, BCA EDCs, and Branches - Transfer between BCA accounts via BCA ATM - Shopping transactions through BCA EDC and other parties' EDCs in the country. - Has a card limit that can be set automatically (recurring) or manually per card - Have a daily transaction limit
Loyalty Card	- Intended for external needs of the company (such as rewards/loyalty) for transactions: - Cash withdrawal via BCA ATMs and BCA EDCs - Transfer between BCA accounts via BCA ATM - Shopping transactions through BCA EDC and other parties' EDCs in the country - Has a card limit that can be topped up manually - Have a daily transaction limit

- You can use a company account with the Rupiah Current Account, Tahapan Gold, and Tapres account types as a source of funds for transactions and BDC facility fees.
- Corporate accounts can be linked to BDC facilities without any limit on the number of cards.
- The design of the BDC card can be customized based on the customer's request (Co-Branding).
- The Closed Loop feature is available on Petty Cash Card and Loyalty Card types to restrict transactions solely to specific merchants (EDCs) based on Customer preferences.

B

Fees

Card issuance fee	IDR15,000 per card	Card administration fee	IDR20,000 per card per month
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C

Benefits

The convenience of various cash management needs, including:

- Cash deposit made to the company's account using a Deposit Card.
- Cash deposit made to the company's account using a Deposit Card.
- Reward fulfillment for the company's loyal customers and for transactions through BCA channels and other third-party channels within the country using the GPN variant Loyalty Card.

D

Risks

Misuse of BDC cards and PINs due to customers' negligence.

E

Requirements and Procedures

- The customer is a business customer in the form of a legal entity (non-individual).
- The complete requirements can be viewed on the website bca.co.id.

Customer may ask questions and lodge complaints via the following:

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

F

Simulation

Company A requested 45 BDC Petty Cash Cards, and the fees that they need to pay are as follows:

Number of Cards	Fees Paid
45	Card issuance fee¹⁾ : 45 cards x IDR15,000 = IDR675,000
	Card admin fee per month²⁾ : 45 cards x IDR20,000 = IDR900,000

Remarks:

1) Charged only once during card printing or at the start of the order for co-branding cards.

2) Charged monthly for each active or inactive card unless the card is blocked.

Note: This simulation is only a calculation tool.

- Customers, through designated PICs, can decide for their BDC card (such as requesting a new card, removing a card, setting limits, etc.) via their BCA channels, including myBCA Bisnis, KlikBCA Bisnis, KlikBCA Bisnis Integrated Solution, and Host to Host ERP Integration (HEI).
- The registered source of fund account is not an "Or" or "And" joint account.
- The validity period of Petty Cash Card and Loyalty Card is as stated on the card, while for Deposit Card, there is no validity period.
- Payment transactions cannot be processed if the card limit or account balance is insufficient.
- The report on the BDC facility is valid for 1 year from the current month and can be downloaded through the BCA channel, specifically myBCA Bisnis/KlikBCA Bisnis/KlikBCA Bisnis Integrated Solution/Host to Host ERP Integration (HEI).
- In addition to BCA channels, there are services to manage BDC cards via the BCA API, which can be applied for separately. The available BCA API services include BDC Limit Setting, BDC Status Change, BDC Data Inquiry, BDC Transaction Notification, and BDC Transaction Inquiry.
- BCA shall inform all changes to the benefits, costs, risks, terms and conditions of this Product and/or Service through any means in accordance with the applicable legal provisions.

- 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.

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