

TERMS AND CONDITIONS FOR BCA ID

PT BANK CENTRAL ASIA Tbk

A. DEFINITIONS

1. **BCA ID** means an identification code created by the Customer or a non-Customer, consisting of numbers, letters, and/or specific symbols used to access a BCA ID e-channel.
2. **BCA ID Password** means a personal password that must be created and entered by a BCA ID User to be able to use the BCA ID.
3. **Customer** means an individual customer that has a deposit account at BCA and/or a BCA credit card.
4. **BCA ID User** means an individual, whether the Customer or a non-Customer, that uses the BCA ID.
5. **Email** means an electronic mail address registered by the BCA ID User with BCA in connection with the use of the BCA ID.
6. **BCA ID e-Channel** means a BCA electronic channel that can be accessed by using the BCA ID to conduct banking transactions and obtain information related to services or products marketed through BCA, which will be notified by BCA from time to time in any form and through any means according to applicable law.
7. **BCA ID PIN** means a personal code created by the BCA ID User, which consists of 6 (six) numeric digits and is used to conduct certain transactions according to the provisions applicable at BCA.

B. BCA ID REGISTRATION

1. The prospective BCA ID User can register for a BCA ID through various BCA ID e-Channels.
2. The BCA ID User must provide the data required by BCA to register for the BCA ID.
3. To be able to use the BCA ID, the BCA ID User must activate the BCA ID by clicking on the link sent by BCA to the Email that has been registered by the BCA ID User within the time frame specified in the Email.
4. The BCA ID User must register their own Email. The BCA ID User shall be fully responsible for all consequences arising from the registration and use of another party's Email by the BCA ID User, and the BCA ID User hereby holds BCA harmless against all claims, lawsuits, and/or other legal actions of any kind from any parties in connection therewith.
5. The Email registered with BCA will be used for the purpose of sending:
 - a. notifications of transactions conducted by the Customer using the BCA ID;
 - b. the link for activating the BCA ID during BCA ID registration and unblocking; and
 - c. other information from BCA, including promotional materials.
6. The BCA ID User agrees that with the BCA ID User's approval, BCA may send promotional materials to the BCA ID User's Email address registered with BCA.

C. BCA ID AND TRANSACTION TERMS

1. *The BCA ID User may have several BCA IDs.*
2. *The BCA ID User must link the BCA ID to at least 1 (one) account to be able to conduct financial and nonfinancial transactions on a BCA ID e-Channel.*
3. *One account can only be linked to 1 (one) BCA ID. However, an account with joint account status can be linked to more than 1 (one) BCA ID.*
4. *One credit card can only be linked to 1 (one) BCA ID.*
5. *One BCA ID can only be linked to 1 (one) Email and 1 (one) Email can only be linked to 1 (one) BCA ID. The BCA ID User may change the Email linked to the BCA ID in accordance with the provisions applicable at BCA.*
6. *To be able to log in to a BCA ID e-Channel, the BCA ID User must enter the BCA ID and the BCA ID Password.*
7. *The BCA ID User must use the correct BCA ID PIN whenever the BCA ID User conducts certain transactions that require a BCA ID PIN on the BCA ID e-Channel.*
8. *BCA reserves the right to request BCA ID Users to undergo a verification process at any time in accordance with the applicable policies at BCA.*
9. *The BCA ID User must comply with the terms and conditions of the relevant BCA ID e-Channel every time the BCA ID User conducts a transaction on the BCA ID e-Channel, and such terms and conditions will be notified by BCA to the BCA ID User in any form and through any means according to applicable law.*

D. SECURITY OF BCA ID, BCA ID PASSWORD, AND BCA ID PIN

1. *The BCA ID User must keep the confidentiality of the BCA ID, BCA ID Password, and BCA ID PIN by:*
 - *not disclosing the BCA ID, BCA ID Password, and BCA ID PIN to any other parties including the BCA ID User's family members or closest associates;*
 - *not storing the BCA ID, BCA ID Password, and BCA ID PIN on a cellular phone, other objects or any media in a way that allows such BCA ID, BCA ID Password, and BCA ID PIN to be known by others;*
 - *taking reasonable care when using the BCA ID, BCA ID Password, and BCA ID PIN so that they are not visible to others;*
 - *not using a BCA ID, BCA ID Password, and BCA ID PIN that are determined or selected by others or that are easy to guess such as a date of birth or any combination thereof and a telephone number.*
2. *Notwithstanding the provisions of item D.1 above, BCA may request the BCA ID from the BCA ID User to allow BCA to handle a complaint lodged by the BCA ID User.*
3. *Any misuse of:*
 - a. *BCA ID that is not due to BCA's fault; and*
 - b. *BCA ID Password and BCA ID PIN;*

shall be the full responsibility of the BCA ID User. The BCA ID User hereby holds BCA harmless against all claims, lawsuits, and/or other legal actions whether brought by another party or by the BCA ID User as a consequence of such misuse of the BCA ID, BCA ID Password, and BCA ID PIN.

- 4. The BCA ID User can change the BCA ID Password at any time through the menu provided.*
- 5. If the BCA ID User's BCA ID, BCA ID Password, and BCA ID PIN are known by unauthorized persons, the BCAID User must immediately contact Halo BCA to have the BCA ID blocked. All transaction instructions given to BCA by using the BCA ID, BCA ID Password, or BCA ID PIN and processed before BCA receives such notification shall become the full responsibility of the BCA ID User.*

E. BLOCKING AND DELETION OF BCA ID

- 1. The BCA ID will be blocked if the BCA ID User:*
 - o Enters the wrong BCA ID Password three times in a row; or*
 - o Requests BCA to block the BCA ID.*
- 2. The BCA ID User will not be able to use the blocked BCA ID to access all BCA ID e-Channels.*
- 3. Under certain considerations, BCA reserves the right to block or delete the BCA ID and sever the connection of the BCA ID to the Email linked to the deleted BCA ID, among other things, if:*
 - o the BCA ID remains inactive within the period specified by BCA, which will be notified by BCA in any form through any means according to applicable law;*
 - o all the customer's accounts at BCA have been closed;*
 - o there is an that the BCA ID, BCA ID Password, and/or BCA ID PIN are known by parties other than the Customer or misused by unauthorized parties;*
 - o there are financial transactions or other transactions conducted using the BCA ID in a way that exceeds fair use limits or is suspected of fraud;*
 - o the Customer fails to comply with applicable legal provisions;*
 - o the Customer fails to provide information and supporting documents as required by applicable law;*
 - o the Customer is found to have used and/or is reasonably suspected of using fake documents or providing incorrect data to BCA;*
 - o the Customer provides questionable information; or*
 - o the Customer's source of transaction funds is found to come from or is reasonably suspected of coming from criminal activities.*
- 4. For the purpose of unblocking the BCA ID, the BCA ID User must contact Halo BCA and follow the instructions given by the Halo BCA officer.*
- 5. The BCA ID User cannot delete the BCA ID by themselves for any reason.*

F. FORCE MAJEURE

In the event BCA is unable to process any instruction from the BCA ID User, whether partially or wholly, due to events or causes beyond the control or capability of BCA, including but not limited to natural disasters, war, riots, equipment/system/transmission breakdown, power failures, telecommunication disruption, government policy prohibiting BCA from providing services related to the BCA ID, as well as any other events or causes beyond the control and capability of BCA, the BCA ID User hereby holds BCA harmless against all claims, lawsuits, and/or other legal actions of any kind brought by any party in connection therewith.

G. COMPLAINT HANDLING

- 1. The BCA ID User can contact Halo BCA for any complaints regarding the BCA ID. BCA will respond to such complaints in accordance with applicable law.*
- 2. Any complaint related to the BCA ID must be lodged by the BCA ID User with BCA no later than 3 (three) months from the date of use of the BCA ID that has given rise to such complaint. BCA has the right to not deal with any complaint lodged by the BCA ID User with BCA after the lapse of such period.*
- 3. The BCA ID User agrees that any dispute or difference of opinion arising from and/or in connection with the implementation of these Terms and Conditions for BCA ID of PT Bank Central Asia Tbk ("**Terms and Conditions**") shall be resolved in an amicable manner.*
- 4. Any dispute or difference of opinion that cannot be amicably resolved between BCA and the BCA ID User shall be resolved by means of banking mediation at Bank Indonesia or the Financial Services Authority or by means of mediation through an Alternative Dispute Resolution Institution included in the List of Alternative Dispute Resolution Institutions established by the Financial Services Authority.*
- 5. Any dispute or difference of opinion that cannot be resolved in an amicable manner, by means of banking mediation and/or mediation as described in item G.4 above shall be resolved through the District Court of Central Jakarta, without prejudice to BCA's right to file a suit or claim through any other District Court within the territory of the Republic of Indonesia.*

H. LANGUAGE

These Terms and Conditions for BCA ID of BCA have been established in Indonesian, English, and Mandarin. In the event of any discrepancies between the Indonesian, English, and Mandarin versions, the Indonesian version shall prevail.

H. MISCELLANEOUS

1. *The BCA ID User must immediately notify BCA in writing of any changes to the BCA ID User's data.*
2. *BCA has the right to modify these Terms and Conditions, and such modification will be notified by BCA to the BCA ID User in any form and through any means according to applicable law.*
3. *The BCA ID User hereby undertakes to comply with these Terms and Conditions as well as other provisions applicable at BCA in relation to the services, facilities, and transactions that can be conducted using the BCA ID, which will be notified by BCA to the BCA ID User in any form and through any means according to applicable law.*

These Terms and Conditions for BCA ID of BCA have been established in compliance with the prevailing laws and regulations, including Regulations of the Financial Services Authority