

TERMS AND CONDITIONS FOR myBCA PT BANK CENTRAL ASIA Tbk

A. DEFINITIONS

1. **myBCA** means a facility for conducting banking transactions on the Customer's account at PT Bank Central Asia Tbk ("BCA") and for obtaining information on the products and/or services provided by BCA and other parties cooperating with BCA through a browser and/or a mobile application that can be downloaded from the official application/software distribution media designated by BCA, which is owned by the mobile operating system of the Customer's mobile device.
2. **Mobile version of myBCA** means myBCA that can be accessed through a mobile application.
3. **Web version of myBCA** means myBCA that can be accessed through the URL <https://mybca.bca.co.id> on a web browser.
4. **BCA ID** means a username created by the Customer or a non-Customer in the form of 6 to 21 characters consisting of numbers, letters, and/or specific symbols which can be used to access the BCA e-channels determined by BCA.
5. **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.
6. **PIN (Personal Identification Number)** means a 6-digit personal identification number for use by the Customer to conduct a financial transaction via the mobile version of myBCA.
7. **Transaction Code** means a code generated by myBCA for use in making cash withdrawals, cash deposits at BCA ATMs, or transactions at BCA branch offices without using a BCA ATM Card.
8. **BCA Credit Card** means any type of credit card issued by BCA for the Customer.
9. **Paylater BCA** means credit facility based on information technology, which is provided by BCA through myBCA and/or other channels in accordance with the provisions applicable at BCA. Paylater BCA is subject to certain limits and can be used to pay for transactions.
10. **Investment Product** means any mutual fund, government bond, and/or any other investment product marketed by BCA as a selling agent or distribution partner through the Investment feature on myBCA.
11. **BCA ATM Card** means an ATM card issued by BCA for use by a BCA ATM Card holder to conduct certain banking transactions through BCA ATMs and/or other facilities as determined by BCA.
12. **Cellular Operator** means a company that provides cellular network services.
13. **SMS (Short Message Service)** means a short message service in the form of texts and/or numbers that can be received and/or sent via a mobile device.
14. **OTP (One Time Password)** means a unique and secret password generated by BCA's system and sent to the Customer's BCA e-channel, to the mobile phone number registered in the BCA e-banking phone numbers database, or to another mobile phone number owned by the Customer that is registered with BCA, which is selected by the Customer according to the provisions applicable at BCA.
15. **Customer** means an individual customer that has a deposit account at BCA and/or a BCA credit card account.
16. **Quick Response Code** or **QR Code** means a two-dimensional code consisting of three square pattern markers in the lower left corner, upper left corner, and upper right corner, with black modules in the form of dots in a square pattern or pixels, which can store alphanumeric data, characters, and symbols.
17. **QR Code for Payment** or **Payment QR Code** means a QR Code that is used for contactless payment transactions by means of scanning.
18. **Transfer QR Code** means a QR Code generated by the mobile version of myBCA or any other facility determined by BCA for use by the Customer to conduct a QRIS Transfer Transaction.
19. **National Standard for Payment QR Code (Quick Response Code Indonesian Standard)** or **QRIS** means a standard Payment QR Code established by Bank Indonesia for facilitating payment transactions in Indonesia.
20. **QRIS Transaction** means a payment transaction using a Payment QR Code based on the QRIS on the mobile version of myBCA.

21. **Merchant Presented Mode (MPM) QRIS Transaction** means a payment transaction using a Payment QR Code that is presented by the merchant for scanning by the Customer.
22. **Customer Presented Mode (CPM) QRIS Transaction** means a payment transaction using a Payment QR Code that is presented by the Customer for scanning by the merchant.
23. **Cross-Border QR Transaction** means a payment transaction using a Payment QR Code generated by merchants in countries determined by Bank Indonesia.
24. **QRIS Transfer Transaction** means a transfer transaction using a Transfer QR Code.
25. **Login with Biometrics** means a feature on the mobile version of myBCA provided for the Customer's convenience in accessing the mobile version of myBCA using either fingerprint or face recognition.
26. **Biometrics** means the physical characteristics that can be used to digitally identify a person, including fingerprint or facial recognition.
27. **Investment Source Account** means the source account for conducting financial transactions in relation to Investment Products, as registered by the Customer when opening an Investment Product account at BCA.
28. **Investment** means a feature provided on myBCA to facilitate investment transactions and/or information.
29. **Financial Diary** means a widget that can be accessed by the Customer on myBCA to obtain financial analysis (among other things, transaction information based on certain categories) which is derived from transaction data on certain accounts and BCA Credit Cards and Paylater BCA linked to the Customer's BCA ID.
30. **Protection** means a feature available on myBCA to facilitate transactions and/or information needs related to insurance products issued by insurance company partner that cooperates with BCA.
31. **Help Center** means a feature on the mobile version of myBCA provided to facilitate Customer in finding information about BCA, among other things, through Halo BCA customer service and BCA's official website.
32. **Lifestyle** is a feature in myBCA to facilitate payment for the purchase of products and/or services provided and/or offered by Lifestyle Partner.
33. **Lifestyle Partner** means the company that receives Lifestyle facility from BCA.
34. **Branch Services** is a feature in myBCA to facilitate Customer's needs in filling out eForms before making transactions at BCA branch offices.
35. **eForm** is an electronic form in the Branch Services feature that is filled in by the Customer to conduct transactions in accordance with the applicable provisions at BCA.
36. **Reference Number** is a transaction identifier number that is automatically formed and received by the Customer every time the Customer completes filling out the eForm.
37. **BagiBagi Transaction** means a fund transfer transaction from an account linked to BCA ID used for myBCA registration to one or more other accounts belonging to the Customer or other parties linked to BCA ID used for myBCA registration by using BagiBagi claim code and gamification elements in accordance with the provisions applicable at BCA which will be notified from time to time in any form and through any means in accordance with the applicable law.
38. **m-BCA (Mobile Banking)** means a banking product service of BCA that can be accessed directly by the Customer via cellular phone/mobile phone, either by using the menu that is already available on the Subscriber Identification Module (SIM) Card, by using SMS media, or by using the menu on BCA mobile by using internet network media on mobile phones combined with SMS media according to the applicable provisions at BCA.
39. **BCA mobile** means an application that can be downloaded from the official BCA website or official application/software distribution media designated by BCA which is owned by the mobile operating system found on the Customer's mobile phone to conduct transactions via m-BCA and KlikBCA or to obtain Info BCA.
40. **NFC Pay** means payment transaction feature on myBCA by placing the Customer's gadget close to the terminal (contactless).

41. **BCA Sekuritas Portfolio** means a combination of ownership of stocks, bonds, commodities, etc. owned by BCA Sekuritas customer who is also a BCA Customer.
42. **myBCA Keyboard** means a specialized keyboard integrated with the myBCA application, which enables Customer to perform certain banking transactions without having to open the myBCA application.

B. myBCA REGISTRATION

1. Any Customer that owns a BCA ATM Card is entitled to obtain and use myBCA.
2. To use the mobile version of myBCA, the Customer must:
 - a. have a SIM card from a certain Cellular Operator;
 - b. have a mobile phone number that is registered in the BCA e-banking phone numbers database or a mobile phone number with the relevant country code (if the Customer is overseas when the Customer uses the mobile version of myBCA), or the mobile phone number used by the Customer to activate m-BCA;
 - c. install the myBCA application;
 - d. create a BCA ID and a BCA ID Password;
 - e. log in with the BCA ID and BCA ID Password or the Biometrics recorded on the Customer's mobile device (if the Customer activates the Login with Biometrics feature);
 - f. go through the verification process in accordance with the provisions applicable at BCA;
 - g. select the Customer's account(s) and product(s) that will be linked to the BCA ID from the BCA ID Personalization menu;
 - h. create a PIN, which is determined by the Customer.
3. To use the web version of myBCA, the Customer must:
 - a. access <https://www.mybca.bca.co.id/>;
 - b. create a BCA ID and BCA ID Password, and if:
 - a. the Customer has already owned a KlikBCA Individu, the Customer must enter the KlikBCA Individu User ID and PIN and Appli 1 response from the KeyBCA that is connected to the KlikBCA Individual account;
 - b. the Customer has not already owned a KlikBCA Individu the Customer must enter the OTP sent to the mobile phone number registered in the BCA e-banking phone numbers database as selected by the Customer to receive the OTP. In order for the Customer's mobile phone number to be registered in the BCA e-banking phone numbers database, the Customer can register the Customer's mobile phone number through BCA Automated Teller Machine (ATM) and/or other facilities provided by BCA;
 - c. select the Customer's account(s) and product(s) that will be linked to the BCA ID from the BCA ID Personalization menu.
4. if the Customer uses a phone number with an overseas country code:
 - a. when registering for the mobile version of myBCA; and/or
 - b. when going through the verification process in accordance with the provisions applicable at BCA, that mobile phone number will be automatically registered as the BCA e-banking phone number.
5. If the Customer uses mobile phone number used to activate m-BCA when registering for the mobile version of myBCA and provided that the m-BCA status is active, that mobile phone number will be automatically registered as the BCA e-banking phone number.

C. TERMS OF USE

1. After the Customer has completed myBCA registration, the Customer can use myBCA to conduct banking transactions on the Customer's account at BCA and obtain information on the products

and/or services provided by BCA and other parties cooperating with BCA.

2. *For the Customer's security and convenience in conducting transactions, the Customer agrees that BCA has the right to access the Customer's location when the Customer is activating myBCA for the first time or when the Customer is changing the mobile device.*
 3. *BCA has the right to verify the identity of the Customer that accesses or conducts a transaction on myBCA, among other things, by verifying the Customer's identity and/or asking the Customer to enter an OTP when conducting certain transactions on myBCA.*
 4. *The Customer must ensure the availability of funds in the Customer's account or sufficient limit on the Customer's BCA Credit Card or Paylater BCA before conducting a financial transaction on myBCA. The Customer must correctly and completely provide all the required data for each financial transaction.*
 5. *The Customer can access information relating to the BCA Credit Card that is connected to the Customer's BCA ID on myBCA.*
 6. *The Customer must enter their PIN on the mobile version of myBCA to conduct financial transactions and other transactions as determined by BCA. On the web version of myBCA, the Customer is required to enter a KeyBCA Appli Response or conduct authorization directly from the Customer's KeyBCA Application.*
 7. *The Customer must request a Transaction Code through myBCA before the Customer can make cardless cash withdrawals and/or cash deposits at a BCA ATM or other transactions at a BCA branch office without using the BCA ATM Card. The Transaction Code can only be used by the Customer for a certain period of time, which will be notified by BCA on myBCA. All consequences arising from the use of the Transaction Code shall be the full responsibility of the Customer.*
 8. *Any instruction from the Customer as stored in BCA's data center shall be deemed accurate and is binding on the Customer and constitutes valid proof of instruction from the Customer to BCA for the relevant transaction, except as proven otherwise by the Customer.*
 9. *For CPM QRIS Transactions, the Customer must:*
 - a. *select an account as the source of fund for conducting transactions (if the Customer has multiple accounts in 1 BCA ID);*
 - b. *check and ensure the correctness of the transaction amount on the terminal before showing the Payment QR Code to the merchant for scanning by the merchant. By showing the Payment QR Code to the merchant, the Customer hereby states that the Customer has confirmed and accepted the transaction amount displayed on the terminal as shown by the merchant; and*
 - c. *maintain the security of the Payment QR Code and ensure that the Payment QR Code is shown to the relevant merchant only for the purpose of scanning by the merchant.*
- All consequences and losses arising from the Customer's failure to check and ensure the correctness of the transaction amount displayed on the terminal as inputted by the merchant and maintain the security of the Payment QR Code shall be the full responsibility of the Customer. The Customer hereby holds BCA harmless against all claims, suits, demands, and/or other legal actions in any form and from any party including the Customer in connection therewith. All disputes arising between the Customer and the merchant over any CPM QRIS Transaction shall be resolved by the Customer and the merchant without involving BCA.*
10. *In the event Customer conducts a transaction through NFC Pay, the Customer must:*
 - a. *ensure the correctness of the transaction amount displayed on the terminal before placing the Customer's gadget close to the terminal. By placing the Customer's gadget close to the terminal to conduct a transaction, the Customer states that the Customer has confirmed and accepted the transaction amount displayed on the terminal as shown by the merchant; and*
 - b. *maintain the security of the Customer's gadget and ensure that the Customer places the Customer's gadget close to the terminal only for the transactions that the Customer has approved.*

All consequences and losses arising from the Customer's failure to check and ensure the correctness of the transaction amount displayed on the terminal as inputted by the merchant before the Customer

places the Customer's gadget close to the terminal or to maintain the security of the Customer's gadget shall be the full responsibility of the Customer. The Customer hereby holds BCA harmless against all claims, suits, demands, and/or other legal actions in any form and from any party including the Customer in connection therewith. All disputes arising between the Customer and the merchant related to transactions through NFC Pay shall be resolved by the Customer and the merchant without involving BCA.

- 11. The transaction limit for myBCA shall follow the stipulated daily limit for myBCA, which will be notified in any form and through any means according to applicable law.*
- 12. The limits for QRIS Transactions, QRIS Transfer Transactions, Cross-Border QR Transactions, and NFC Pay per transaction shall follow the limits set by Bank Indonesia, while the daily cumulative limits for QRIS Transactions and Cross-Border QR Transactions shall follow the daily limits set by BCA, which will be notified in any form and through any means according to applicable law.*
- 13. The daily limit for QRIS Transfer Transactions shall follow the daily transfer limit set for myBCA.*
- 14. BCA shall accept and process any instruction from the Customer as a valid instruction based on the use of the mobile phone number, BCA ID, BCA ID Password, Biometrics verification, PIN (for the mobile version of myBCA), and KeyBCA Appli Response or authorization directly from the Customer's KeyBCA Application (for the web version of myBCA). BCA is under no obligation to examine or investigate the authenticity or validity or authority of the user of such mobile phone number, BCA ID, BCA ID Password, Biometrics, PIN (for the mobile version of myBCA), and/or KeyBCA Appli Response or authorization directly from the Customer's KeyBCA Application (for the web version of myBCA) or assess or prove the accuracy or completeness of such instruction. Therefore, the instruction shall be deemed valid and legally binding on the Customer, except as proven otherwise by the Customer.*
- 15. Any immediate transactions instructed by the Customer to BCA is irrevocable for any reason whatsoever. However, for BagiBagi Transactions the Customer may cancel the BagiBagi claim code created by the Customer via myBCA as long as the BagiBagi claim code has not expired. All transactions that have been processed using the BagiBagi claim code prior to the cancellation of the BagiBagi claim code are the sole responsibility of the Customer. The Customer is also responsible for all consequences arising in connection with the cancellation of the BagiBagi claim code and holds BCA harmless from all kinds of claims, suits, demands, and/or other legal actions in any form and from any party.*
- 16. For each financial transaction successfully processed by BCA based on the instruction from the Customer, the Customer will receive a proof of transaction in the form of a reference number, which will be saved in the Customer's Activity menu as evidence that the transaction has been processed by BCA as long as there is no disruption to the communication network and/or Cellular Operator network.*
- 17. BCA reserves the right to not process any instruction for a financial transaction from the Customer if the balance in the Customer's account or limit for the Customer's BCA Credit Card or Paylater BCA is insufficient for the relevant financial transaction or if the Customer's account is blocked/closed.*
- 18. The Customer shall be responsible for the accuracy and completeness of the transaction instruction sent to BCA through myBCA. BCA is not liable for any consequences arising from any incomplete and obscure data or inaccurate instruction from the Customer.*
- 19. When conducting a financial transaction on myBCA, the Customer must ensure, among other things, the correctness of the beneficiary's name, account number, and transaction amount. The Customer shall be fully responsible for any consequences arising from the transactions conducted by the Customer, including any losses arising from the wrong beneficiary's name, account number, and transaction amount.*
- 20. When the Customer conducts a QRIS Transaction, the Customer must ensure the correctness of the merchant's name and the QRIS Transaction amount. The Customer shall be fully responsible for all consequences arising from the QRIS Transaction conducted by the Customer, including any losses arising from the Customer's failure to ensure the correctness of the merchant's name and the QRIS Transaction amount.*

21. *Cross-Border QR Transactions shall be conducted in rupiah using the transaction exchange rate determined by BCA.*
22. *When the Customer conducts a Cross-Border QR Transaction, the Customer must ensure the correctness of the merchant's name, the transaction amount, and the Cross-Border QR Transaction exchange rate. The Customer shall be fully responsible for all consequences arising from the Cross-Border QR Transaction conducted by the Customer, including any losses arising from the Customer's failure to ensure the correctness of the merchant's name and the Cross-Border QR Transaction amount.*
23. *When the Customer conducts a QRIS Transfer Transaction, the Customer must ensure the correctness of the beneficiary's name, account number, and the transfer amount. The Customer shall be fully responsible for all consequences arising from the QRIS Transfer Transaction conducted by the Customer, including any losses arising from the Customer's failure to ensure the correctness of the beneficiary's name, account number, and transfer amount.*
24. *By conducting QRIS Transactions, QRIS Transfer Transactions, and Cross-Border QR Transactions, the Customer agrees that BCA has the right to provide the Customer's name and the Customer's mobile phone number to the beneficiary of the QRIS Transactions, QRIS Transfer Transactions, and Cross-Border QR Transactions for identification purposes of the QRIS Transactions, QRIS Transfer Transactions, and Cross-Border QR Transactions.*
25. *BCA will accept and process any instruction from the Customer as a valid instruction based on the use of the mobile phone number, PIN, and/or Transaction Code. BCA has no obligation to examine or investigate the authenticity or validity or authority of the user of the mobile phone number, PIN, and/or Transaction Code or assess or prove the accuracy or completeness of the instruction. Therefore, the instruction shall be deemed valid and legally binding on the Customer, unless proven otherwise by the Customer.*
26. *The exchange rate for any transaction involving a foreign currency shall be the TT (Telegraphic Transfer) rate for that currency as also applied to transactions conducted through BCA ATMs.*
27. *The Customer must upgrade the mobile version of myBCA if an updated version thereof is released on the official application/software distribution media designated by BCA.*
28. *The Customer's failure to upgrade the mobile version of myBCA may result in the Customer not being able to use myBCA or otherwise having access only to certain features of myBCA.*
29. *All records, tapes/cartridges, computer print-outs, copies, or any other forms of information or data storage media held by BCA shall constitute valid and conclusive evidence of the Customer's instruction that is processed by BCA.*
30. *The Customer accepts and acknowledges the validity, correctness, or authenticity of the proof of any instruction and communication electronically sent by BCA, including any documents in the forms of computer records or proof of transactions conducted by BCA, tapes/cartridges, computer printouts, copies, or any other forms of information storage media held by BCA. All such media and/or documents constitute the only valid and conclusive evidence of the banking transactions conducted by the Customer through myBCA, except as proven otherwise by the Customer.*
31. *By conducting a transaction on myBCA, the Customer acknowledges that all communications and instructions received by BCA from the Customer shall be treated as valid evidence despite the absence of any document conducted in writing and/or signed by the Customer and BCA.*
32. *Transaction data that can be viewed on the Activity menu are transactions conducted within the last 6 (six) months.*
33. *The Customer agrees that:*
 - a. *BCA has the right to store and use the Customer's personal data and other data existing on the mobile device or browser used by the Customer when downloading or accessing myBCA;*
 - b. *BCA and/or other parties cooperating with BCA may obtain, access, store, and use data existing on the mobile device or browser used by the Customer to download or access myBCA;*

among other things, for the Customer's convenience and security in conducting transactions as well for the purpose of promoting BCA's banking products and those of other parties cooperating with BCA.

- 34. The Cellular Operator has the right to charge the Customer a fee for each transaction conducted, whether successful or unsuccessful, during the account connection process on myBCA.*
- 35. Customer can access the Help Center through the mobile version of myBCA to find information about BCA and contact Halo BCA customer service.*
- 36. In the event that the Customer conducts a BagiBagi Transaction, the Customer is fully aware that the BagiBagi claim code generated from the BagiBagi Transaction made by the Customer can be forwarded by the initial recipient of the BagiBagi claim code to any party through various means, therefore the BagiBagi claim code can be utilized by both the initial recipient of the BagiBagi claim code and the party receiving the forwarded BagiBagi claim code. The Customer shall be fully responsible for the use of the BagiBagi claim code made by the Customer by any party.*
- 37. The source account of the BagiBagi Transaction will be debited immediately after the BagiBagi claim code is created. In the event that the BagiBagi claim code is not used by the recipient of the BagiBagi claim code until the BagiBagi claim code expires, then the funds will be returned by BCA to the source account at the time determined by BCA which will be notified by BCA to the Customer in any form and through any means in accordance with the applicable law.*

D. LOGIN WITH BIOMETRICS

- 1. For the Customer's convenience in accessing the mobile version of myBCA, the Customer whose mobile device has a biometric scanner feature may activate the Login with Biometrics feature using the Biometrics the Customer has registered on the mobile device that was used by the Customer to download the mobile version of myBCA.*
- 2. To be able to use the Login with Biometrics feature on the mobile version of myBCA, the Customer must:*
 - a. have at least 1 (one) Biometric recorded on the Customer's mobile device;*
 - b. activate the Login with Biometrics feature on the Settings menu of the mobile version of myBCA.*
- 3. By activating the Login with Biometrics feature, the Customer agrees to use the Biometrics that the Customer has registered on the mobile device that was used by the Customer to download the mobile version of myBCA, for authentication purposes when the Customer accesses the mobile version of myBCA.*
- 4. The Customer can disable the Login with Biometrics feature by accessing the Settings menu on the mobile version of myBCA.*
- 5. BCA reserves the right to disable the Login with Biometrics feature, among other things, if:*
 - a. there are no more Biometrics recorded on the mobile device that was used by the Customer to download the mobile version of myBCA;*
 - b. the Customer changes the BCA ID password;*
 - c. the Customer logs in by entering the BCA ID and the BCA ID Password;*
 - d. the Customer registers new Biometrics on the mobile device that was used by the Customer to download the mobile version of myBCA;*
 - e. the Customer does not log in to the mobile version of myBCA through the Login with Biometrics feature for 30 (thirty) consecutive days.*
- 6. The Customer must check and ensure that the Biometrics recorded on the mobile device that was used by the Customer to download the mobile version of myBCA are the Customer's own Biometrics.*
- 7. The Customer is fully responsible for and holds BCA harmless against all consequences arising in connection with any misuse of the Login with Biometrics feature of the mobile version of myBCA.*

E. BCA ID, BCA ID PASSWORD, PIN, KEYBCA APPLI RESPONSE, OTP, AND TRANSACTION CODE

1. *The BCA ID, BCA ID Password, PIN, KeyBCA Appli Response, OTP, and/or Transaction Code may only be used by the relevant Customer.*
2. *The Customer must keep the confidentiality of the BCA ID, BCA ID Password, PIN, KeyBCA Appli Response, OTP, and/or Transaction Code by:*
 - a. *not disclosing the BCA ID, BCA ID Password, PIN, KeyBCA Appli Response, OTP, and/or Transaction Code to other people including family members or people closest to the Customer;*
 - b. *not storing the BCA ID, BCA ID Password, PIN, KeyBCA Appli Response, OTP, and/or Transaction Code on mobile phones, other objects or media in a way that allows such BCA ID, BCA ID Password, PIN, KeyBCA Appli Response, OTP, and/or Transaction Code to be known by others;*
 - c. *exercising due care in using the BCA ID, BCA ID Password, PIN, KeyBCA Appli Response, OTP, and/or Transaction Code so that they are not visible to others;*
 - d. *not using the mobile phone number, BCA ID, BCA ID Password, and 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.*
3. *Notwithstanding the provisions of item E.2 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.*
4. *Any misuse of:*
 - a. *BCA ID that is not due to BCA's fault; and*
 - b. *BCA ID Password, PIN, KeyBCA Appli Response, OTP, and/or Transaction Code;**shall be the Customer's sole responsibility. The Customer hereby holds BCA harmless against all claims arising from any parties including the Customer as a consequence of any misuse of the BCA ID, BCA ID Password, PIN, KeyBCA Appli Response, OTP, and/or Transaction Code.*
5. *The use of the BCA Password ID, PIN, KeyBCA Appli Response, OTP, and/or Transaction Code on myBCA has the same legal force as a written instruction signed by the Customer.*
6. *The Customer can change the BCA ID Password and PIN at any time through the facilities provided by BCA.*
7. *The BCA ID Password and PIN used for transactions using myBCA Keyboard are the same as the BCA ID Password and PIN used in the myBCA.*
8. *If the Customer's SIM Card issued by the Cellular Operator and/or the Customer's mobile device are lost/stolen/transferred to another party, the Customer must contact the nearest BCA branch office or Halo BCA to block/close access to myBCA. All transaction instructions based on the use of the mobile phone number, PIN, BCA ID Password, OTP, and/or Transaction Code that occur before BCA's authorized officer receives a notification thereof from the Customer shall be the full responsibility of the Customer.*
9. *The Customer must ensure that the mobile device and/or computer and web browser application used to access myBCA meet the standards set by BCA and are free from any malware, viruses, and various applications that may harm the Customer and/or adversely interfere with the Customer's transactions through myBCA.*
10. *BCA reserves the right to block the Customer's BCA ID if the BCA ID remains inactive for a certain period of time determined by BCA.*
11. *BCA reserves the right to delete the Customer's BCA ID if all accounts in the Customer's CIN (Customer Identifier Number) have been completely closed. Any BCA ID that has been deleted is available for reuse by either the same Customer or other Customers.*

F. INVESTMENT FEATURE

General Terms for Investment Feature

1. The Investment Products marketed by BCA through the Investment feature on myBCA **do NOT constitute** BCA's products, and therefore BCA shall not be liable for any claims and risks arising in connection with the Investment Products. **BCA only acts as a selling agent for the Investment Products.**
2. Investment Product does **NOT** constitute part of third-party deposits at BCA so it is not guaranteed by BCA and is **NOT COVERED** by the government's guarantee or deposit insurance scheme as referred to in the laws and regulations on the Indonesia deposit insurance corporation. Any investment in an Investment Product involves risks that may cause Customer to lose some or all of their invested capital. Any Investment Product chosen and purchased by the Customer constitutes the sole decision and responsibility of the relevant Customer.
3. BCA shall not be responsible for the correctness, accuracy, or completeness of any information and materials related to an Investment Product obtained by BCA from the Investment Product owner.
4. Customer must in the first place understand the characteristics, features, risks, benefits, and costs associated with the transactions involving an Investment Product before deciding to purchase such Investment Product.

Terms of Use for Investment Feature

1. The Customer can obtain information about an Investment Product and conduct financial transactions on an Investment Product through the Investment feature on myBCA.
2. To conduct financial transactions or obtain portfolio information on an Investment Product through the Investment feature on myBCA:
 - a. the Customer must have a mobile phone number that shall have been registered in the BCA e-banking phone numbers database.
 - b. the Customer shall have opened the relevant Investment Product account at the nearest BCA branch office, through myBCA, and/or other facilities provided by BCA;
 - c. the Customer must have an Investment Source Account, which has been connected to the BCA ID used in myBCA and whose data have been verified with the relevant Investment Source Account.
3. The Customer who registers for the BCA ID on BCA's e-channel can access the Investment feature on myBCA by using the BCA ID and the BCA ID Password that have been previously registered and is required to connect the Customer's account to myBCA before the Customer can conduct investment transactions through the Investment feature on myBCA or other transactions as may be determined by BCA.
4. Before conducting transactions through the Investment feature on myBCA, the Customer must understand, read, and accept all the provisions related to the investment transactions through the Investment feature on myBCA.
5. Any information, data, analysis, and statement provided by BCA in investment transactions are only an assistance tool made based on the result of BCA's internal analysis. The information, data, analysis, and statement do not guarantee the achievement of certain returns or the achievement of investment objectives that the Customer makes. Therefore, the Customer is fully responsible for all consequences, risks, and losses that arising in connection with investment transactions that the Customer makes based on such information, data, analysis, and statement.
6. BCA has the right to determine the limit for the investment transactions through the Investment feature on myBCA, and the limit will be notified by BCA in any form and through any means according to applicable law.
7. The currency of the Investment Source Account and the currency of the account to which the proceeds of the sale of an investment product will be credited must be the same as the currency of the Investment Product purchased or resold.

8. *All transactions that have been instructed by the Customer to BCA cannot be canceled for any reason. However, the Customer can stop the periodic mutual fund purchases by submitting an application for termination at the nearest BCA branch office or through other facilities as may be determined by BCA.*
9. *In the event that the Customer conducts financial transaction on the Investment Goal, the Customer agrees that BCA has the right to determine the asset allocation of the Customer's invested funds in accordance with the investment strategy chosen by the Customer.*
10. *Customer may delete investment goal on the Investment Goal if:*
 - a. *there are no Mutual Fund products contained in investment goal;*
 - b. *there are no ongoing periodic mutual fund purchases transaction in investment goal;*
 - c. *there are no transaction "in progress" for any Mutual Fund products in investment goal.*
11. *The Customer can change data transaction of the periodic mutual fund purchases in investment goal on the Investment Goal. Such changes of data will replace the periodic mutual fund purchases transaction that has been running previously in investment goal.*
12. *Customer who is also a customer of BCA Sekuritas may access BCA Sekuritas Portfolio information on the Investment menu on the mobile version of myBCA or on the Investment Portfolio menu on the web version of myBCA.*
13. *To be able to access BCA Sekuritas Portfolio information, the Customer must:*
 - a. *have a Customer Fund Account (Rekening Dana Nasabah/RDN) at BCA Sekuritas;*
 - b. *have a BCA ID that has an active financial status and has access to investment information;*
 - c. *give consent to BCA to provide the Customer's Single Investor Identification (SID) data to BCA Sekuritas and obtain the Customer's BCA Sekuritas Portfolio data from BCA Sekuritas.*
14. *Customer may at any time revoke access to BCA Sekuritas Portfolio information on myBCA through the BCA Sekuritas Portfolio settings menu.*

G. FINANCIAL DIARY

1. *Through the Financial Diary, the Customer may, among others:*
 - a. *obtain transaction information based on certain categories derived from certain transaction data during a certain period that occurs in the certain account and BCA Credit Card and Paylater BCA that have been connected with the Customer's BCA ID;*
 - b. *obtain notification of certain transactions that occur in the certain account and BCA Credit Card and Paylater BCA that have been connected with the Customer's BCA ID.*
2. *The Customer authorizes BCA to automatically record, recapitulate, and categorize transactions for every transaction from certain account and BCA Credit Card and Paylater BCA that have been connected with the Customer's BCA ID.*
3. *The Customer agrees that the transaction data shown in the Financial Diary is not proof of transactions conducted through the Customer's accounts, BCA Credit Card, and Paylater BCA but is only intended to allow the Customer to obtain financial analysis of transactions conducted by the Customer. In the event of any discrepancies between the transaction data displayed in the Financial Diary and the transaction data in the Customer's account activity information provided by BCA to the Customer through any means other than the Financial Diary, including, among other things, account statements, passbooks, myBCA, and other facilities, the transaction data provided in the Customer's account activity information shall prevail.*

H. PROTECTION FEATURE

General Terms for Protection Feature

1. The insurance products listed in the Protection feature are insurance products of insurance company partner that cooperates with BCA and **do NOT constitute** BCA's products and responsibility. **BCA only acts as a party that refers or markets insurance products of insurance company partner of BCA.**
2. Insurance products **do NOT** constitute part of third-party deposits at BCA so they are not guaranteed by BCA and **are NOT COVERED** in the scope of government's guarantee or deposit insurance scheme as referred to in the laws and regulations on the Indonesia deposit insurance corporation. Any insurance product chosen and purchased by the Customer constitutes the sole decision and responsibility of the relevant Customer.
3. BCA shall not be responsible for the correctness, accuracy or completeness of any information and materials related to insurance products obtained by BCA from insurance company partner of BCA.
4. Use of BCA's logo and/or other attributes in brochures or other marketing kits (if any) is only intended to show the bancassurance cooperation between BCA and insurance company partner of BCA.
5. Customers must in the first place understand the characteristics, features, risks, benefits and costs associated with the transactions involving an insurance product before deciding to purchase such insurance products.
6. Customer hereby holds BCA harmless from any legal actions from any parties arising from the purchase of insurance product referred by BCA.

Terms of Use of Protection Feature

1. The Customer can obtain information about an insurance product and BCA's insurance company partner and conduct financial transactions for the purchase of an insurance product through the Protection feature on myBCA.
2. To conduct financial transactions for the purchase of an insurance product through the Protection feature on myBCA, the Customer must have source of fund account that has been connected to the BCA ID used in myBCA.
3. The currency of the source of fund account must be the same as the currency of the insurance product purchased by the Customer.

I. LIFESTYLE FEATURE

1. Products and/or services available in the Lifestyle feature belong to Lifestyle Partner and are not BCA's products or responsibilities. BCA only acts as a payment facility provider to facilitate Customers in making payment for the purchase of products and/or services offered by the Lifestyle Partner.
2. In the event that Customer makes a transaction to purchase a product and/or service through the Lifestyle feature, the supply of the product and/or service will be carried out entirely by the Lifestyle Partner. The Customer hereby holds BCA harmless against any claims, suits, and/or other legal actions of any kind brought by any party in connection with the supply of the product and/or service by the Lifestyle Partner.
3. If the Customer has a complaint regarding the product and/or service provided by the Lifestyle Partner, the Customer may file the complaint with the Lifestyle Partner. However, if the complaint is related to the payment process, the Customer may file the complaint with BCA.

J. BRANCH SERVICES FEATURE

General Terms for Branch Services Feature

1. BCA has the right to conduct further verification of each Customer who uses the Branch Services feature when completing transactions at BCA branch offices.
2. With certain considerations, BCA has the right to refuse to process transactions whose data is inputted by the User on the eForm in accordance with the applicable provisions or procedures at BCA and

applicable legal provisions, including provisions regarding Anti-Money Laundering and Prevention of Terrorism and Proliferation of Weapons of Mass Destruction Funding.

Terms of Use of Branch Services Feature

- 1. The Customer must ensure the correctness of the data entered into the eForm. The Customer shall be fully responsible for all consequences arising from the filling in data on the eForm and hereby holds BCA harmless against any claims, suits, and/or other legal actions of any kind brought by any party in connection therewith.*
- 2. The Customer must enter the required data (mandatory data) on the eForm to obtain a Reference Number.*
- 3. After the Customer entering the transaction data on the eForm, the Customer is still required to come to the BCA branch office to complete the transaction by providing Reference Number and showing other documents according to the provisions applicable at BCA.*
- 4. The Customer can cancel filling in data on the eForm as long as the Transaction has not been completed at BCA branch office.*
- 5. The Reference Number can only be used by the Customer within 30 (thirty) calendar days after BCA provides the Reference Number. However, the Reference Number for transactions carried out by the Customer who is registered as BCA Solitaire or BCA Prioritas Customer can only be used by the Customer in accordance with the time selected by the Customer.*
- 6. If there is a difference between the data at the Customer and the data at BCA, then the data at BCA shall prevail, unless it can be proven otherwise.*
- 7. Transaction data inputted in the Branch Service feature will be stored by BCA in accordance with the applicable retention provisions as long as the Customer has completed the transaction at BCA branch office.*

K. UNDERLYING DOCUMENTS

- 1. The Customer can upload the underlying documents for foreign currency purchases in the form of a soft copy on myBCA according to the format determined by BCA.*
- 2. The Customer must:*
 - a. check and guarantee the authenticity and correctness of the underlying documents for foreign currency purchases uploaded on myBCA;*
 - b. ensure that the uploaded underlying documents for foreign currency purchases remain valid and that the use of the underlying documents for the transactions does not exceed the period prescribed by applicable law;*
 - c. ensure that the data inputted when uploading the underlying documents conform with the data contained in the uploaded underlying documents for foreign currency purchases;*
 - d. provide BCA with the original underlying documents if so requested by BCA at any time.*
- 3. BCA has the right to refuse or accept the underlying documents for foreign currency purchases that are uploaded by the Customer on myBCA.*
- 4. The Customer can use the underlying documents for foreign currency purchases that have been successfully uploaded to myBCA to make a foreign currency transfer with the source of funds denominated in the rupiah if so required by applicable law. The Customer shall be fully responsible for the correctness of the underlying documents used by the Customer to make foreign currency transfers on myBCA.*
- 5. The Customer hereby holds BCA harmless against any claims, suits, and/or other legal actions of any kind brought by any party in connection with the Customer's foreign currency purchase transactions, including any error in the data of the underlying documents inputted by the Customer on myBCA.*

L. BLOCKING OF myBCA ACCESS AND TRANSACTION CODE

1. The Customer's access to myBCA will be blocked if the Customer:
 - a. enters the wrong BCA ID Password 3 (three) times in a row;
 - b. enters the wrong PIN or OTP 3 (three) times in a row on the mobile version of myBCA;
 - c. enters the wrong KeyBCA Appli Response 3 (three) times in a row on the web version of myBCA;
 - d. requests BCA to block the BCA ID according to the provisions applicable at BCA.
2. The Customer is prohibited from hijacking, duplicating, imitating and/or modifying myBCA on any electronic device. All consequences arising in connection with such actions committed by the Customer shall be the full responsibility of the Customer.
3. BCA reserves the right to block access to myBCA if, in BCA's judgment:
 - a. there is an indication that the Customer's BCA ID, BCA ID Password and/or PIN are known by parties other than the Customer or misused by unauthorized parties.
 - b. there are financial transactions or other transactions conducted using myBCA in a way that exceeds fair use limits or is suspected of fraud.
 - c. the Customer fails to comply with applicable legal provisions;
 - d. the Customer fails to provide information and supporting documents as required by applicable law;
 - e. the Customer is found to have used and/or is reasonably suspected of using fake documents or providing incorrect data to BCA;
 - f. the Customer provides questionable information; or
 - g. The Customer's source of transaction funds is found to come from or is reasonably suspected of coming from criminal activities.
4. If the Customer's access to myBCA is blocked, the Customer must contact Halo BCA to reset the BCA ID Password or PIN according to the procedure that will be informed by the Halo BCA officer.
5. If the Customer's BCA ID, access to myBCA, and/or e-banking phone number are blocked or if the Customer enters the wrong Transaction Code 3 (three) times in a row when conducting a transaction at a BCA ATM or a BCA branch office, all active Transaction Codes, whether generated by myBCA or any other BCA banking products and services, cannot be used by the Customer.

M. FORCE MAJEURE

In the event BCA is unable to process any instruction from the Customer, 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 through myBCA, as well as any other events or causes beyond the control and capability of BCA, the Customer hereby holds BCA harmless against all claims of any kind in connection therewith.

N. TERMINATION OF myBCA

1. myBCA service will be terminated if:
 - a. the Customer requests BCA to terminate myBCA, among other things, because the Customer no longer uses the relevant BCA ID or mobile phone number;
 - b. all of the BCA IDs used for myBCA are blocked/deleted;
 - c. the Customer closes all the Customer's accounts at BCA.
2. BCA reserves the right to terminate myBCA service to the Customer, among other things, if the Customer uses myBCA to commit any unlawful acts or activities.

O. COMPLAINTS HANDLING

1. Any complaints to BCA in connection with the products and/or services may be lodged by the Customer with any BCA branch office or with HALO BCA.
2. BCA will respond to such complaint in accordance with the prevailing law. Further information regarding complaint handling by BCA can be found at bca.id/penangananpengaduan

P. DISPUTE RESOLUTION

1. The Customer agrees that any dispute or difference of opinion arising out of and/or relating to the implementation of these Terms and Conditions for myBCA between the Customer and BCA will be resolved in an amicable manner.
2. Any dispute or difference of opinion that cannot be resolved amicably between the Customer and BCA will 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.
3. Any dispute or difference of opinion that cannot be resolved in an amicable manner and/or by means of mediation as described in item 2 above shall be resolved through the District Court of Central Jakarta, without prejudice to BCA's right to file any suit or claim through any other District Court within the territory of the Republic of Indonesia.

Q. LANGUAGE

These Terms and Conditions for myBCA 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.

R. MISCELLANEOUS

1. Any complaints related to myBCA must be lodged by the Customer with BCA no later than 3 (three) months from the date on which the transaction on myBCA is conducted.
2. The Customer must immediately notify BCA in writing of any changes to the Customer's data.
3. The Customer can contact Halo BCA or any BCA branch office for any issues related to the transactions, access blocking and/or termination of myBCA.
4. The Customer must contact the relevant Cellular Operator to handle any issues related to the SIM Card, Cellular Operator network, internet network on the mobile device, usage bills issued by the Cellular Operator, SMS fees, and the Cellular Operator's value-added services.
5. BCA has the right to modify these Terms and Conditions for myBCA, and such modification will be notified by BCA to the Customer in any form and through any means according to applicable law.
6. The Customer hereby undertakes to comply with these Terms and Conditions for myBCA and all the provisions applicable at BCA in relation to the services, facilities, and transactions that can be conducted through myBCA, which will be notified by BCA to the Customer in any form and through any means according to applicable law.

These Terms and Conditions for myBCA of PT Bank Central Asia Tbk have been established in compliance with the prevailing laws and regulations, including Regulations of the Financial Services Authority