Pegadaian Gold Savings

Pegadaian Gold Savings is an investment product offered by PT Pegadaian, where customers can conduct gold buying and selling transactions. The physical gold is securely stored and kept in custody by Pegadaian.

A Main Features

- Opening of Pegadaian Gold Savings Account

  Customers must register for Pegadaian Gold Savings before conducting any gold transactions. During Opening Gold Saving Account process, customers may also make their first gold purchase, with a minimum purchase amount of IDR 10,000 and a maximum of 10 grams. This transaction can be conducted through myBCA.
- Buying Gold

  Gold purchases or top-ups to the Gold Savings balance can be made with a minimum purchase of IDR 10,000 and a maximum of IDR 50,000,000 per transaction. The maximum total purchase per day per CIF is 100 grams. If the total purchase in a day exceeds 100 grams, the transaction will not go through. All purchase transactions can be done via myBCA.
- Selling Gold.

  Customers can sell their gold easily through myBCA. The minimum sale amount is 0.01 grams, with a maximum of 20 grams per transaction, and a daily limit of 100 grams per customer. If the total sale exceeds 100 grams per day, the system will automatically reject the transaction. This transaction can be conducted through myBCA.

B Fees

- Transaction Fees Charged in myBCA.

  When customers make gold transactions through myBCA, certain fees will be automatically deducted from their gold balance or applied when they perform activities related to their gold account.

Type of Fee	Type of Fee
Annual Gold Custody Fee at Pegadaian	IDR 30,000. This fee will be automatically debited or deducted from the customer's gold balance in myBCA each year. The date of the debit will be one year after the customer registers for the Pegadaian Gold Savings through myBCA. However, this fee will not be charged in the first year of account opening as part of a promotional program.
Gold Sale Transaction Administration Fee	IDR 2,500 per transaction.

- Fees Charged for Transactions at Pegadaian Outlets.

  These are transaction fees charged when customers perform activities related to their gold ownership at Pegadaian outlets.

Type of Fee	Type of Fee
Gold Savings Account Closure Fee	IDR 30,000*, deducted from the remaining gold balance of the customer.

* This amount is subject to change at any time.

C Benefits

- "Pegadaian Gold Savings provides gold balance custody services that make it easier for the public to invest in gold, as customers can conveniently access myBCA anytime and anywhere.
- The Pegadaian Gold Savings product enables customers to invest in gold easily, affordably, safely, and reliably.
- It serves as a trusted long-term investment alternative, as it is directly supervised by the Financial Services Authority (Otoritas Jasa Keuangan/OJK).

D Risks

- Gold buying and selling transactions are subject to gold price fluctuations. Gold prices displayed in myBCA will be updated periodically by Pegadaian in accordance with global gold prices. Both the mobile and web versions of myBCA display the latest buy and sell prices applicable on the day the customer accesses myBCA (shown as "today's gold price"), so customers can easily monitor their gold value and potential profit or loss. Customers are required to carefully consider and understand these risks before making any gold investment decisions under the Gold Savings feature.

C Benefits

- it is directly supervised by the Financial Services Authority (Otoritas Jasa Keuangan/OJK).

D Risks

- Customer data will be shared with Pegadaian for registration and transaction purposes. Therefore, there is a potential risk of customer data usage by Pegadaian, limited solely to the processes necessary for Pegadaian Gold Savings transactions.
- There may be times when the system cannot be accessed, preventing transactions from being completed. If such issues occur, customers can contact Halo BCA through the Help Center menu in the myBCA application, haloBCA application, at 1500888 or send email to halobca@bca.co.id.
- Customer gold transactions may fail if they do not comply with applicable provisions (including but not limited to Pegadaian Gold transaction terms and conditions, daily transaction limits, and applicable laws and regulations). To prevent transaction failures or rejections, customers should ensure their transactions follow the current terms and conditions.
- Inactive Pegadaian Gold Savings accounts (due to insufficient gold balance to cover the annual custody fee) cannot be reactivated. To resume gold transactions, customers must open a new Pegadaian Gold Savings account through myBCA.

E Requirements and Procedures

Requirement for opening a Pegadaian Gold Savings Account

- Customers must access and register through myBCA.
- Have a valid identity card (KTP).
- Complete the Know Your Customer (KYC) / Customer Due Diligence (CDD) verification process.
- Agree to all applicable terms and conditions.

F Submission of Inquiries and/or Complaints

- If there are any inquiries and/or complaints related to Pegadaian gold transaction issues through myBCA, customers may submit them through Halo BCA or visit a BCA branch office. The types of inquiries and/or complaints that can be submitted to BCA are subject to the applicable Terms and Conditions for Pegadaian Gold Savings Transactions via myBCA. There may be times when the system cannot be accessed, preventing transactions from being completed. If such issues occur, customers can contact Halo BCA through the Help Center menu in the myBCA application, haloBCA application, at 1500888, or send email to halobca@bca.co.id.
- Inquiries and/or complaints related to the Pegadaian Gold Savings product may be submitted to the Pegadaian Call Center at 1500 569.

G Simulation

- Gold Purchase Transaction Simulation:
  - Purchase Price: IDR 2,200,000 per gram.
  - Purchase Quantity: 5 grams.
  - Total Gold Purchase Value (IDR 2,200,000 × 5 grams) = IDR 11,000,000 (inclusive of 11% VAT).
- Gold Sale Transaction Simulation:
  - Sale Price: IDR 2,100,000 per gram.
  - Sale Quantity: 5 grams.
  - Total Gold Sale Value (IDR 2,100,000 × 5 grams) = IDR 10,500,000 (inclusive of 11% VAT).
  - Gold Sale Transaction Administration Fee: IDR 2,500 per transaction.
- Simulation of Daily Gold Transaction Limit After Opening Pegadaian Gold Savings:
  - Daily gold transaction limit: 100 grams.
  - Customer makes a gold purchase of 10 grams at the time of opening.
  - On the same day, the customer may only purchase an additional 90 grams. If the customer purchases more than 90 grams, myBCA will send a notification that the gold purchase transaction has failed.

G Simulation

- Simulation of Daily Gold Purchase Limit:
  - Daily gold transaction limit: 100 grams per customer.
  - Customer makes a gold purchase of 70 grams.
  - On the same day, the customer may only make an additional gold purchase of up to 30 grams. If the customer purchases more than 30 grams, myBCA will notify that the transaction has failed.
- Simulation of Daily Gold Sale Limit:
  - Daily gold transaction limit: 100 grams per customer.
  - Customer sells 60 grams of gold.
  - On the same day, the customer may only sell an additional 40 grams. If the customer sells more than 40 grams, myBCA will notify that the transaction has failed.
- Simulation of Gold Custody Fee:
  - Gold Custody Fee: IDR 30,000 (equivalent in gold grams based on the gold selling price).
  - Customer's total gold balance: 2 grams (equivalent to IDR 4,200,000).
  - Gold selling price: IDR 2,100,000 per gram.
  - Custody fee charged: IDR 30,000 / IDR 2,100,000 = 0.0143 grams.
  - Remaining gold balance (in grams): 2 grams – 0.0143 grams = 1.9857 grams.
  - Remaining gold balance (in Rupiah): 1.9857 grams × IDR 2,100,000 = IDR 4,169,970.
  - If the customer opened the Pegadaian Gold Savings account via myBCA on January 1, 2025, then on January 12, 2026, the gold balance will be automatically deducted by a custody fee of IDR 30,000 (or its equivalent in grams based on the prevailing gold selling price).
- Simulation of Custody Fee When Customer's Gold Balance is Insufficient:
  - Gold Custody Fee: IDR 30,000.
  - Customer's total gold balance: IDR 22,000 or equivalent to 0.01 gram.
  - Gold selling price: IDR 2,100,000 per gram.
  - Custody fee charged: IDR 30,000 / IDR 2,100,000 = 0.0143 gram.
  - Remaining gold balance (in grams): 0.01 gram – 0.0143 gram = -0.0043 gram.
  - Since the gold balance becomes negative after deduction, the system will automatically close the Gold Savings account. If the remaining gold balance becomes zero (not negative), the Gold Savings account will remain active.

H Additional Information

- One (1) myBCA account can only open one Pegadaian Gold Savings account.
- The Pegadaian Gold Savings account will automatically become inactive if the gold balance is insufficient to cover the storage fee at the time such fee is charged.
- An inactive Pegadaian Gold Savings account (due to deduction of the annual storage fee) cannot be reactivated. To be able to conduct gold transactions again, the customer must open a new Pegadaian Gold Savings account through myBCA.
- Customers can only perform gold transactions, namely Opening a Pegadaian Gold Savings Account, Gold Purchase, and Gold Sale through myBCA. Customers cannot perform gold transfer transactions.
- There are daily transaction limits per customer as follows:

Transaction	Limitation		
	Minimum	Maximum	Remarks
Initial gold purchase at the time of opening a Pegadaian Gold Savings account	IDR 10,000	10 grams of gold	Maximum gold purchase of 10 grams per customer applies only at account opening, accompanied by the first purchase
Gold Purchase	IDR 10,000	IDR 50,000,000	per customer per transaction
		100 grams of gold	per customer per day
Gold Sale	0,01 gram	20 gram of gold	per customer per transaction
		100 gram of gold	per customer per day
Minimum balance to be maintained	0.05 gram	-	Per account

I Disclaimer

- This Product and/or Service Information Summary ("Summary") is provided for informational purposes only and does not constitute an official offer of any product and/or service.
- The Pegadaian Gold Savings product is owned by PT Pegadaian and is not a product of PT Bank Central Asia Tbk. Pegadaian reserves the right to reject any product and/or service application if the customer does not meet the applicable requirements at Pegadaian and the prevailing laws and regulations.
- Customers are required to carefully read this Summary and may contact BCA or Pegadaian should there be any further questions regarding the products and/or services described herein.
- Pegadaian is registered and supervised by the Financial Services Authority (Otoritas Jasa Keuangan/OJK).

J Contact Information

Further information can be accessed through https://www.pegadaian.co.id/produk/tabungan-emas or by contacting Pegadaian Call Center at 1500 569 or via WA (chat) at 081324432443.

K Social Media

PT Pegadaian has official social media accounts that you can follow to obtain the latest information and customer service assistance. The official Pegadaian accounts are as follows:

- Instagram: @pegadaian_id
- Facebook: Pegadaian
- Twitter: @Pegadaian

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.