

**ADDITIONAL TERMS FOR HOLDER OF CUSTOMER FUND ACCOUNT OF  
PT BANK CENTRAL ASIA TBK ("BCA")**

1. The Customer Fund Account cannot be opened with a joint account status.
2. The Customer Fund Account opened in the form of a current account will not be provided with any cheque/Bilyet Giro nor other identification in any form. For Customer Fund Account in the form of a savings account (TAPRES or BCA Dollar), BCA will not issue or provide any proof of ownership for the holder of the Customer Fund Account including the PASPOR BCA Card or BCA Dollar Card.
3. All transactions under the Customer Fund Account can only be conducted:
  - a. through KlikBCA and/or other means as determined by BCA; and
  - b. by Securities Company or Custodian Bank which has been vested with the authority by the holder of the Customer Fund Account to manage the Customer Fund Account.
4. The transaction of crediting funds to the Customer Fund Account through BCA can be conducted through KlikBCA facility, internet/mobile banking facility, over the counter services, and/or through any other means as may be determined by BCA which will be notified by BCA to the holder of the Customer Fund Account in any form and by any means whatsoever.
5. Any inquiry and request for the balance and transaction history (mutasi) of the Customer Fund Account can only be made by the holder of the Customer Fund Account through the means as provided by PT Kustodian Sentral Efek Indonesia and/or through other means as may be determined by BCA which will be notified by BCA to the holder of the Customer Fund Account in any form and by any means whatsoever.
6. BCA reserves the right to refuse any instructions given by the holder of the Customer Fund Account as long as BCA has not received from the holder of the Customer Fund Account the revocation of the power to manage the Customer Fund Account that has been approved in writing by Securities Company or Custodian Bank.
7. The Customer Fund Account can only be closed:
  - a. by the holder of the Customer Fund Account with the written consent of Securities Company or Custodian Bank; or
  - b. by Securities Company or Custodian Bank that has been authorized by the holder of the Customer Fund Account to manage such Customer Fund Account

The closure of the Customer Fund Account must be carried out through Securities Company or Custodian Bank that has been authorized by the holder of the Customer Fund Account to manage such Customer Fund Account.
8. The holder of Customer Fund Account hereby agrees that BCA shall be entitled to close Customer Fund Account to manage if among others:
  - a. The Securities Company or Custodian Bank license is revoked by the competent authorities;
  - b. BCA is ordered to close the Customer Fund Account by the competent authorities in accordance with the prevailing laws and regulations; and or
  - c. the Securities Company or Custodian Bank is indicated to commits criminal acts or other activity the prevailing laws and regulations.

The remaining balance in the Customer Fund Account shall be transferred to the account appointed by the holder of the Customer Fund Account or if instructed otherwise by the competent authorities, to another account appointed by the competent authorities. All accrued rights and obligations of the holder of the Customer Fund Account before the closing of Customer Fund Account as specified in this point 8 shall be settled between the holder of the Customer Fund Account and the Securities Company or Custodian Bank without involving BCA.

9. BCA at its sole discretion has the right to refuse the opening and/or close the Customer Fund Account.
10. The holder of the Customer Fund Account is fully responsible for any consequences arising from the management of the Customer Fund Account by Securities Company or Custodian Bank and hereby holds harmless BCA against all kinds of claims, lawsuits, demands, and/or other legal actions of any kind from any party including from the holder of the Customer Fund Account.
11. Any disputes arising in connection with the management of the Customer Fund Account by Securities Company or Custodian Bank will be settled by the holder of the Customer Fund Account and Securities Company or Custodian Bank without involving BCA
12. This Additional Terms For Holder of Customer Fund Account of BCA constitutes an integral and inseparable part of:
  - The Terms and Conditions for Current Account Holders of PT Bank Central Asia Tbk (BCA)
  - The Terms and Conditions for Tabungan Prestasi ("TAPRES") Account PT Bank Central Asia Tbk (BCA)
  - The Terms and Conditions for BCA Dollar Account PT Bank Central Asia Tbk (BCA) and or any other provisions as may be applicable to the Customer Fund Account.BCA has given explanation and asked for confirmation from the holder of the Customer Fund Account about the explanation of benefits, fees, and risks related to BCA products above.
13. In the event of any difference and or inconsistency between the Additional Terms For Holder of Customer Fund Account of BCA and the provisions as mentioned in point 12 above, then the Additional Terms For Holder of Customer Fund Account of BCA will apply.
14. The holder of the Customer Fund Account hereby states that it agrees to be bound by the Additional Terms For Holder of Customer Fund Account of BCA, the provisions as set out in point 12 above, provisions concerning Customer Fund Account e-Statement, and other provisions stipulated by BCA in connection with the opening of the Customer Fund Account. BCA may modify such provisions which will be notified by BCA in any form and by any means whatsoever in accordance with the prevailing laws and regulations.

The holder of the Customer Fund Account hereby declares that it has read, understood, and agreed to the contents of the Additional Terms for Holder of Customer Fund Account of BCA as described above.