

# BCA Time Deposit

BCA Time Deposit is a term deposit product that allows deposits and withdrawals at specified times.

## A Main Features

Currencies	Minimum Initial Placement
IDR	IDR8,000,000
USD	USD1,000
SGD	SGD2,000
HKD	HKD8,000
AUD	AUD2,000
GBP	GBP1,000
JPY	JPY150,000
EUR	EUR1,000
CNH	CNH7,000

- There are 2 Time Deposit options available for individual customers, namely with a physical certificate (bilyet) or without a certificate. **Time Deposits without a certificate** may only be opened in Rupiah (IDR).
- Flexible choices of tenors, namely, 1, 3, 6, or 12 months.
- The guaranteed interest rate is based on the applicable interest rate information available on the Deposit Insurance Corporation (LPS) website.

## B Fee and Charges

Monthly Interest Transfer  
Between BCA Accounts Fee

Free

Income Tax

20% of the interest earnings

Penalty for early disbursement before maturity, namely:

- Interest for the current month will not be paid (ARO).
- Interest for the current period will not be paid (ARO+ and Non-ARO).

Monthly Interest Remittance  
to Another Bank Fee

IDR2,900 to IDR30,000

## C Benefits

- An investment option for customers.
- The customer will receive information on Time Deposit opening in the form of:
  - a Time Deposit Certificate (Bilyet Deposito) for customers opening a Time Deposit with a certificate; or
  - a Time Deposit Advice for Customers opening a Time Deposit without a certificate and requesting the printing of a Time Deposit Advice.
- Customers may receive information and offers related to BCA products and services.

## D Risks

- LPS does not guarantee savings accounts with balances exceeding IDR2 billion and interest rates exceeding the interest rate set by LPS.
- The deposit interest rates provided are in accordance with the applicable terms and conditions at BCA and are subject to change at any time based on market conditions, as communicated through BCA's information channels.
- Interest will not be paid if the customer disburses funds before maturity.

## E Requirements and Procedure

Customer must provide identity card and the required documents. Details of terms and conditions may be seen on the website [bca.co.id](http://bca.co.id).

Customer may ask question and lodge complaints via the following:

**Halo BCA via phone 1500888 or haloBCA App**  
**BCA Branch Office**

## F Simulation

Time Deposit Placement Amount	Tenor	Interest Rate according to Tenor	Interest Amount	Accumulated Total*
IDR10,000,000	1 month	3.00%	IDR24,658	IDR10,019,276
USD100,000	1 month	2.00%	USD164	USD100,131

### Notes:

This simulation is intended to provide the customer with an estimate calculation only and is not meant to give any recommendation.

\* Accumulation Total minus 20% Income Tax Fee of nominal Deposit Interest

**G****Additional Information**

- Time Deposit BCA can be opened in the form of a joint account with the status of either “Atau” or “Dan”.
- Disbursement of the Time Deposit cannot occur on the same date it is placed.
- The Time Deposit interest will be credited according to the type of rollover as follows:
  - **Non ARO:** To be credited to the account selected by the customer at the maturity date
  - **ARO:** To be credited to the account selected by the customer every month on the specified maturity date
  - **ARO Plus:** To be credited to the account at maturity with the accrued interest added to the principal amount for further placement (rollover)
- Deposits and/or withdrawals of Foreign Currency Time Deposit in different currencies will be subject to the exchange rate.
- The customer may request a deposit disbursement under the following conditions:
  - For deposits with a certificate, the request can be submitted to the BCA branch where the deposit account was opened by bringing the Deposit Certificate.
  - For deposits without a certificate, the request can be submitted to the nearest BCA branch.
- BCA is obliged to inform of any changes to the benefits, fees and charges, risks, including terms and conditions for this product and/or service by mail or through any means in accordance with the applicable law.

**H****Disclaimer**

- 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.
- In the event that there is a discrepancy in interpretation between the versions of Indonesian and English, then the version of Indonesian language shall prevail.

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](http://bca.co.id)