

e-Deposito BCA is a Time Deposit product that can be opened by the customer through BCA's channel.

A Main Features

- e-Deposito can only be placed and liquidated using funds and for withdrawal purposes in the same currency. e-Deposito are available in 3 currencies:

Currency	Minimum Placement	Maximum Placement in myBCA*
IDR	Rp1,000,000	Rp2,000,000,000
USD	USD500	USD110,000
SGD	SGD1,000	SGD150,000

Note: *)The maximum placement of e-Deposito in myBCA applies per BCA ID per day.

- Placement and liquidation of e-Deposits can be done via myBCA, KlikBCA Bisnis (KBB), and myBCA Bisnis (MBB).
- For Foreign Currency e-Deposito specifically**, placements and liquidations can only be done through myBCA.
- Flexible choices of tenors of 1, 3, 6, or 12 months.
- The customer will receive a notification email every time they make an e-Deposito transaction.
- Interest rates are competitive.

B Fee and Charges

- Interest on e-Deposito is subject to income tax withholding in accordance with applicable tax provisions.
- Free monthly interest transfer fees.*

- As a penalty for immediate liquidation, any accrued interest will not be paid.

C Benefits

- Interest on e-Deposito is subject to income tax withholding in accordance with applicable tax provisions.
- Freedom to choose the rollover type of your preference, namely:
 - Automatic rollover with the interest credited monthly to the source account (ARO).
 - Automatic rollover with the interest added to the e-Deposito principal upon each rollover (ARO Plus).
- 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.
- Interest will not be paid if the customer disburses funds before maturity.*
- The interest rates of e-Deposito 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.
- For Foreign Currency e-Deposito, which are savings accounts denominated in foreign currency, exchange rates will fluctuate in line with market conditions.

E Requirements and Procedure

- Types of customers eligible to place deposits:
 - Rupiah e-Deposito:** Individual customer of Indonesian citizens and foreign citizens.
 - Foreign Currency e-Deposito:** Individual customer of Indonesian citizens and foreign citizens, and non-bank entities.
- The customer has a BCA account with the following criteria as the source account:
 - Account types that can be used for placement:
 - ✓ **Rupiah e-Deposito:** Tahapan, Tahapan Gold, Tapres, Tahapan Xpresi, and Rupiah Current Account.
 - ✓ **Foreign Currency e-Deposito:** BCA Dollar.
 - Not a joint account.
 - Specifically for e-Deposito transactions via KBB and MBB, the source account is not a Bank Current Account, an inquiry account, and an authorized account.
 - The customer does not have a Local Credit or KPR Xtra BCA facility.

Customer may ask question and lodge complaints via the following:

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

F Simulation

e-Deposito Placement Amount	Tenor	Interest Rate according to Tenor ¹⁾	Interest Amount ²⁾	20% tax	Accumulated Total ³⁾
IDR10,000,000	1 month	2,75%	IDR22,603	IDR4,521	IDR10,018,082
USD100,000	1 month	2,00%	USD164	USD33	USD100,131

Effective date: June 11, 2026

Notes:

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

Remarks:

¹⁾Interest rates may change at any time in line with market conditions and the change will be notified to the customer via BCA's information media.

²⁾Interest amount is gross interest amount before tax withholding according to the applicable regulations (assumption: 1 month = 30 days and 1 year = 365 days).

³⁾Accumulated total = total e-Deposito amount after interest payment and tax withholding.

G**Additional Information**

- An e-Deposito account cannot be opened as a joint account with either “AND” or “OR” status.
- The e-Deposito interest will be credited to the customer’s account according to the rollover type of the e-Deposito, as described below:
 - **ARO:** To be credited to the e-Deposito source account every month on the specified maturity date.
 - **ARO Plus:** To be credited to the e-Deposito account at maturity with the accrued interest will be added to the principal amount for further placement (rollover).
- There are two withdrawal methods for e-Deposits, namely:
 - Early withdrawal, which is the withdrawal of an e-Deposit before the maturity date; or
 - Withdrawal on the Maturity Date.
- The e-Deposito can be liquidated through the appropriate channel by clicking either immediate liquidation or liquidation at maturity.
- The e-Deposito cannot be liquidated on the same date as the placement date of the e-Deposito.
- If a customer does not withdraw their e-Deposito upon maturity, the funds will be automatically renewed for the same term and at the prevailing interest rate.
- Withdrawals from an e-Deposito account at a BCA branch can only be made if the account holder has passed away and/or is legally incapacitated. BCA will request the documents required by BCA in order to process the withdrawal.
- Disbursement of the e-Deposito cannot occur on the same date it is placed.
- Customers must withdraw their e-Deposito if they wish to close the account from which the e-Deposit funds were drawn or all of their accounts at BCA.
- BCA will store data related to e-Deposito in accordance with applicable regulations.
- BCA shall inform of any changes to the benefits, fees, risks, terms and conditions of this Product and/or Service any means in accordance with the applicable terms and conditions.

H**Disclaimer**

- BCA may reject the application for the product and/or services if the customer fails to meet the applicable requirements and the terms.
- The customer has read and understood the product and/or services as described in this Product Information.
- This summary only serves as a means of providing product and/or service information for prospective customers and is not intended as an official offer for a product and/or service.
- The customer is required to carefully read, understand, and agree to the terms and conditions of the application for the product and/or services.
- The information contained in this Product and/or Service Information Summary is valid from the printing date until an updated version thereof is issued.
- The customer must carefully read this Product and/or Service Information Summary before deciding to use a product and/or service and may contact an employee of BCA or call Halo BCA at 1500888 to inquire about all matters or file complaints about the Product Information.
- 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](https://www.bca.co.id)