

A Definitions

1. e-Deposito means a Time Deposit denominated in rupiah or other currencies as determined by BCA, which is opened through the application provided by BCA.
2. Time Deposit means a deposit that can only be withdrawn at the specified time as agreed upon between the Depositor and BCA.
3. Depositor means an individual or a non-individual entity that owns an e-Deposito at BCA.
4. Placement Date means the date on which the funds for placement in the e-Deposito has been received in good funds by BCA from the Depositor.
5. Interest Maturity Date means the date on which interest on the e-Deposito is paid by BCA.
6. Maturity Date means the maturity date of the e-Deposito.
7. Interest Day means the number of days for the calculation of the e-Deposito interest to be paid by BCA to the Depositor.
8. Source Account means the Depositor's account from which the initial amount for placement into the e-Deposito is debited by BCA. The Source Account must be linked to the application provided by BCA, which is used to open the e-Deposito. The Source Account may be denominated in rupiah or other currencies as determined by BCA and must not be in the form of a joint account with the status of "AND" or "OR".
9. Interest Credit Account means the Depositor's account to which the e-Deposito interest is credited by BCA.

B Terms and Conditions for e-Deposito

1. The owner of the e-Deposito must be the same as the owner of the Source Account.
2. The e-Deposito can only be opened with the status of Automatic Roll Over (ARO) principal or ARO principal + interest.
3. BCA does not issue any certificate (bilyet) for the e-Deposito. The Depositor can check the status of the Depositor's e-Deposito placement or liquidation either by email or through the application provided by BCA.
4. The e-Deposito cannot be used as security/collateral for a credit facility.
5. The e-Deposito can only be liquidated into the Source Account. If for any reason the Source Account cannot receive the proceeds of the e-Deposito liquidation, among others, because the Source Account is closed or blocked, the Depositor may designate another account in the name of the Depositor at BCA (not bearing the status of a joint account), for the purpose of the crediting of the proceeds of the e-Deposito liquidation and the e-Deposito interest.
6. The e-Deposito interest can be paid either on the Interest Maturity Date or on the Maturity Date. The interest is calculated from the Placement Date to the Maturity Date with the Interest Day calculation in accordance with the applicable provisions.
7. The e-Deposito will be automatically rolled over with the condition as selected at the time of the e-Deposito placement and with interest at the rate applicable at the time of the renewal.
8. If the Depositor opens an e-Deposito with the ARO principal condition and if for any reason the e-Deposito interest cannot be credited to the Interest Credit Account, among others, because the Interest Credit Account is closed or blocked, the Depositor remains entitled to earn the e-Deposito interest, which will be paid to the Depositor when the Depositor liquidates such e-Deposito with the ARO principal condition. However, no interest will be paid on the e-Deposito interest that cannot be credited to the Interest Credit Account.
9. The e-Deposito cannot be liquidated on the Placement Date of the e-Deposito.
10. BCA has the right to not pay interest on the e-Deposito if the Depositor liquidates the e-Deposito not on the Maturity Date.
11. The Depositor is required to liquidate the e-Deposito if the Depositor wishes to close all of the Depositor's accounts at BCA.
12. The e-Deposito can only be liquidated through the application provided by BCA or through any other facility that will be notified by BCA in any form and by any means in accordance with the prevailing law.

13. The Depositor's funds at BCA are guaranteed by the Indonesia Deposit Insurance Corporation (Lembaga Penjamin Simpanan, or "LPS") to the extent of the maximum limit stipulated by the LPS. The LPS does not guarantee any deposit with interest at the rate exceeding the maximum interest rate stipulated by the LPS.
14. As long as the Depositor still has outstanding debts of any nature to BCA under any credit facility, L/C, bank guarantee or guarantee provided by the Depositor (*borgtocht*), interest, facility fee (*provisi*), Cheque/Bilyet Giro book charges, stamp duty, draft, letter of acceptance or other commercial papers signed by the Depositor as an acceptor, endorser, or drawer, guarantor or as a consequence of the use of a credit card or any other fees or obligations arising from anything whatsoever, BCA is entitled, and to the extent necessary is hereby authorized by the Depositor to debit the Depositor's account and apply the proceeds to repay any amounts at any time owing to BCA. Any consequences arising from the debiting of the account under the power granted by the Depositor shall be the sole responsibility of the Depositor.
15. In the event of the Depositor's death, BCA may request any documentation of heirship as required by BCA as the basis for liquidating the e-Deposito owned by the deceased Depositor and paying the same to the rightful beneficiary(-ies) as specified in the documentation of heirship. Once the e-Deposito owned by the deceased Depositor has been liquidated and paid to the rightful beneficiary(-ies) or attorney(s)-in-fact as specified in the documentation of heirship, BCA is released and forever discharged from any liability whatsoever in connection with the Depositor's e-Deposito.
16. The Depositor must not use the e-Deposito and/or the funds in the e-Deposito to conduct any transactions and/or hold funds from any transactions or businesses that are prohibited by and/or contrary to applicable law, including but not limited to money laundering, terrorism financing, funding the proliferation of weapons of mass destruction, illegal investments, fraud, gambling, narcotics, and other criminal acts.
17. BCA reserves the right to block the e-Deposito, reject any transaction involving the e-Deposito, and/or terminate the business relationship with the Depositor if:
 - 17.1 the Depositor fails to comply or violate the prevailing law;
 - 17.2 the Depositor fails to provide any information and supporting documents required under the prevailing law;
 - 17.3 the Depositor is known to have used and/or reasonably suspected of using false documents and/or providing incorrect data to BCA;
 - 17.4 the Depositor provides questionable information; and/or
 - 17.5 the Depositor's source of transaction funds is known to emanate from and/or reasonably suspected of emanating from a crime.
18. Before placing the e-Deposito, the Depositor must first read, understand, and agrees to these Terms and Conditions for BCA e-Deposito. These Terms and Conditions of e-Deposito BCA shall also apply to any subsequent opening of the e-Deposito by the Depositor. BCA may at any time amend these Terms and Conditions for BCA e-Deposito, and such amendment will be notified by BCA in any form and by any means in accordance with the prevailing law.

C Complaints Handling

1. Any complaints to BCA in connection with the e-Deposito may be lodged by the Depositor with any BCA branch office or with HALO BCA. For the purpose of handling such complaint, BCA may ask the Depositor to provide BCA with a copy of the Depositor's identity card and other supporting documents.
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.co.id/id/penangananpengaduan.

D Dispute Resolution

1. The Depositor agrees that any dispute or difference of opinion arising from and/or in connection with the implementation of these Terms and Conditions for BCA e-Deposito between the Depositor and BCA will be resolved in an amicable manner.
2. Any dispute or difference of opinion that cannot be amicably resolved between the Depositor and BCA will be resolved through banking mediation facilities 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 stipulated by the Financial Services Authority.

3. Any dispute or difference of opinion that cannot be resolved in an amicable manner, banking facilitation and/or by means of mediation as described in item 2 above will be resolved through the District Court of Central Jakarta, without prejudice to BCA's right to file a suit or claim through any other District Court within the territory of the Republic of Indonesia.

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Language

Terms and Conditions for e-Deposito of PT BANK CENTRAL ASIA Tbk ("BCA") are made and signed in 2 (two) versions of languages, namely Indonesian and English. 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.

The Depositor hereby confirms that the Depositor fully understands and agrees to the Terms and Conditions for e-Deposito of PT BANK CENTRAL ASIA Tbk ("BCA") as described above and that BCA has provided sufficient explanation and sought the Depositor's confirmation of the Depositor's understanding of the benefits, charges and fees, and risks associated with the e-Deposito account.

These Terms and Conditions for e-Deposito of PT BANK CENTRAL ASIA Tbk ("BCA") have been adjusted to ensure compliance with the prevailing laws and regulations including Regulations of the Financial Services Authority.