Product & Service Information Summary (RIPLAY)

Tahapan Berjangka BCA

Tahapan Berjangka BCA is a savings product specifically designed for individuals, requiring regular deposits of a certain amount over a specified period, and comes with life insurance coverage.

A Key Features

Minimum Initial Deposit	IDR500,000 or any greater amount in a multiple of IDR50,000
Minimum Balance Requirement	IDR50,000

- Savings period ranges from a minimum of 12 months to a maximum of 240 months.
- The guaranteed interest rate is based on the applicable interest rate information available on the Deposit Insurance Corporation (LPS) website.
- Auto-debit monthly deposits from Tahapan, Tahapan Gold, Tahapan Xpresi, or Tapres BCA account.

B Fee and Charges

Monthly Administration	Free	Deposit transaction at counter	Free
Insurance Premium	Free	Debit Failed	Free
Print Transaction History at Branch	Free	Closing Account Before Maturity	1% of final Tahapan Berjangka balance

C Benefits

- A time deposit savings or investment product that is easy and flexible for customers.
- Free term life insurance coverage from BCA Life, through the Tahapan Berjangka life insurance product for customers during the Tahapan Berjangka savings period.
- Customer may receive information or offers related to BCA products and services.

D Risks

- LPS does not guarantee savings accounts with balances above IDR2 billion and interest rates exceeding those set by LPS.
- Claims for the life insurance can be rejected if the savings account has been closed and/or the customer (Insured) dies as a result of suicide, unlawful act, or criminal acts, etc.

E Requirements and Procedure

Customer must provide identity card and the required documentation. Details of terms and conditions may be seen on the website bca.co.id.

Customer may ask question and lodge complaints via the following:

Contact Us

Halo BCA 1500888

Email: halobca@bca.co.id

WA: +628111500998

Website: bca.co.id

Social Media

Facebook: Goodlife BCA

Instagram: @goodlifebca

Youtube: Solusi BCA

X (Twitter): @BankBCA

F Simulation

Monthly Recurring Deposit	Term	Interest Rate per Year	Total Final Balance
IDR500,000	12 months	0.90%	IDR6,029,330.59
IDR1,000,000	240 months	1.60%	IDR282,927,169.35

Notes:

This simulation is only an aid or sample calculation and is approximate; it is not intended to provide any recommendations.

BCA is licensed and supervised by Financial Service Authority (Otoritas Jasa Keuangan) and Bank Indonesia | BCA is a member of Indonesia Deposit Insurance Corporation (LPS)

G Additional Information

- Tahapan Berjangka accounts cannot be opened for joint accounts.
- When it is due, the funds will be credited to the source account.
- BCA will inform customers of any changes to the benefits, fees, risks, terms and conditions of this Product and/or Service through any means in accordance with applicable laws.

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

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