

Tahapan BCA is a savings account that comes with Tahapan BCA passbook and Paspor BCA card which functions as an ATM Card, and a card for Debit BCA and Tunai BCA transactions.

## A Main Features

Minimum Initial Deposit IDR500,000

Minimum Balance Requirement IDR50,000

The deposit interest rate that is eligible for the deposit insurance scheme follows the applicable interest rate set and informed on the website of the Indonesia Deposit Insurance Corporation (Lembaga Penjamin Simpanan or LPS).

	Paspor Blue	Paspor Gold	Paspor Platinum
Cash Withdrawal Limit	IDR15,000,000	IDR15,000,000	IDR15,000,000
Cash Deposit Limit	IDR50,000,000	IDR80,000,000	IDR100,000,000
Transfer between BCA Accounts Limit	IDR100,000,000	IDR125,000,000	IDR150,000,000

## B Fee and Charges

	Type of Card	Paspor Blue	Paspor Gold	Paspor Platinum
Monthly Administration fee	Mastercard	IDR15,000	IDR17,000	IDR20,000
	GPN	IDR14,000	IDR16,000	IDR19,000

Penalty fee if average balance does not reach the minimum monthly average balance\* IDR5,000

Transfer to Another Bank fee IDR2,500 to IDR6,500

\*Minimum monthly average balance IDR100,000

Remittance to Another Bank fee IDR2,500 to IDR30,000

Card Issuance/replacement fee IDR20,000

Replacement of a lost/damaged passbook fee IDR5,000

Account Closure fee IDR50,000

## C Benefits

- Flexibility for Customer to do banking transaction on BCA Branches and Channels such as BCA internet/mobile Banking.
- Customer may receive information or special offering related to BCA product and services.

## D Risks

- Customer's deposits will not be covered by the deposit insurance scheme managed by the Indonesia Deposit Insurance Corporation (LPS) while The total balance of Customer's deposits (including interest) in one bank exceeds (an equivalent of) Rp2 billion and The interest rate obtained by Customer exceeds the deposit insurance interest rate set by the LPS.
- Misuse of ATM card, PIN/Password/OTP, and User ID/BCA ID due to customer negligence.

## E Requirements and Procedure

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

Customer may ask questions and lodge complaints via the following:

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

## F Simulation

Tahapan Balance	Interest Rate per Annum According to Balance	Monthly Interest Amount
IDR20,000,000	0.01%	IDR164.38
IDR100,000,000	0.01%	IDR821.92
IDR1,010,000,000	0.01%	IDR8,301.37

### Notes:

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

**G****Additional Information**

- Tahapan BCA account reserved for Individual and Foundation Customer. The account can be opened in the form of a joint account with the status of either “Atau” or “Dan”.
- 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****Account Facilities**

Customer who owned Tahapan BCA Account is eligible for using saving account facilities such as myBCA, m-BCA, KBI, and haloBCA apps.

**I****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)