

Sakuku is electronic money that can support your lifestyle, from shopping and paying bills to topping up phone credit.

A Key Features

- Make payment transactions at QRIS merchants.
- Purchase credit or data packages to be sent to Sakuku's phone number or nomer other phone numbers.
- Transfer of funds from your Sakuku account to another Sakuku account or BCA account.
- Withdraw funds from your Sakuku account through BCA ATMs.
- Top up your Sakuku account balance using cash at BCA ATMs.

B Fees

Monthly admin fee

Free

Top Up Balance from BCA and Cash channels

Free

Cash Withdrawal from ATM

Free

Transfer to Sakuku and the BCA Account

Free

C Benefits

- As an alternative way to carry out banking transactions.
- Provide convenience for transactions with merchants and e-commerce platforms via QRIS and online payments.
- Users can enjoy Sakuku promos at Sakuku merchant outlets.
- Secure transactions with the Sakuku PIN.

D Risks

- The Sakuku account will be closed if the user enters incorrect personal data during activation.
- Misuse of PIN/Password/OTP due to the user's negligence.

E Requirements & Procedurs

- How to register a Sakuku account:
 - Download the Sakuku app from the App Store/Play Store.
 - Take a photo of your face for biometric verification, a photo of your ID card, and fill in your ID card data for data verification.
 - Create 6 Digit PIN.
- To transact with Sakuku, users must first activate Sakuku Plus using the following options:
 - For users who don't have a Sakuku account yet, activate Sakuku Plus when registering on the Sakuku app.
 - For users who already have a Sakuku account, activate Sakuku Plus when logging in/re-registering on the Sakuku application or apply for an upgrade to Sakuku Plus at the nearest BCA branch by bringing your personal identity (KTP).

F Simulation

There are no simulations for this service.

User may ask question and lodge complaints via the following:

Halo BCA via phone 1500888 or haloBCA App

BCA Branch Office

G**Additional Information**

- First-time users will receive Sakuku (Unregistered) and can upgrade to Sakuku Plus (Registered).
- Sakuku (Unregistered) is a Sakuku whose user identity data has not been registered in the BCA system as a verified account.
- Sakuku Plus is a Sakuku whose user identity data is registered and recorded in BCA (Registered).
- User's Sakuku account will be blocked if:
 - The user entered the wrong PIN 3 (three) times in a row;
 - The user applies for the blocking of the Sakuku account because the SIM Card of the user's Sakuku number or the user's mobile phone has expired/lost/stolen/transferred to another party
- Sakuku number is a mobile phone number used to open or connect a Sakuku account in the Sakuku application or on the Co-Partner Platform.
- Each mobile phone number can be used for only 1 (one) Sakuku account on the Sakuku application and/or each co-partner platform.
- Each time a user makes a transaction, they must enter a PIN to authorize it.
- Closure of Sakuku services can be done through Halo BCA.
- BCA will inform the customers of any changes to the benefits, costs, risks, terms and conditions of this Product and/or Service through any means in accordance with the applicable legal provisions.

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