

Ringkasan Informasi Produk dan Layanan (RIPLAY) Versi Umum

Issuing Bank Name	:	Bank of China (Hong Kong) Limited Jakarta Branch ("Bank")
Product Name	:	<i>Sub-Account Collection</i>
Currency	:	IDR/CNY/USD
Type of Product	:	Cash Management Banking Services
Product Description	:	Sub-Account Collection is a banking feature or financial management system where one main account (Master Account) has several secondary accounts (Sub-Accounts) to identify the receipt of funds from its customers using sub-account numbers.

Main Features

- Funds received by the Sub-Account are automatically recorded in the main account
- Sub-Account payment receipt channels can be through cash deposits & transfers at BOC Tellers, SKN, RTGS, BI-Fast and SWIFT (international transfer)
- Supports IDR, USD, CNY currencies.

Fees

- Registration Fees: IDR 500.000,- (equivalent to other currencies)
- Monthly Subscription Fee: IDR 50.000,- / main account (equivalent to other currencies)

Benefit

- Ease of bill identification and reconciliation process
- There are transaction reports received by customers via email

Risk

- Sub-Account Collection transaction discrepancies due to negligence on the part of the transaction actor, such as entering the wrong Sub-Account Collection number

Terms and Procedures

- Is a Bank Customer (Corporate Customer)
- Have an current account at BOC
- Submission is made through the branch or Relationship Manager by filling in and approving the application form for Sub-Account Collection

Simulation

Main Account

Main Account: 100000900*****

Owner: PT A

Balance: IDR 0

Sub Accounts

SA-101 (Client in Jakarta)

SA-102 (Client in Medan)

SA-103 (Client in Kalimantan)

SA-104 (Client in Bandung)

Total Cash in Transaction on Monday:

Sub Account	Transaction	Nominal
SA-101	Payment	IDR 1.000.000
SA-102	Payment	IDR 1.500.000
SA-101	Payment	IDR 800.000
SA-104	Payment	IDR 1.250.000

Total Balance in Main Account on Monday IDR 4.550.000

All transaction made in the Sub Account will be recorded in the Main Account.

Additional Information

1. Customers are required to pay the Bank all obligations and service fees arising in connection with products/services.
2. Customers are required to provide accurate and correct information in accordance with the information required by the bank and the Customer is fully responsible for providing this information.
3. The Sub-Account Collection number consists of 22 (twenty-two) digits, where the first 9 (nine) digits are the code given by the bank as the Company's identification code, and the next digits are the number that can be determined by the Customer as the client's transaction identifier.
4. The Sub-Account Collection number may not be 15 (fifteen), 16 (sixteen) or 19 (nineteen) digits.
5. The Sub-Account Collection number cannot be the same as an existing Sub-Account Collection number.
6. Customers can obtain Sub-Account Collection transaction reports either daily or monthly, via the email listed on the application form.
7. The Bank's notification and other information regarding fees can be accessed by customers on the Bank's website (www.bankofchina.co.id) or other communication media deemed appropriate by the Bank
8. Customers can submit questions and/or complaints via the Bank Call Center at 021 – 5209988 or via email at: callcenter@bankofchina.co.id

Disclaimer (important to read):

1. This Summary of Product and/or Service Information ("Summary") is for informational purposes only and is not intended as an official offer for any product and/or service. If there is a discrepancy between the Summary and the agreement and/or terms and conditions related to the product and/or service ("Agreement"), the Agreement shall prevail.
2. The Bank has the right to refuse a customer's product and/or service application if it does not meet the terms and conditions applicable to the Bank.
3. Customers are required to read this Summary carefully and can contact the Bank if they have further questions regarding the products and/or services contained in this Summary.



Bank of China (Hong Kong) Limited Jakarta Branch is licensed and supervised by Financial Services Authority & Bank Indonesia and member of the Deposit Insurance Corporation

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