

Summary of Product and Service Information

General Version

Publisher Name	: Bank of China (Hong Kong) Limited Jakarta Branch
Product Name	: Current Account
Product Type	: Tabungan
Currency	: Rupiah, USD, CNY, HKD, AUD, SGD, EUR, GBP and JPY
Product Description	: Current account is an account intended for personal and corporate to accommodate all your business needs

Key Features

Initial Deposit :

Personal Banking	Corporate Banking
IDR 1,000,000	IDR 1,000,000 USD 100 CNY 500 HKD 500 GBP 1,000 SGD 1,000 AUD 1,000 EUR 1,000 JPY 100,000

Minimum balance : Zero (for all currency)

Interest rate :

IDR		USD		CNY	
< 10 Million	0.00%	< 1,000	0.05%	< 1,000	0.00%
≥ 50 Mio < 500 Mio	1.00%	≥ 10,000 < 100,000	0.05%	≥ 1,000 < 10,000	0.10%
≥ 500 Mio < 1,000 Mio	1.50%	≥ 100,000 < 1,000,000	0.10%	≥ 10,000 < 100,000	0.10%
≥ 1,000 Mio	1.75%	≥ 1,000,000	0.15%	≥ 100,000	0.20%

For savings accounts in currencies other than those mentioned above, the Bank does not provide interest.

Fee

Monthly Administration Fee	:	Personal Banking	Corporate Banking
		IDR 20,000	IDR 20,000 USD 5 USD 5 CNY/GBP/SGD/ AUD/EUR/HKD/JPY <i>Free of Charge</i>
Cheque Book / Bilyet Giro Issuance Order Fee ~ per book	:	IDR 275,000	

Payment Order” Cheque Fee : ~ per book	N/A	IDR 25,000
Account Closure Fee (only : applied for the customer’s last account closing process)	IDR 150,000	IDR 150,000 USD 20 CNY/GBP/SGD/ AUD/EUR/HKD/JPY <i>Free of Charge</i>

- Fees and charges information can be accessed by customers on the Bank website (www.bankofchina.co.id) ([Banking Fees and charges](#))

Benefit	Risk
<ol style="list-style-type: none"> Available in Personal and joint account application Complemented by cheque book and bilyet giro Easy access for your transaction information in terms of bank statement that could be downloaded from BOCNet or sent through email SMS Transaction Notification service is available to provide all information related to your account activities quickly Transactions can be done through <i>Internet Banking</i> and <i>Mobile Banking</i> 	<ul style="list-style-type: none"> In relation to the deposit insurance program of Deposit Insurance Corporation (“LPS”): <ol style="list-style-type: none"> If the maximum deposit interest rate at the bank exceeds the applicable guaranteed interest rate, the deposit will not be covered by the Deposit Insurance Corporation If the total deposit exceeds the amount insured by the Deposit Insurance Corporation, only the insured amount will be covered according to the applicable the Deposit Insurance Corporation guarantee Misuse of <i>Internet Banking</i>, <i>Mobile banking</i>, <i>PIN/Password</i>, <i>ATM Card/ Cheque Book & Bilyet Giro</i> by unauthorized parties If there is an overdraft balance in a checking account without an overdraft facility, a daily penalty will be applied according to the Bank regulations The customer must ensure sufficient balance to avoid clearing rejection

Requirements and Procedures

Customers must complete the requirements:

- Fill out Account Opening Application Form
- Initial Deposit: IDR 1,000,000
- Identity Card
 - WNI : KTP
 - WNA : Passport, KITAS/KITAP, National ID Card
- NPWP

Customers can submit inquiries and/or complaints through Bank *Call Center* at the following number 021 – 5209988 or via *E-mail* at: callcenter@bankofchina.co.id

Example: Current Account Product Simulation

Balance	IDR 50.000.000
Interest rate	1.25% per Year
The formula for daily interest calculation	$\text{IDR } 50.000.000 \times 1.25\%$ 365 days
Interest (before tax)	IDR 1.712,32
Tax 20%	IDR 342,46
The Net estimated daily interest received by the customer	IDR 1.369.86
The Net estimated monthly interest (for 30 days) received by the customer	IDR 41.095,8

Remark: The calculations are estimates in standard calculation.

Additional Info

1. Current account is only available in Rupiah
2. Savings interest is credited to the customers account on 1st of every month.
3. A decrease in savings interest rate affects the reduction of interest amount received by customers.
4. Providing instructions to the Bank or withdrawing funds from a joint account with an "OR" mandate can be done by any one of the joint account holders. For joint account with an "AND" mandate, transactions must be conducted together by all account holders.
5. The Bank will provide information regarding any changes to the benefits fees, risks, terms, and conditions of this product and service through a letter or other means in accordance with the applicable terms and conditions.
6. Bank notifications and other information regarding fees and interest rates can be accessed by customers on the Bank website (www.bankofchina.co.id) or through other communication channels deemed appropriate by the Bank.

Disclaimer (important to read):

1. Summary of Product and Service Information ("**Summary**") is for informational purposes only, do not as an official offer of products and services. If there is a difference between this summary and the agreement and/or terms and conditions relating to the products and /or services ("**Agreement**"), the Agreement shall prevail.
2. The Bank has the right to refuse the product application and/or service for customers if they do not comply with terms and conditions applicable to the Bank.
3. Customers must read carefully this summary and can contact the bank if there are further questions regarding the products and/or services contained in this summary.
4. This summary is not part of Current Account Opening Application Form.

For more information, customers can access the Bank website (www.bankofchina.co.id) or visit the nearest Bank branch office, or can also contact Call Center Bank at 021-5209988.



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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