

Summary of Product and Service Information

General Version

Publisher Name	: Bank of China (Hong Kong) Limited Jakarta Branch
Product Name	: Foreign Exchange
Product Type	: Foreign Exchange
Currency	: USD, CNY, HKD, AUD, SGD, EUR, GBP and JPY
Product Description	: Foreign Exchange for exchanging foreign currencies in the form of Banknotes or transfers to meet your foreign currency needs.

Key Features

Banknotes	Telegraphic Transfer
Foreign currency exchange in the form of Banknotes refers to the exchange of currency where the amount can be credited to the customers account or received in cash.	Foreign currency exchange using inter-account transfers is as follows: <ul style="list-style-type: none"> • Overbook (inter-account transfers BOCHK Jakarta) • Transfer to another Bank account

Fee

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

Benefit

1. Foreign exchange facility in 8 foreign currencies: US Dollar (USD), China Yuan (CNY), Hong Kong Dollar (HKD), Euro (EUR), Great Britain Pound sterling (GBP), Singapore Dollar (SGD), Japanese Yen (JPY), and Australian Dollar (AUD)
2. Provide Spot, Forward, Swap transactions based on your needs on foreign exchange
3. Bank of China (Hong Kong) Limited Jakarta Branch accepts banknotes and cash withdrawal in good condition in USD, CNY, and HKD
4. Competitive foreign exchange
5. BOCNet service that will make your foreign exchange transaction become much more efficient

Risk

- Fee changes may occur at any time. Any changes will be communicated through branches, the website, or other media deemed appropriate by the Bank, in accordance with applicable regulations
- The inherent risk is the fluctuation of foreign exchange rates, which can change at any time based on market values, potentially resulting in losses
- There are transaction activity limits/daily limits in accordance with applicable regulations

Requirements and Procedures

Customers must complete several terms and conditions as below:

1. Fill out the Exchange Memo Form / Overbooking Form
2. For transactions using banknotes, only available in USD, CNY, and HKD
3. Foreign exchange from IDR, need to be done at Bank of China (Hong Kong) Limited Jakarta Branch sub-branches and submit the Declaration Letter – Purchasing of Foreign Currency against Rupiah. For foreign exchange transaction above equivalent to USD 100,000, should submit the Declaration Letter – Purchasing of Foreign Currency and also underlying document. Supporting document (underlying) that are required are Invoice, credit agreement, etc.
4. Time Limit for transaction is at 15.30 WIB

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

Simulation

Example: FX *Today* transaction simulation. The customer purchases USD from an IDR account

Transaction date	February 21, 2025
Customer Buys	<u>USD</u>
Customer Sells	<u>IDR</u>
Amount	USD 25,000
Exchange Rate	IDR 15.600

On February 21, 2025. The Bank will debit the customer account by IDR 390,000,000 and credit the customer account by USD 25,000

Remark: The calculations are estimates in standard calculation.

Additional Info

1. 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.
2. 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. You hereby declare that you have read, received an explanation of, understood, and comprehended the product and/or service as stated in this Summary of Product and Service Information General Version. You also acknowledge, understand, and accept all consequences of the product and/or service, including all associated benefits, risks, and fees.
2. 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.
3. 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.
4. 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.
5. 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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