

Summary of Product and Service Information (RIPLAY) Public Version

Issuing Bank Name	:	Bank of China (Hong Kong) Limited Jakarta Branch
Product name	:	Green Time Deposit
Types of products	:	Time Deposit
Currency	:	USD
Product Description	:	Green Time Deposit is a type of term deposit offered by Bank of China (Hong Kong) Limited Jakarta Branch (“Bank”) specifically dedicated to support Green Loan on financing sustainable corporate projects which in line with Environmental, Social, and Governance (“ESG”) principle.

Key Features

Applicable for	:	Individual or Corporate Customers
Minimum placement	:	USD 300.000,- with multiply USD 100.000,- (for Individual Customers) USD 30.000,- with multiply USD 10.000,- (for Corporate Customers)
Interest Rate*	:	3.00% p.a (Personal Customer) & 3.00% p.a (Corporate Customer) (*The interest rate of Green Time Deposit may be different for each period of the placement based on the market situation)
Tenure	:	One Term Period (Tenor of Green Time Deposit shall be determined to the market situation and will be communicated to customer before placement the Green Time Deposit)
Type of Time Deposit	:	Green Time Deposit will be withdrawal to the source of fund of customer account without automatic rollover.

Fee of Charge

Income Tax	:	20% of the deposit interest amount
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Fees and charges information can be accessed by customers on the Bank’s website (www.bankofchina.co.id) ([Banking Fees and charges](#))

Benefit	Risk
<ol style="list-style-type: none"> 1. Offering a time deposit investment that is convenience and flexible for customers. 2. Competitive interest rate. 3. Contributing on financing of ESG projects. 4. Customer will receive Green Time Deposit certificate. 	<ol style="list-style-type: none"> 1. In line with the <i>Deposit Insurance Cooperation (“LPS”)</i>: <ul style="list-style-type: none"> • If the maximum interest rate in Bank above the LPS interest rate, therefore the fund is not including in guaranteed LPS Program based on the effective LPS’s regulation • If the placement fund above the LPS amount, therefore the fund will be guaranteed up to the amount covered by the LPS Program 2. If the time deposit withdrawn before the maturity date, the accrued interest rate will not be paid. 3. When the time deposit is mature, the fund will be withdrawal to the source of fund of customer account

4. Green Time Deposit placement is depending on the availability on the Bank, therefore customer cannot placement Green Time Deposit at any time.
5. The interest rate of Green Time Deposit may be different for each period of the placement based on the market situation.

Requirements and Procedures

Customers must fulfill the following requirements:

1. Customer have an account at the Bank and complete the required documents related to Green Time Deposit placement
2. Customers submit an application for Green Time Deposit placement to the Bank
3. Customers submit a Green Time Deposit placement form to the Bank
4. The Bank will check the available Green Time Deposit quota
5. If the Green Time Deposit quota is still available, then customers can place Green Time Deposit at the Bank
6. Minimum placement USD 300.000 (for Corporate Customer); USD 30.000,- (for Personal Customer)
7. Already have at least one savings account at the Bank and fill out the Deposit Opening Application Form.
8. Current interest is not paid for withdrawals before maturity.

Customers can submit questions and/or complaints through the Bank's Call Center at 021 – 5209988 or via E-mail at: callcenter@bankofchina.co.id

Simulation

The following is a simulation of the calculation of deposit interest for customers with the following assumptions:
The customer places a deposit with a nominal value of USD 300.000 for 3 months, with an interest rate of 3,00% p.a

Start	mature	days	Principal (USD)	%pa	gross int	tax (20%)	Nett int
1-Jan-2024	1-Apr-2024	91	300,000.00	3.00%	2,275	455	1,820

Deposit funds plus interest after tax deduction.

Note : Calculations are estimates in standard calculations.

Additional Information

1. Proof of deposit placement in the form of deposit advice/deposit certificate
2. The Bank is required to inform all changes to the benefits, costs, risks, terms and conditions of this Product and Service by letter or through other means in accordance with the applicable terms and conditions
3. Withdrawal of numbered deposit funds can be made at all branches of Bank of China (Hong Kong) Limied Jakarta Branch
4. Bank notifications and other information regarding fees and interest rates can be accessed by customers on the Bank's website (www.bankofchina.co.id) or other communication media deemed reasonable by the Bank.

Disclaimer (important to read):

1. This Summary of Product and/or Service Information ("**Summary**") is only means of information, not intended as an official offer of a product and/or service. If there is a difference between this Summary and the agreement and/or terms and conditions related to the product and/or service ("**Agreement**"), then the Agreement shall apply.
2. The Bank has the right to reject the Customer's application for a product and/or service if it does not comply with the terms and regulations applicable at the Bank.
3. Customers are required to read this Summary carefully and may conduct the Bank if there are further questions regarding the products and/or services contained in this Summary.
4. This Summary is not part of the deposit opening application.

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

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