

Summary of Product and Service Information

General Version

Publisher Name	: Bank of China (Hong Kong) Limited Jakarta Branch
Product Name	: Saving Account
Product Type	: Saving
Currency	: IDR, USD, CNY, HKD, AUD, SGD, EUR, GBP and JPY
Product Description	: A deposit account that allows individual customers to withdraw funds at any time, in accordance with terms and conditions from the Bank of China (Hong Kong) Limited Jakarta Branch.

Key Features

Initial deposit	: IDR 500.000	HKD 1.000	AUD 1.000
	USD 50	GBP 1.000	EUR 1.000
	CNY 250	SGD 1.000	JPY 100.000

Minimum Balance : Nil (For all currency)

Interest Rate	:	IDR		USD		CNY	
		< 10 Mio	0.00%	< 1.000	0.00%	< 1.000	0.00%
		≥ 10 Mio < 250 Mio	2.00%	≥ 1.000 < 10.000	0.50%	≥ 1.000 < 10.000	0.30%
		≥ 250 Mio < 500 Mio	3.00%	≥ 10.000 < 100.000	1.00%	≥ 10.000 < 100.000	0.35%
		≥ 500 Mio	3.25%	≥ 100.000	1.25%	≥ 100.000	0.40%

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

Fee

Monthly Administration Fee	: IDR 2.000 USD 0,5 CNY / HKD / GBP / SGD / AUD / EUR / JPY: Free of charge
Account Closure Fee *	: IDR 25.000 USD 10 CNY / HKD / GBP / SGD / AUD / EUR / JPY: Free of charge <i>* only applied for the customer's last account closing process</i>
Book Replacement Fee (Damage/Lost only)	: IDR 15.000

ATM Cash Withdrawal Fee :

Network	Card Type	Fees
ATM Bersama / Prima	UnionPay & NPG	Free of Charge for the first 10 transactions per month. Starting from the 11th transaction and so forth, each transaction will be subject to a fee of IDR 5.000
International via UnionPay Network	UnionPay	IDR 50.000
International - Mainland China (UnionPay Network)	UnionPay	Free of Charge for the first transaction per month. Starting from the 2nd transaction and so forth, each transaction will be subject to a fee CNY 25

Transfer via ATM Fee (ATM Bersama / Prima Network) : IDR 6.500

Balance Inquiry Fee :

Network	Card Type	Fees
Mainland China – UnionPay Network	UnionPay	CNY 2
International via UnionPay Network	UnionPay	IDR 4.000
ATM Bersama / Prima Network	UnionPay & NPG	Free of charge

Debit Replacement Card per item (Lost and Stolen) : UnionPay Card – IDR 50.000
NPG Card – IDR 50.000

ATM Cash withdrawal :

Card Type	Limit
UnionPay	IDR 15.000.000 CNY 7.500
NPG	IDR 15.000.000

Benefit	Risk
<ol style="list-style-type: none"> 1. Available in Personal and joint account application 2. Customers can withdraw funds through Teller/ATM/Internet Banking/Mobile Banking 3. An <i>e-statement</i> facility is available, which can be downloaded via <i>Internet Banking</i> or sent to the customers registered email address 4. A transaction notification SMS service is available 5. Customers can perform transactions through <i>Internet Banking</i> and <i>Mobile Banking</i> 	<ol style="list-style-type: none"> 1. In relation to the deposit insurance program of Deposit Insurance Corporation (“LPS”): <ol style="list-style-type: none"> a. 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. b. If the total deposit exceeds the amount insured by the Deposit Insurance Corporation, only the insured amount will be

	<p>covered according to the applicable the Deposit Insurance Corporation guarantee.</p> <ol style="list-style-type: none"> 1. Misuse of <i>Internet Banking, Mobile Banking, PIN/Password</i> and <i>ATM Card</i> by unauthorized parties 2. Fluctuations in savings interest rates may occur in response to market developments
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Requirements and Procedures

Customers must complete the requirements:

1. Fill out Account Opening Application Form
2. Identity Card
 - WNI : KTP
 - WNA : Passport, KITAS/KIMS/KITAP, National ID Card
3. NPWP

Simulation

Example: Savings Product Simulation

Balance	IDR 10.000.000
Interest rate	2.00% per Year
The formula for daily interest calculation	$\frac{\text{IDR 10.000.000} \times 2.00\%}{365 \text{ days}}$
Interest (before tax)	IDR 547.95
Tax 20%	IDR 109.59
The Net estimated daily interest received by the customer	IDR 438.36
The Net estimated monthly interest (for 30 days) received by the customer	IDR 13.150,8

Remark: The calculations are estimates in standard calculation.

Additional Info

1. Savings interest is credited to the customers account on 1st of every month.
2. A decrease in savings interest rate affects the reduction of interest amount received by customers.
3. 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.
4. The Bank may, at any time, refine or amend the terms and conditions, including applicable fees for a service and/or banking product. Such changes will be notified in writing to customers as soon as possible before the refinements. Notification will be made by displaying an announcement in the *Banking Hall* of all branch offices or through other means deemed appropriate by the Bank.
5. 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.

6. A Customer who has been inactive and has not conducted any transactions in their account for two consecutive years will have their account classified as *dormant*. The customer can visit the Bank to reactive their *dormant* account.

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 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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