

## Product and Service Information Summary (RIPLAY) General Version

Publisher Name	:	Bank of China (Hong Kong) Limited Jakarta Branch (“Bank”)
Product Name	:	Liquidity Management
Product Type	:	Fund management in the form of transferring funds from the main account to another account or vice versa.
Product Description	:	Liquidity Management is a product designed to help customers effectively manage their accounts centrally by transferring funds within the group and managing the receipt and payment of funds for all members.

### Main Features

- Cash Pooling: Combining cash from multiple accounts to optimize cash management.
- Payment Limit Control: Customers can control the limit per transaction at the same account level to limit the maximum number of transactions.
- Transaction Report: Can view cash flow reports to ensure that the company can make the right decisions.

These features help companies manage liquidity better and improve cash management efficiency.

### Time & Cost

- The time required to open this service is approximately 3-14 business days.
- All fees related to this service will be deducted from the Main Account.  
Cash Pooling Usage Fee: IDR 2,000,000 (for each deposit)  
Monthly Cash Pooling subscription fee: IDR 500,000 per account

### Benefit

- Liquidity Management can help companies save costs by reducing the need for short-term loans.
- By managing liquidity effectively, companies can reduce financial risks such as cash shortages, currency fluctuations, or high interest costs.
- Liquidity Management provides complete transparency regarding cash inflows and outflows.
- Liquidity Management can help companies reduce financial risk by managing funds more securely.

### Risk

- There is a risk for companies if they do not have sufficient cash to meet their short-term and operational obligations.
- If a company is overly dependent on a particular source of funding, it may face liquidity risk if that source of funding becomes unavailable.

## Requirements and Procedures

1. Customer have accounts at the Bank and complete the necessary documents related to Liquidity Management;
2. The customer submits the Liquidity Management application form and other supporting documents to the Bank;
3. The Bank will check the relationship between the Main Account and the Subsidiary Account and verify that other supporting documents comply with the applicable terms and conditions;
4. After reviewing the documents, the Bank will make arrangement for Liquidity Management service;
5. Customer can submit questions and/or complaints through the Bank's Call Center at 021 – 5209988 or via *e-mail* at: [callcenter@bankofchina.co.id](mailto:callcenter@bankofchina.co.id).

## Simulation

The following is an example of a fund management flow simulation for Liquidity Management.

Main Components:

Master Account – controlled by the group treasury

Subsidiary Account- subsidiary or department within a group

Bank *Sweep* – execute sweeping transactions

Example of Cash Flow:

PT Holding = Master Account

PT A, PT B dan PT C = Subsidiary Account

Pooling is carried out using the scheduled sweep method every day at 13.00 WIB.

Balance of Monday – 07.00 WIB, before pooling:

PT A	=	Rp 500 million	( <i>surplus</i> )
PT B	=	- Rp 200 million	( <i>overdrawn</i> )
PT C	=	Rp 100 million	( <i>surplus</i> )
PT Holding	=	Rp 0	

Cash Pooling Execution, Bank Sweep:

Rp 500 million from PT A to PT Holding

Rp 100 million from PT C to PT Holding

Rp 200 million from PT Holding to PT B

Balance on Monday – 13.00 WIB, after pooling:

PT A	=	Rp 0
PT B	=	Rp 0
PT C	=	Rp 0
PT Holding	=	Rp 400 million

### Additional Information

1. Customer are required to pay the Bank all obligations and service fees arising in connection with the product/service.
2. Customers are required to provide accurate and correct information as requested by the Bank and are fully responsible for the provision of such information.
3. The Bank's notification and other information regarding fees can be accessed by customers on the bank's website ([www.bankofchina.co.id](http://www.bankofchina.co.id)) or other communicatin media deemed reasonable by the Bank.

**Disclaimer (important to read):**

1. This product and/or Service Information Summary ("**Summary**") is for informational purposes only and is note intended as an official offer of any product and/or service. If there is any discrepancy between this Summary and the agreement and/or terms and conditions related to the product and/or service ("**Agreement**"), the Agreement shall prevail.
2. The Bank reserves the right to reject customer product and/or service applications if they do not meet the terms and conditions applicable at the Bank.
3. Customers are required to read this Summary carefully and may contact the Bank if they have further questions regarding the products and/or services contained in this Summary.

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