

## Summary of Product and Service Information

### General Version

Publisher Name	: Bank of China (Hong Kong) Limited Jakarta Branch
Product Name	: Multi Currency Account
Product Type	: Saving
Currency	: IDR, USD, CNY, HKD, AUD, SGD, EUR, GBP and JPY
Product Description	: A savings account for individual customers that provides 9 currencies in one savings account, that allows individual customers to make transactions anywhere accordance with terms and conditions from the Bank of China (Hong Kong) Limited Jakarta Branch.

### Key Features

Initial deposit

:

IDR 500.000

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 / 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 * only applied for the customer's last account closing process

ATM Cash Withdrawal Fee :

Network	Card Type	Fees
ATM Bersama / Prima	UnionPay & NPG	Free of Charge for the first 10 transactions per month for NPG debit card, UnionPay Regular, PPIT, SplendorPlus – Guangxi theme card, 75 years Anniversary Indonesia – China theme debit card. Starting from the 11th transaction and so forth, each transaction will be subject to a fee of IDR 5.000  Free of Charge for the first 10 transactions per month for VIP and WM debit card. Starting from the 11th transaction and so forth, each transaction will be subject to a fee of IDR 5.000
International outside Indonesia and Mainland China (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 per transaction (for UnionPay VIP or WM debit card, free or charge for the first five transactions per month)

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 or Stolen) : UnionPay Card – IDR 50.000  
NPG Card – IDR 50.000

Debit Card Transaction Limit/Day :

Transaction Type/Currency	Rupiah (IDR)	Chinese Yuan (CNY)
Cash Withdrawal through ATM	15,000,000	7,500
Transfer through ATM	50,000,000	-
Purchase or POS* at merchant	50,000,000	Default Limit: 50,000 Maximum Limit: 80,000
Online Payment	Default Limit: 25,000,000 Maximum Limit: 50,000,000	Default Limit: 12,500 Maximum Limit: 50,000

\* Transactions made other than in China Mainland will first debit customer's Multi Currency IDR sub-account, if the balance in Multi Currency IDR sub-account is not sufficient then it will debit from Multi Currency CNY sub-account automatically if the balance is sufficient. For transactions made in China Mainland, will first debit from customer's Multi Currency CNY sub-account, if the balance in Multi Currency CNY sub-account is not sufficient then it will debit from Multi Currency IDR sub-account automatically if the balance is sufficient.

Benefit	Risk
<ol style="list-style-type: none"> <li>1. Available in Personal account application</li> <li>2. Customers can withdraw funds through Teller/ATM/Internet Banking/Mobile Banking</li> <li>3. Can do transaction in various currency with only one account</li> <li>4. if one currency in a transaction has insufficient balance, funds can be drawn from another available Multi Currency account (with the exchange rate applied at the time of debit)</li> <li>5. An e-statement facility is available, which can be downloaded via Internet Banking or sent to the customers registered email address</li> <li>6. A transaction notification SMS service is available</li> <li>7. Customers can perform transactions through Internet Banking and Mobile Banking</li> </ol>	<ol style="list-style-type: none"> <li>1. In relation to the deposit insurance program of Deposit Insurance Corporation ("LPS"): <ol style="list-style-type: none"> <li>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.</li> <li>b. 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.</li> </ol> </li> <li>2. Fluctuations in savings interest rates may occur in response to market developments</li> <li>3. Misuse of Internet Banking, Mobile Banking, PIN/Password and ATM Card by unauthorized parties</li> </ol>

### Requirements and Procedures

Customers must complete the requirements:

1. Fill out Account Opening Application Form
2. Identity Card  
Indonesia Citizens : KTP  
Foreign Citizens : Passport, KITAS/KIMS/KITAP, National ID Card
3. Tax Identification Number (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 1<sup>st</sup> of every month.
2. A decrease in savings interest rate affects the reduction of interest amount received by customers.
3. 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.
4. Bank notifications and other information regarding fees and interest rates can be accessed by customers on the Bank website ([www.bankofchina.co.id](http://www.bankofchina.co.id)) or through other communication channels deemed appropriate by the Bank.
5. 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](http://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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