

Summary of Product and Service Information

General Version

Publisher Name	:	Bank of China (Hong Kong) Limited Jakarta Branch
Product Name	:	Personal Deposit Pledged Loan
Product Type	:	Personal Multipurpose Loan
Currency	:	IDR, USD, CNY
Product Description	:	Kind of multi- purpose loan acquired from Bank of China (Hong Kong) Limited Jakarta Branch (“Bank”) for personal customers use customer’s time deposit as collateral.

Key Features

Loan Limit	:	Loan amount start from IDR 200 Million until IDR 5 Billion
Loan Tenor	:	(<i>Fix Loan</i> 1 – 12 Months) The loan principal will be paid at the maturity date and interest is payable monthly.
	:	(<i>Term Loan</i> : 12 – 36 Months) The loan principal and interest are paid monthly at the same amount agreed on the agreement.
Loan to Value	:	Loan Ratio to Collateral (LTV) up to 90% for IDR currency and 85% for USD or CNY currency.
Type of Collateral Currency	:	Deposito : IDR, USD, or CNY
Currency	:	IDR, USD, or CNY
Currency of Loan Disbursement	:	IDR

Loan Interest Rate

Currency	Loan Interest Rate
IDR	TD Pledged Rate + 1,5%
USD or CNY	JIBOR (1, 3, 6 or 12 months) + 1,5%

Fee	
Provision Fee	: 1% from loan amount
Admin Fee	: 0,1% from loan amount
Early Payment	: 5% from loan amount For partial early payment, it can be done with minimum 5 times installments and can be done once in a year.
Benefit	Risk
Customer could utilize loan facility to enjoy greater financial flexibility.	<ol style="list-style-type: none"> 1. A penalty fee will be charged for early payment before the facility maturity date. 2. Late payment of interest/installments will be result in a late payment penalty and will be recorded in the SLIK system at the Financial Services Authority. 3. Customers collateral can be taken over. if customers cannot fulfill their payment obligation according to the agreement.
Requirements and Procedures	
<p>Customer must provide documents as following:</p> <p>Personal Documents</p> <ol style="list-style-type: none"> 1. Debtor valid ID Card Copy 2. Debtor Spouse ID Card Copy (if married) 3. Copy of NPWP 4. Copy of Family Card 5. Copy of Marriage Certificate <p>For customers who have occupation as professional, then customers must complete document at a minimum, namely:</p> <ol style="list-style-type: none"> 1. Copy of Main Bank statement of the past 3 months 2. Copy of Debtor's pay-slip of the past 3 months. <p>For customers who have occupation as entrepreneur, then customers must complete document form business individual as well as business entities/legal entities at a minimum, namely:</p> <ol style="list-style-type: none"> 1. Copy of Business Registration Number (NIB) 2. Copy of deed of establishment company and the latest general meeting of shareholders (if any) 3. Copy of main bank statement of the past 6 months <p>Collateral Document: Original certificate time deposit or time deposit advice on behalf customer name.</p>	
Simulation	
<p>Simulation Example:</p> <p>Loan amount approved : IDR 200.000.000</p>	

Interest rate	: 6% (TD Pledged Rate + 1,5%)
Loan tenor	: 36 Months
Provision fee	: IDR 2.000.000
Admin Fee	: IDR 200.000

So, after reduced with provision fee and admin fee, the Bank will disburse loan to customer account at the Bank with amount IDR 197,800,000

Remark: The calculations are estimates in standard calculation.

Additional Info

1. Bank can only disburse loan to account in the customer name.
2. All payments made by customers must be in IDR currency.
3. The customer is obligated to pay the Bank all liabilities, including the loan principal, penalties, and any other costs incurred in connection with the loan received and utilized.
4. If the customer makes a payment past the due date, they are required to pay a late fee in the amount determined notified by the Bank.
5. The customer may repay the loan before the credit agreement period ends and will be subject to fees as determined by the Bank, with prior notification to the customer, in accordance with applicable terms and regulations.
6. The customer is required to provide accurate and correct information as requested by the Bank and is fully responsible for the provision of the information.
7. The customer will be responsible for any costs that may arise in the event of loan default.
8. 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. 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 Personal Deposit Pledged Loan 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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