中国银行(香港) 雅加达分行
BANK OF CHINA (HONG KONG) JAKARTA BRANCH

Summary of Product and Service Information
General Version

Publisher Name	:	Bank of China (Hong Kong) Limited Jakarta Branch
Product Name	:	Remittance
Product Type	:	Remittance
Currency	:	IDR, USD, CNY, HKD, GBP, SGD, AUD, EUR, JPY
Product Description	:	Remittance facility is services for transfer and receiving funds both domestically and internationally for individual and corporate customers.

Key Features

Transfer funds in Rupiah	:	**1. SKN** – Transfer for transaction amount ≤ IDR 100.000.000 – Transfer for transaction amount IDR 100.000.001 - ≤ IDR 1.000.000.000 **2. RTGS** – Transfer for transaction amount IDR 100.000.001 - ≤ IDR 1.000.000.000 – Transfer for transaction amount above IDR 1.000.000.000 **3. BI-FAST** Limit transfer IDR 250.000.000 /transaction
Transfer in foreign currency	:	1. **Telegraphic Transfer** Available in currencies USD, HKD, SGD, AUD, EUR, GBP, JPY **2. CNY Remittance** The transfer of funds in CNY **3. RMB Pre-Settlement (Only available for individual customers)** To facilitate transfer to Mainland China for personal customer under Chinese nationality or non-Chinese nationality (subject to the condition that the purpose of the transfer must be related with study abroad) where Bank of China (Hong Kong) Limited Jakarta Branch sub-branches will send it in USD currency and beneficiary will receive it in CNY currency **4. CNY Salary Direct Remittance Service** Salary transfer service in CNY to Mainland China **5. Local Currency Transaction** Settlement of bilateral transaction between business entities in Indonesia and partner countries by using the local currency of each country

Fee

SKN Transaction Fee	IDR 2.900
RTGS Transaction Fee	IDR 25.000

<table>
<tr><td>BI-FAST Transaction Fee</td><td colspan="2">IDR 2.500</td></tr>
<tr><td rowspan="4">Telegraphic Transfer</td><td>Full Amount</td><td>to BOC Mainland China USD 15
to other Banks in Mainland China USD 20</td></tr>
<tr><td>Cable Fee</td><td><table><tr><th>Personal</th><th>Corporate</th></tr><tr><td>USD 4</td><td>USD 7</td></tr></table></td></tr>
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<tr><td>Commission (Source of Fund is not involving Currency Exchange)</td><td>Free of Charge</td></tr>
<tr><td rowspan="4">CNY Remittance</td><td>Full Amount</td><td>to Mainland China USD 10
to outside Mainland China USD 20</td></tr>
<tr><td>Cable Fee</td><td><table><tr><th>Personal</th><th>Corporate</th></tr><tr><td>USD 4</td><td>USD 7</td></tr></table></td></tr>
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<tr><td>CNY Salary Direct Remittance Service</td><td>Cable Fee</td><td><table><tr><td>To Bank of China in Mainland China</td><td>USD 4</td></tr><tr><td>To other Bank in Mainland China</td><td>USD 7</td></tr></table></td></tr>
<tr><td rowspan="3">Local Currency Transaction</td><td>Full Amount</td><td>USD 10 or equivalent</td></tr>
<tr><td>Commission (Source of Fund is not involving Currency Exchange)</td><td>Free of Charge</td></tr>
<tr><td>Cable Fee</td><td>Free of Charge</td></tr>
</table>

- Fees and charges information can be accessed by customers on the Bank website (www.bankofchina.co.id) (Banking Fees and charges)

Benefit	Risk
1. Offers a variety of transaction types and currencies 2. Transactions can be done through Bank branch offices/Internet Banking/Mobile Banking	• When transfer foreign currency abroad, it is important to be aware of the regulations and public holidays of the destination country to ensure timely delivery of funds • The information must be complete, including the recipients account number and other details as required. If the information is incomplete, the transfer may be delayed or the funds may be returned to the sending Bank • If funds are returned to the sending Bank, a return transfer fee will apply, and the customer will be responsible for the charges • Pay attention to the transaction cut-off time to avoid the risk of transfer delays • Funds may be returned to the sending Bank if there are errors in the recipients details or if there are applicable regulations in the destination Bank or Country

Requirements and Procedures

Customers must complete the requirements:
1. Having a Bank account
2. Customers must complete Transfer Request Form in full and provide supporting documents (if Required)

Customers can submit inquiries and/or complaints through Bank *Call Center* at the following number 021 – 5209988 or via *E-mail* at: callcenter@bankofchina.co.id

Simulation

1. The customer completes the Transfer Request Form and submits to the Bank
2. The Bank will verify the completeness of the Transfer Request Form information and the supporting documents (if required)
3. The Bank processes the transaction according to the customers instructions
4. The Bank provides a transfer receipt to the customer

Cost simulation for CNY remittance transactions initiated from an individual account, with the funds debited from an IDR account:

Amount of Remittance	Full Amount	Telex	Commission
CNY 10.000	USD 10	USD 4	Free of Charges

Note: The calculation is an estimate based on standard calculations.

Additional Info

1. Provisions for transactions involving the foreign exchange to Rupiah:
   Customer should submit the Declaration letter of Foreign Exchange Transactions Against Rupiah. For foreign exchange transaction above threshold, customer should submit the Declaration Letter of Foreign Exchange Transactions Against Rupiah and also underlying document.

2. Customers must fill out the Foreign Exchange Activities Monitoring Form (LLD) for transactions more than or equivalent to USD 10.000, -
3. 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 Transfer Request 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.

LEMBAGA PENJAMIN SIMPANAN

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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