

Summary of Product and Service Information General Version

Publisher Name	:	Bank of China (Hong Kong) Limited Jakarta Branch
Product Name	:	Time Deposit
Product Type	:	Time Deposit
Currency	:	IDR, USD and CNY
Product Description	:	A term deposit is a time-based savings product where both deposits and withdrawals only be made at a specific time.

Key Features

Available for accounts	:	<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="width: 50%;">Personal Banking</th> <th style="width: 50%;">Corporate Banking</th> </tr> <tr> <td>IDR. 10.000.000; USD 1.000; CNY 10.000</td> <td>IDR. 10.000.000; USD 1.000; CNY 100.000</td> </tr> </table>	Personal Banking	Corporate Banking	IDR. 10.000.000; USD 1.000; CNY 10.000	IDR. 10.000.000; USD 1.000; CNY 100.000
Personal Banking	Corporate Banking					
IDR. 10.000.000; USD 1.000; CNY 10.000	IDR. 10.000.000; USD 1.000; CNY 100.000					
Minimum placement	:					
Interest rate	:	Customers can access the Bank website (www.bankofchina.co.id) to get the latest interest rate				
Tenor	:	7 days, 14 days, 1 month, 2 months, 3 months, 6 months, or 12 months				
Time Deposit Type	:	<ul style="list-style-type: none"> • <i>Principal auto roll-over</i>, the time deposit and interest will directly be automatically placed again without any notifications • <i>Principal roll-over only</i>, the time deposit will directly be automatically placed again without any notifications but the interest will be transferred to savings account on maturity date 				

Fee

Tax income fee : 20% from the nominal deposit interest

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

Benefit

1. Easy and flexible term investment for customers
2. Competitive interest rates
3. You can use your deposit as loan collateral
4. Transactions can be done through Bank branch offices/Internet Banking/Mobile Banking

Risk

1. In relation to the deposit insurance program of Deposit Insurance Corporation (“LPS”):
 - 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 covered according to the applicable the Deposit Insurance Corporation guarantee.

- If the deposit is withdrawn before maturity, the accrued interest will not be paid by the Bank.

Requirements and Procedures

Customers must complete the requirements:

- Already have at least one savings account in Bank of China (Hong Kong) Limited Jakarta Branch and fill the application form for Opening Time Deposit.
- Interest will not be paid if customer break the time deposit before its maturity date.

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

INTEREST CALCULATION

Start	mature	days	Principal (RP)	%pa	gross int	tax (20%)	Nett int
1-Jun-2025	31-Jun-2026	30	10,000,000.00	4.25%	34,931.51	6,986.30	27,945.21

Note :

- The deposit amount plus in interest after tax deduction.
- The calculation is an estimate based on standard calculations.

Additional Info

- Proof of deposit placement is in the form of a deposit advice or deposit certificate
- The Bank will provide information regarding any changes to the benefit, fees, risks, terms, and conditions of this product and service through a letter or other means in accordance with the applicable terms and conditions
- Time deposit withdrawals can be made at all Bank of China (Hong Kong) Limited Jakarta Branch
- 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):

- 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.
- 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.
- 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.
- This summary is not part of Time Deposit 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

Document Version June 2025