



## Summary of Product and Service Information General Version

Publisher Name	:	Bank of China (Hong Kong) Limited Jakarta Branch("Bank")
Product Name	:	Wealth Management Debit Card
Product Type	:	Payment Instrument
Currency	:	IDR and CNY
Product Description	:	Wealth Management Debit Card is a UnionPay Debit Card issued with dual currency features with more special features served only for the Wealth Management Customer. This card will make an easier way for Customer to make transactions in Indonesia and abroad. Therefore, travelling to Mainland China and other countries would be much convenient as Customer don't need to worry about cash anymore.

### Key Features

Domestic Transaction	:	Transaction Type	Wealth Management Debit Card	
		1. Balance inquiry at ATM machine	✓	
		2. Cash withdrawal at ATM machine	✓	
		3. Transfer through ATM machine	✓	
		4. Purchase or POS at merchant	✓	
		5. Online payment	✓	
International Transaction	:	Transaction Type	Wealth Management Debit Card	
		1. Balance inquiry at ATM machine	✓	
		2. Cash withdrawal at ATM machine	✓	
		3. Purchase or POS at merchant	✓	
		4. Online payment	✓	

### Transaction Limit

Transaction type / Currency	Rupiah (IDR)*	Chinese Yuan (CNY)*
Cash withdrawal at ATM machine	15,000,000	7,500
Transfer through ATM machine	50,000,000	-
Purchase or POS at merchant	200,000,000	100,000

Online payment	Default Limit: 25,000,000 Maximum Limit: 50,000,000	Default Limit: 12,500 Maximum Limit: 50,000
<p>* Transactions made other than in China Mainland will first debit customer's IDR account, if the balance in IDR account is not sufficient then it will debit from CNY account automatically. For transactions made in China Mainland, will first debit from customer's CNY account, if the balance in CNY account is not sufficient then it will debit from IDR account automatically.</p>		
<b>Fee &amp; charges</b>		
<b>Debit Card application fee</b>		
Debit Card application fee		Free of charge
Debit Card replacement fee	Due to expired or broken card	Free of charge
	Due to lost or stolen card	IDR 50.000
Debit Card monthly fee	Apply 1 Debit Card	IDR 5.000
	Apply 1 Debit Card + internet banking	Free of charge
	Apply 2 Debit Cards (CUP + NPG)	IDR 5,000 for UnionPay Debit Card type, Free of charge for NPG Debit Card type
<b>Transaksi through ATM machines</b>		
Cash withdrawal	In Indonesia (through ATM BERSAMA and PRIMA network)*	IDR 5.000
	Other than Indonesia and Mainland China (UnionPay Network)	IDR 50.000
	Mainland China (UnionPay Network)**	CNY 25
Transfer	In Indonesia (ATM BERSAMA and PRIMA Network) ***	IDR 6.500
Balance inquiry	In Indonesia (through ATM BERSAMA and PRIMA network)	Free of charge
	Other than Indonesia and Mainland China (UnionPay Network)	IDR 4,000
	Mainland China (UnionPay Network)	CNY 2
<b>Retail transaction / Purchase</b>		
Purchase / POS	Merchant equipped with NPG, ATM BERSAMA, PRIMA, Bank of China, or UnionPay logos	Free of charge
<p>* Free 20 times per month for Wealth Management Debit Card (combined between ATM BERSAMA and PRIMA network)</p> <p>** Free 1 time per month for Wealth Management Debit Card</p> <p>*** Free 5 time per month for Wealth Management Debit Card (combined between ATM BERSAMA and PRIMA network)</p> <p>• Customer can access the information regarding fee &amp; charges and transaction limit on the Bank website (<a href="http://www.bankofchina.co.id">www.bankofchina.co.id</a>) (<a href="#">Wealth Management</a>)</p>		
<b>Benefit</b>		<b>Risk</b>
<p>• Customer can enjoy more secure and convenient transaction experience.</p>		<p>• To keep customer transaction's secure, customer has to keep their confidential information such as Debit Card Number, PIN, CVV Code, User ID and Password, not</p>

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• One card two currencies, customer could avoid loss due to exchange rate differences when doing transaction at Mainland China.</li> <li>• Enjoy fee-free transactions by binding your card to Alipay and Wechat Pay, enjoy more convenient transaction's experience in Mainland China.</li> <li>• Free card monthly fee by applying Wealth Management Debit Card and BOCNet registration.</li> <li>• Broader network coverage, other than NPG network, ATM BERSAMA, PRIMA (in Indonesia) also covers UnionPay network.</li> <li>• Easy access to Bank of China Mobile Banking and Internet Banking, provide a safer and convenient transaction.</li> <li>• UnionPay International network provide worldwide convenient purchasing experience.</li> <li>• Enjoy similar Wealth Management privileges in Bank of China Hong Kong and selected Bank of China branches in Mainland China such as: Guangdong, Shanghai, Shenzhen, Beijing, Fujian, Zhejiang, Guangxi, Jiangsu dan Suzhou selected South East Asia countries.</li> <li>• Airport lounge facility for Customer's travel convenience, Customer is entitled to Plaza Premium Lounge in Terminal 3 Soekarno Hatta International Airport and worldwide airport.</li> <li>• When travelling to Hong Kong and Macau, customer could also enjoy privileges offers when using your Wealth Management Debit Card.</li> <li>• Included in SplendorPlus program that customer can enjoy cashback when spending in Mainland China. Please access this page for further information regarding the terms and conditions of SplendorPlus program.</li> <li>• Enjoy 10% discounts while doing transaction with minimum CNY 200 at over 100 merchants in Guangxi Province, start from hotel, retail, restaurant, travel agency, to health category.</li> </ul> | <p>providing such information to other person including Bank's staff.</p> <ul style="list-style-type: none"> <li>• To avoid miss use, Debit Card must always be under customer's supervision and do not handover to anyone.</li> <li>• When doing transaction at ATM, card will be locked if customer input the wrong PIN 4 times</li> <li>• When transacting, there is a possibility that customer may experience currency exchange if the transaction is debited from other currency's account.</li> </ul> |
|--|--|

### Requirements and Procedures

Customers must complete the requirements:

1. Have accounts in Bank (IDR and CNY)
2. Customer must fill out Debit Card Application Form and provide supporting documents (if necessary)

Customer may inquiries and/or complaint through Bank's Call Center on 021 – 5209988 or email to: [callcenter@bankofchina.co.id](mailto:callcenter@bankofchina.co.id)

### Simulation

1. Customer fill the Debit Card Application Form ("Form") to Bank
2. Bank will check the completeness of the information in the Form and supporting documents (if necessary)
3. Bank will carry out the Debit Card opening procedure according to the Form provided by the Customer
4. Bank will provide the Debit Card and other necessities to Customer

Wealth Management Debit Card cash withdrawal charges simulation through Domestic ATM:

Transaction Amount	Transaction Frequency	Charges
IDR 1,000,000	First transaction	Free of charge
IDR 500,000	Twelve transaction	Free of charge
IDR 500,000	Twentyfirst transaction	IDR 5,000

Wealth Management Debit Card transfer charges simulation through Domestic ATM:

Transaction Amount	Transaction Frequency	Charges
IDR 1,000,000	First transaction	Free of charge
IDR 2,000,000	Sixth transaction	IDR 6,500

Wealth Management Debit Card cash withdrawal charge simulation through ATM in Mainland China:

Transaction Amount	Transaction Frequency	Charges
CNY 1,000	First transaction	Free of charge
CNY 500	Second transaction	CNY 25

Wealth Management Debit Card cash withdrawal charge simulation through ATM outside of Indonesia and Mainland China:

Transaction Amount	Transaction Frequency	Charges
IDR 1,000,000	First transaction	IDR 50,000
IDR 500,000	Fifth transaction	IDR 50,000
IDR 500,000	Eleventh transaction	IDR 50,000

SplendorPlus cashback program simulation:

Transaction Amount	Cashback Amount
CNY 1000	CNY 10
CNY 30	CNY 0.3

Maximum cashback receives is CNY 600 per month

### Additional Information

1. Customer must fulfill the Total Relationship Balance (TRB) to apply Wealth Management Debit Card
2. Customer must provide accurate and correct information requires by Bank and Customer is fully responsible for the provision of such information
3. Customer can access Bank announcement and other information regarding fee and charges on Bank's website ([www.bankofchina.co.id](http://www.bankofchina.co.id)).

#### Disclaimer (important to read):

1. Summary of Product and Service Information ("**Summary**") is for informational purposes only, does not act as an official offer of products and services. If there is a difference between this summary and the terms and conditions relating to the products and /or services ("**T&C**"), the T&C shall prevail.



中國銀行(香港) 雅加达分行  
BANK OF CHINA (HONG KONG) JAKARTA BRANCH

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 Debit Card 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

**Document Version September 2025**