

## Summary of Product and Service Information (RIPLAY)

### General Version

Publisher Name	: Bank of China (Hong Kong) Limited Jakarta Branch
Product Name	: Wealth Management Service
Product Type	: Priority Banking Service
Product Description	: Wealth Management Service is an exclusive service provided by Bank Of China (Hong Kong) Limited Jakarta Branch to personal customers who meet the eligibility criteria. This service offers privileged access for customers to conduct their transactions, along with a range of additional benefits.

### Service Key Features

Minimum Total Relationship Balance ("TRB")*	: IDR. 800.000.000
Service Identification	: Union Pay Wealth Management Debit Card

\*TRB is the total assets owned by the customer at the bank. These assets include current accounts, saving accounts, time deposit in all currencies, SBN Ritel product, and insurance products.

### Fee

Information related fees can be accessed via the Bank's website ([www.bankofchina.co.id](http://www.bankofchina.co.id)) in the "Banking Fees and Charges" section.

Benefit	Risk
<ol style="list-style-type: none"> <li>1. Preferential interest rates and special transaction fees for Wealth Management customers</li> <li>2. Wealth Management debit card linked to two currencies: IDR and CNY</li> <li>3. Access to Wealth Management Center, which provides dedicated Teller and Customer Service</li> <li>4. Mutual Recognition Service with Bank of China (Hong Kong) and participating ASEAN countries</li> <li>5. Airport lounge facilities through Plaza Premium Group Network</li> <li>6. Invitations to exclusive events, including BOC Wealth Talks and Investment Hot Topics</li> </ol>	Potential changes to or implementation of service policies, especially in relation to minimum TRB requirements, may affect customers' eligibility and/or access to Wealth Management services.

### Requirements and Procedures

To join Wealth Management Service, customers must meet the following requirements:

1. A minimum combined TRB (savings account, current account, time deposit, SBN Ritel, and/or bancassurance products) of IDR. 800.000.000 (eight hundred million rupiah)
2. Fill in the Wealth Management Service Registration Form

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](mailto:callcenter@bankofchina.co.id)

## Simulation

### Wealth Management Service Eligibility Simulation:

Illustration of Total Relationship Balance (TRB)*	Remark
*TRB consists of the accumulated balance of savings account, current account, time deposit, insurance (cash value), and SBN Ritel.	
TRB: IDR 900.000.000, consisting of saving account IDR 500.000.000, time deposit IDR 100.000.000, cash value of insurance policy IDR 200.000.000, and SBN Ritel IDR 100.000.000	Eligible to be WM Customer
TRB: IDR 500.000.000, consisting saving account IDR 200.000.000, time deposit IDR 100.000.000, cash value of insurance policy IDR 100.000.000, and SBN Ritel IDR 100.000.000	Not Eligible to be WM Customer

### Additional Info

1. The Wealth Management Service is applicable only for personal customers.
2. TRB can be calculated using all currencies owned by the customer, based on their rupiah equivalent.
3. Customers must provide accurate and complete information as required by the bank and are fully responsible for the accuracy of the information submitted.
4. All terms and conditions of this service can be accessed by customers on the Bank's website ([www.bankofchina.co.id](http://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 Service Application Form.



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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