

Summary of Product and Service Information General Version

Issuing Bank Name	:	Bank of China (Hong Kong) Limited Jakarta Branch
Product Name	:	Intelligent Global Transaction Banking (iGTB)
Type of Product	:	Corporate Banking Services through Internet Network
Currency	:	IDR, USD, CNY, HKD, AUD, SGD, EUR, GBP and JPY

Description Product

The Intelligent Global Transaction Banking (“iGTB”) platform is a banking transaction service aimed at Non-Personal Customer (“Customer”) to conduct banking transactions independently through the internet network. The iGTB platform consists of:

- **iGTB NET**

Website based banking transaction services (www.igtb.bankofchina.co.id) which is accessed by Customer through internet network to conduct banking transactions. iGTB NET can be accessed through browsers such as Internet Explorer, Google Chrome, Firefox, and Safari.

- **iGTB Mobile**

Online banking transactions services that accessed by Customer using smartphones for iOS and Android mobile phones.

- **iGTB Connect**

Customers can integrate the company’s Enterprise Resource Planning (“ERP”) system with Bank of China (Hong Kong) Limited Jakarta Branch (“Bank”), where transaction instructions will be delivered to the Bank in real-time and securely in the exchange information between the Customer and the Bank.

Main Features

Type Transaction	iGTB NET	iGTB Mobile	iGTB Connect
Checking Balance	✓	✓	✓
Download Account Statement	✓	-	-
Overbooking	✓	✓	✓
Telegraphic Transfer	✓	✓	✓
RTGS	✓	✓	✓
BI FAST	✓	✓	✓
Upload Bulk Payment	✓	✓	-
Payroll (Upload File)	✓	✓ (only authorization)	✓
Letter of Credit	✓	✓ (only authorization)	-
Bank Guarantee	✓	✓ (only authorization)	-
Sub Account Collection	✓	-	✓ (only inquiry)
Local Physical Cash Pooling	✓	-	-

Fees

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

Benefit

1. Easy accessed from various devices and provide convenience to Customer to conduct banking transactions using the internet network.
2. Save time as transactions are done through electronic channels.
3. Provide flexibility for Customer to set user authority, approval limits, and transaction limits.
4. Equipped with security features such as user ID, password, transaction authorization, 2-Factor Authentication (2FA), option to encrypt files using open PGP as additional security for customers.
5. Availability of multi-channel options to obtain banking services for customers that can be tailored to the company's needs.

Risk

1. Customers who are inactive and have never made transactions on their accounts for two consecutive years, then the Customer's account will become a dormant account. Accounts with dormant status cannot make any transactions. Customers are required to come to the Bank to activate the dormant accounts.
2. Damage or loss of tokens which may results in the Customer being unable to conduct transaction.
3. Transaction input errors by the Customer.
4. Theft of Customer information including User ID and Password for criminal acts such as identity and account misuse, fraud, money theft, etc.
5. Possible disruption to the iGTB communication network/sytem that may cause banking transactions through iGTB not being able to be carried out.
6. Customers are unable to conduct online banking transactions due to weak or unstable internet network.
7. Potential virus or malware attacks
8. Phishing, which is the act of luring users to provide confidential information or personal data by sending fake messages which can be in the form of emails or other electronic communications.

Terms and Procedures

Customers must complete the requirements:

1. Have a Company Current Account
2. Fill out the iGTB application form
3. Complete other documents required by the Bank

Customers can submit questions and/or complaints through the Bank's Call Center at 021-5209988 or via E-mail at: callcenter@bankofchina.co.id

Simulation

Guidelines and procedures for using iGTB can be accessed through www.igtb.bankofchina.co.id

Additional Information

1. This Summary of Product and Service Information ("**Summary**") is an information tool only, not intended as a formal offer of a product and/or service. If there is any discrepancy between this Summary and the agreement and/or terms and conditions related to the product and/or service ("**Agreement**"), the Agreement shall prevail.

2. The Bank has the right to reject the Customer's product and/or service application if it does not meet the requirements and regulations applicable at the Bank.
3. Customers are required to read this Summary carefully and may 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 the Account Opening Application.
5. Confidentiality of User ID and password information is the Customer's responsibility.



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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