

# BANKING FEES AND CHARGES

| Section  | CONTENTS   | Page      |
|----------|--|-----------|
| <b>A</b> | <b>Rekening Giro</b><br><i>Current Account</i>   | <b>2</b>  |
| <b>B</b> | <b>Rekening Tabungan</b><br><i>Savings Account</i>                                     | <b>2</b>  |
| <b>C</b> | <b>Rekening Giro Sub SNA</b><br><i>Sub SNA Current Account</i>                         | <b>4</b>  |
| <b>D</b> | <b>Deposito Berjangka</b><br><i>Time Deposit</i>                                       | <b>4</b>  |
| <b>E</b> | <b>Wealth Management</b><br><i>Wealth Management</i>                                   | <b>4</b>  |
| <b>F</b> | <b>Pemindahan Dana Lokal</b><br><i>Local Remittance</i>                                | <b>4</b>  |
| <b>G</b> | <b>Pemindahan Dana Internasional</b><br><i>International Remittance</i>                | <b>5</b>  |
| <b>H</b> | <b>Internet Banking</b><br><i>Internet Banking</i>                                     | <b>8</b>  |
| <b>I</b> | <b>Kartu Debit</b><br><i>Debit Cards</i>   | <b>10</b> |
| <b>J</b> | <b>Hal Lain terkait Rekening Simpanan</b><br><i>General Matters Related to Account</i> | <b>14</b> |

**Note:**

- Effective start from December 10<sup>th</sup> 2023
- Bank has the right to change the interest rate and charges without prior notice
- As an attachment and an integral part of Memo Internal No. 2189/OUT/DPU-ZCY/X/2023, that has been approved
- For any deviation on the "Section A, B and C" of the Banking's Fee and Charges table could be approved by Business Development Dept Head or Banking Dept Head, or Sub Branches Manager (or his/her alternate appointed) as long as the request could be accommodated by the Core system (BANCS)
- Mandarin version is an integral part (and cannot be separate) of this Bahasa/English version, that is why there are no approval needed on the Mandarin version. And in the event of any inconsistency between ver Bahasa/English version with the Mandarin version, then Bahasa/English version shall prevail



| Produk Simpanan / Liabilities Product   |   | WM & VIP   | Personal Banking   | Corporate Banking   |
|---|---|--|--|---|
| <b>A Rekening Giro / Current Account *</b>  |   |  |  |   |
| 1   | Penempatan Awal<br><i>Initial deposit</i>   | IDR 1,000,000  | IDR 1,000,000  | IDR 1,000,000<br>USD 100<br>CNY 500<br>HKD 500<br>GBP 1,000<br>SGD 1,000<br>AUD 1,000<br>EUR 1,000<br>JPY 100,000 |
| 2   | Saldo Minimum<br><i>Minimum Balance</i>   | Nil<br><i>Zero</i>   | Nil<br><i>Zero</i>   | Nil<br><i>Zero</i>  |
| 3   | Biaya Administrasi Bulanan<br><i>Monthly Administration Fee</i>   | IDR 20,000   | IDR 20,000   | IDR 20,000<br>USD 5<br>CNY/GBP/SGD/<br>AUD/EUR/HKD/J<br>PY Bebas biaya<br><i>Free of charge</i>                   |
| 4   | Biaya Pemesanan Buku Cek / Bilyet Giro ~ per buku<br><i>Cheque Book / Bilyet Giro Issuance Order Fee ~ per book</i>   | IDR 275,000  |  |   |
| 5   | Biaya Pemesanan Buku Cek USD ( <i>Payment Order</i> ) ~ per buku<br><i>"Payment Order" Cheque Fee ~ per book</i>  | N/A  | N/A  | IDR 25,000  |
| 6   | Biaya Penutupan Akun (dikenakan untuk penutupan rekening terakhir)<br><i>Account Closure Fee (only applied for the customer's last account closing process)</i> | IDR 150,000  | IDR 150,000  | IDR 150,000<br>USD 20<br><br>CNY/GBP/SGD/<br>AUD/EUR/HKD/J<br>PY Bebas biaya<br><i>Free of charge</i>             |
| <b>Keterangan / Notes:</b><br>*Rekening Giro Perorangan hanya tersedia dalam mata uang IDR<br><i>/ Current Account only available for Personal Banking Customer in IDR currency</i> |   |  |  |   |
| <b>B Rekening Tabungan / Savings Account</b>  |   |  |  |   |
| 1   | Penempatan Awal<br><i>Initial deposit</i>   |  |  |   |
| a   | Rekening Umum<br><i>Generic Account</i>   | IDR 500,000<br>USD 50<br>CNY 250<br>HKD 1,000<br>GBP 1,000<br>SGD 1,000<br>AUD 1,000<br>EUR 1,000<br>JPY 100,000 | IDR 500,000<br>USD 50<br>CNY 250<br>HKD 1,000<br>GBP 1,000<br>SGD 1,000<br>AUD 1,000<br>EUR 1,000<br>JPY 100,000 | N/A   |
| b   | Rekening Payroll Program<br><i>Payroll Program Account</i>  | Nil<br><i>Zero</i>   | Nil<br><i>Zero</i>   | N/A   |
| c   | Rekening Pelajar<br><i>Students Account</i>   | Referensi dari rekanan / event<br><i>Partnership referral /</i>  | N/A  | IDR 500,000<br>CNY: Zero  |



|          |  |   |  |   |                                      |
|----------|--|---|--|---|--------------------------------------|
|          |  | <i>event</i>  |  |   |                                      |
|          |  | <i>Walk-in Customer</i>   | N/A  | IDR 500,000<br>CNY: Zero  | N/A                                  |
| 2        | Saldo Minimum<br><i>Minimum Balance</i>  |   |  |   |                                      |
|          | a  | Rekening Umum<br><i>Generic Account</i>   | Nil<br>Zero  | Nil<br>Zero   | N/A                                  |
|          | b  | Rekening Pelajar<br><i>Students Account</i>   | N/A  | Nil<br>Zero   | N/A                                  |
|          | c  | Rekening Payroll Program<br><i>Payroll Program Account</i>  | Nil<br>Zero  | Nil<br>Zero   | N/A                                  |
| 3        | Biaya Administrasi Bulanan<br><i>Monthly Administration Fee</i>  |   |  |   |                                      |
|          | a  | Rekening Umum<br><i>Generic Account</i>   | Bebas Biaya<br><i>Free of Charge</i>                                     | IDR 2,000<br>USD 0.5<br><br>CNY/ HKD/<br>GBP/ SGD/<br>AUD/ EUR/<br>JPY: Bebas<br>Biaya<br><i>Free of Charge</i> | N/A                                  |
|          | b  | Rekening Payroll Program<br><i>Payroll Program Account</i>  | Bebas Biaya<br><i>Free of Charge</i>                                     | Bebas Biaya<br><i>Free of Charge</i>  | N/A                                  |
|          | c  | Rekening Pelajar<br><i>Students Account</i>   | Referensi dari rekanan/event<br><i>Partnership referral / event</i><br>* | N/A   | Bebas Biaya<br><i>Free of Charge</i> |
|          |  |   | <i>Walk-in Customer</i>  | N/A   | Bebas Biaya<br><i>Free of Charge</i> |
| 4        | Biaya Penggantian Buku Tabungan (khusus Rusak/Hilang)<br><i>Book Replacement Fee (Damage/Lost only)</i>  |   | Bebas Biaya<br><i>Free of Charge</i>                                     | IDR 15,000  | N/A                                  |
| 5        | Biaya Penutupan Akun (dikenakan untuk penutupan rekening terakhir)<br><i>Account Closure Fee (only applied for the customer's last account closing process)</i>  |   |  |   |                                      |
|          | a  | Rekening Umum dan Rekening Pelajar **<br><i>Generic Account and Students Account</i>                                    | Bebas Biaya<br><i>Free of Charge</i>                                     | IDR 25,000<br>USD 10<br><br>CNY/ GBP/<br>SGD/ AUD/<br>EUR/ HKD/<br>JPY:<br>Bebas Biaya<br><i>Free of charge</i> | N/A                                  |
|          | b  | Rekening Payroll Program (dengan alasan pengunduran diri)<br><i>Payroll Program Account (due to resignation reason)</i> | Bebas Biaya<br><i>Free of Charge</i>                                     | Bebas Biaya<br><i>Free of Charge</i>  | N/A                                  |
|          | <b>Keterangan / Notes:</b><br>* BOCID Study in China Partnership Referral / Event<br>/ BOCID Study in China Partnership Referral / Event<br>** Dipilih berdasarkan nominal biaya tertinggi atau yang tersedia dalam rekening<br>/ Choose based on the highest fee amount or availability |   |  |   |                                      |
| <b>C</b> | <b>Sub SNA Current Account</b>   |   |  |   |                                      |
| 1        | Penempatan Awal<br><i>Initial deposit</i>  |   | N/A  | N/A   | Nil<br>Zero                          |

|  |  |  |   |  |
|--|--|--|---|--|
| 2  | Saldo Minimum<br><i>Minimum Balance</i>  | N/A  | N/A   | Nil<br><i>Zero</i>   |
| 3  | Biaya Administrasi Bulanan<br><i>Monthly Administration Fee</i>  | N/A  | N/A   | Bebas Biaya<br><i>Free of Charge</i>   |
| 4  | Biaya Penutupan Akun<br><i>Account Closure Fee</i>   | N/A  | N/A   | Bebas Biaya<br><i>Free of Charge</i>   |
| <b>D Deposito Berjangka / Time Deposit</b> |  |  |   |  |
| 1  | Penempatan Awal<br><i>Initial deposit</i>  | IDR 10,000,000<br>USD 1,000<br>CNY 10,000<br>HKD 10,000<br>GBP 1,000<br>SGD 1,000<br>AUD 1,000<br>EUR 1,000<br>JPY 100,000 | IDR<br>10,000,000<br>USD 1,000<br>CNY 10,000<br>HKD 10,000<br>GBP 1,000<br>SGD 1,000<br>AUD 1,000<br>EUR 1,000<br>JPY 100,000 | IDR 10,000,000<br>USD 1,000<br>CNY 100,000<br>HKD 100,000<br>GBP 1,000<br>SGD 1,000<br>AUD 1,000<br>EUR 1,000<br>JPY 100,000 |
| 2  | Pencairan Sebelum Jatuh Tempo<br><i>Pre-mature Withdrawal/Break</i>  | Pro rate   | Bunga Berjalan Tidak Dibayarkan<br><i>Accrued Interest Not Paid</i>   |  |
| <b>E Wealth Management</b>                 |  |  |   |  |
| 1  | Biaya dibawah saldo TRB<br><i>Fall below minimum TRB</i><br><br>(Didebet setiap bulan pada bulan keempat setelah saldo dibawah TRB selama 3 bulan berturut-turut<br><i>(Deducted monthly on the 4<sup>th</sup> month after the balance below the TRB after 3 consecutive months)</i> ) | IDR. 150,000   | N/A   |  |

| Pemindahan Dana / Remittance                                      |   | WM & VIP                             | Personal Banking      | Corporate Banking  |
|---|---|--------------------------------------|-----------------------|--|
| <b>F Pemindahan Dana Lokal / Local Remittance</b>                 |   |                                      |                       |  |
| 1   | SKN (Sistem Kliring Nasional) ~ per transaksi<br><i>SKN (Sistem Kliring Nasional) ~ per transaction</i>   | Bebas Biaya<br><i>Free of Charge</i> | IDR 2,900             |  |
| 2   | RTGS ( <i>Real Time Gross Settlement</i> ) ~ per transaksi<br><i>RTGS (Real Time Gross Settlement) ~ per transaction</i>  | Bebas Biaya<br><i>Free of Charge</i> | IDR 25,000            | IDR 25,000<br>(untuk pembayaran gaji karyawan)<br><i>For payroll payment transaction</i> |
| 3   | BI-FAST ( <i>Bank Indonesia Fast Payment</i> ) ~ per transaksi<br><i>BI-FAST (Bank Indonesia Fast Payment) ~ per transaction</i>  | IDR 2,500                            |                       |  |
| 4   | Kliring ~ per warkat<br><i>Clearing ~ per bilyet</i>  | Bebas Biaya<br><i>Free of Charge</i> | IDR 2,000             |  |
| 5   | Tolakan Kliring<br><i>Clearing Rejection</i>  | IDR 150,000                          |                       |  |
| <b>G Pemindahan Dana Internasional / International Remittance</b> |   |                                      |                       |  |
| 1   | Biaya Penerimaan Dana melalui <i>Telegraphic Transfer</i> ~ untuk SHA dan BEN (TT Rate Beli)<br><i>Telegraphic Transfer Inward Remittance Fee ~ for SHA &amp; BEN (TT Buy Rate)</i> | Bebas Biaya<br><i>Free of Charge</i> | USD 5 (or equivalent) |  |



|   |  |   |   |   |  |
|---|--|---|---|---|--|
| 2 | Biaya Penerimaan Dana melalui <i>Demand Draft</i> ~<br>( <i>Cash Rate Beli</i> )<br><i>Demand Draft Inward Remittance Fee</i> ~ ( <i>Cash Rate Beli</i> )  |   | Bebas Biaya<br><i>Free of Charge</i>  | USD 5 (or equivalent)   |  |
| 3 | Biaya Penerimaan Dana melalui<br><i>Cheque Collection</i><br><i>Cheque Collection Inward Remittance Fee</i>  | < USD<br>500  | USD 10 + Biaya<br>Koresponden<br>USD 10 +<br><i>Correspondence</i><br><i>Fee</i>  | USD 10 + Biaya Kirim + Biaya<br>Koresponden<br>USD 10 + <i>Shipping Cost</i> +<br><i>Correspondence Fee</i>                                 |  |
|   |  | ≥ USD<br>500  | USD 10 + Biaya<br>Koresponden<br>USD 10 +<br><i>Correspondence</i><br><i>Fee</i>  | USD 25 + Biaya Kirim + Biaya<br>Koresponden<br>USD 25 + <i>Shipping Cost</i> +<br><i>Correspondence Fee</i>                                 |  |
| 4 | Pengiriman Dana melalui <i>Telegraphic Transfer</i> (dalam mata uang USD, HKD, SGD, AUD, EUR, GBP, JPY dan CNY <selain dari tujuan transfer ke negara China>)<br><i>Outward Telegraphic Transfer (In currencies of USD, HKD, SGD, AUD, EUR, GBP, JPY and CNY &lt;exclude transfer to China Mainland&gt;)</i> |   |   |   |  |
| a | <i>Full Amount</i> ***   | Rekening Umum<br><i>Generic Account</i>   | USD 20  | USD 20  |  |
|   |  |   | Bebas Biaya<br><i>Free of Charge</i>  | USD 15<br><br>(khusus pengiriman dana ke BOC di<br>China Mainland<br><i>special for transfer to BOC Mainland</i><br><i>China</i> )          |  |
|   |  | Rekening <i>Payroll</i><br><i>Program</i><br><i>Payroll Program Account</i>   | USD 20  | USD 20  |  |
|   |  |   | Bebas Biaya<br><i>Free of Charge</i><br><br>(khusus pengiriman uang ke BOC dalam USD)<br><i>(Free of Charge (special for transfer to BOC account in USD))</i> |   |  |
| b | <i>Full Pay</i>  | USD *   | USD 25  | USD 25  |  |
|   |  | EUR 0 – EUR 12,500  | EUR 25  | EUR 25  |  |
|   |  | EUR >12.500   | EUR 50  | EUR 50  |  |
| c | <i>Telex</i><br><i>Cable Fee</i>   |   | Bebas Biaya<br><i>Free of Charge</i>  | Eqv to USD 4  | Eqv to USD 7   |
| d | <i>Komisi</i><br><i>Commission</i>   | Sumber Dana dalam<br>Valuta yg sama dengan<br>yang ditransfer<br><i>Source of Fund is not</i><br><i>involving Currency</i><br><i>Exchange</i> | Bebas Biaya<br><i>Free of Charge</i>  | 0.05%<br><br>(min. USD 5<br>atau<br>ekuivalen;<br>max USD 50<br>atau<br>ekuivalen)<br>0.05% (min.<br>USD 5 or eqv,<br>max USD 50 or<br>eqv) | 0.10%<br><br>(min. USD 5 atau<br>ekuivalen; max<br>USD 100 atau<br>ekuivalen)<br>0.05% (min. USD 5<br>or eqv, max USD<br>100 or eqv) |
|   |  | Sumber Dana dalam<br>Valuta Berbeda dengan<br>yang ditransfer<br><i>Source of Fund is in different</i><br><i>Currency</i>                     | Bebas Biaya<br><i>Free of Charge</i>  |   |  |
| 5 | Pengiriman Dana melalui <i>RMB Pre-Settlement</i> (khusus pengiriman nasabah perorangan ke China)<br><i>Outward RMB Pre-Settlement (Transfer to China Mainland for personal customer only) **</i>  |   |   |   |  |
| a | <i>Full Amount</i>   |   | USD 20  | USD 20  | N/A  |



|   |  |                             |   |  |  |  |                                      |                                      |     |
|---|--|-----------------------------|---|--|--|--|--------------------------------------|--------------------------------------|-----|
|   |  |                             | Bebas Biaya<br><i>Free of Charge</i>  | USD 15<br><br>(khusus pengiriman uang ke BOC di China Mainland)<br><i>(special for transfer to BOC Mainland China)</i> | N/A  |  |                                      |                                      |     |
|   | b  | <i>Telex Cable Fee</i>      | Bebas Biaya<br><i>Free of Charge</i>  | Eqv to USD 4   | N/A  |  |                                      |                                      |     |
|   | c  | Komisi<br><i>Commission</i> | Sumber Dana dalam USD<br><i>Source of Fund in USD</i>   | Bebas Biaya<br><i>Free of Charge</i>   | 0.05%<br><br>(min. USD 5 atau ekuivalen; max USD 50 atau ekuivalen)<br><i>(min. USD 5 or eqv, max USD 50 or eqv)</i> |  |                                      |                                      |     |
|   |  |                             |   |  |  | Sumber Dana dalam Valuta Berbeda dengan yang ditransfer<br><i>Source of Fund is in different Currency</i>    | Bebas Biaya<br><i>Free of Charge</i> | Bebas Biaya<br><i>Free of Charge</i> | N/A |
|   |  |                             |   |  |  | Khusus untuk program Payroll<br><i>Special for Payroll program</i>   | Bebas Biaya<br><i>Free of Charge</i> | Bebas Biaya<br><i>Free of Charge</i> | N/A |
| 6 | Pengiriman Dana melalui <i>CNY Remittance</i> (khusus pengiriman ke China)<br><i>Outward CNY Remittance (Transfer to China Mainland only)</i>  |                             |   |  |  |  |                                      |                                      |     |
|   | a  | <i>Full Amount</i>          | Bebas Biaya<br><i>Free of Charge</i>  | USD 10   |  |  |                                      |                                      |     |
|   | b  | <i>Telex Cable Fee</i>      | Bebas Biaya<br><i>Free of Charge</i>  | Eqv to USD 4   | Eqv to USD 7   |  |                                      |                                      |     |
|   | c  | Komisi<br><i>Commission</i> | Sumber Dana dalam Valuta yg sama dengan yang ditransfer<br><i>Source of Fund is in the Same Currency with the Transfer Fund</i> | Bebas Biaya<br><i>Free of Charge</i>   | 0.05%<br><br>(min. USD 5 atau ekuivalen; max USD 50 atau ekuivalen)<br><i>(min. USD 5 or eqv, max USD 50 or eqv)</i> |  |                                      |                                      |     |
|   |  |                             |   |  |  | Sumber Dana dalam Valuta Berbeda dengan yang ditransfer<br><i>Source of Fund involving Currency Exchange</i> | Bebas Biaya<br><i>Free of Charge</i> |                                      |     |
| 7 | Pengiriman Dana untuk biaya pendidikan melalui <i>CNY Remittance</i> (khusus pengiriman ke China)<br><i>Outward CNY Remittance for Tuition Fee Only (Transfer to China Mainland)</i> |                             |   |  |  |  |                                      |                                      |     |



|  |  |  |   |  |                               |
|--|--|--|---|--|-------------------------------|
|  | a  | Full Amount  | Bebas Biaya<br>Free of Charge   | USD 10   | N/A                           |
|  | b  | Telex<br>Cable Fee   | Bebas Biaya<br>Free of Charge   | Bebas Biaya<br>Free of Charge  | N/A                           |
|  | c  | Komisi<br>Commission   | Bebas Biaya<br>Free of Charge   | Bebas Biaya<br>Free of Charge  | N/A                           |
| 8  | Pengiriman Dana melalui XIN BI DA<br>Outward Xin Bi Da Remittance  |  | Bebas Biaya<br>Free of Charge   | USD 4<br>Telex/Cable Fee   |                               |
| 9  | Local Currency Settlement  |  |   |  |                               |
|  | a  | Full Amount  | N/A   |  | Bebas Biaya<br>Free of Charge |
|  | b  | Komisi<br>Commission   | N/A   |  | Bebas Biaya<br>Free of Charge |
|  | c  | Telex<br>Cable Fee   | N/A   |  | USD.7 or<br>equivalent        |
| 10   | Biaya Pembatalan Pengiriman Dana ~ per transaksi<br>Outward Remittance Cancellation Charge ~ per transaction |  | USD 4   | USD 7 (or equivalent)  |                               |
| 11   | Biaya Perbaikan ~ per transaksi<br>Amendment Charge ~ per transaction  | Penerimaan Dana<br>Demand Draft<br>Demand Draft Inward<br>Remittance | USD 7 (or equivalent) +<br>Biaya Koresponden<br>USD 7 (or equivalent) +<br>Correspondence Fee | USD 7 (or equivalent) + Biaya Koresponden<br>USD 7 (or equivalent) +<br>Correspondence Fee |                               |
|  |  | Pengiriman Dana<br>Outward Remittance                                | USD 4   | USD 7 (or equivalent)  |                               |
| 12   | Biaya Stop Payment ~ per transaksi<br>Stop Payment Charge ~ per transaction                                  | Penerimaan Dana<br>Demand Draft<br>Demand Draft Inward<br>Remittance | USD 7 (or equivalent) +<br>Biaya Koresponden<br>USD 7 (or equivalent) +<br>Correspondence Fee | USD 7 (or equivalent) + Biaya Koresponden<br>USD 7 (or equivalent) +<br>Correspondence Fee |                               |
|  |  | Pengiriman Dana<br>Outward Remittance                                | USD 4   |  |                               |
| <p><b>Keterangan / Notes:</b></p> <p>* Untuk transfer TT USD, tidak termasuk untuk 54 negara yang tidak digaransi untuk proses Full Pay<br/>/ For TT USD transfer is exclude the 54 countries that are not guaranteed to accept Full Pay</p> <p>** Apabila nilai RMB Pre-Settlement (khusus Payroll program) secara akumulasi tahunan telah melebihi ekv USD 50,000 maka transaksi akan ditolak<br/>/ If the yearly accumulative transaction has exceeding USD 50,000 (eqv) then the Outward RMB Pre-Settlement will be rejected (special terms for Payroll program)</p> <p>*** Apabila terdapat perbedaan pembebanan biaya koresponden antara BOC dan bank koresponden maka kelebihan biaya akan dibebankan kepada nasabah<br/>/ If there is a difference between BOC and the Correspondence Bank on the amount of the correspondence fee, it will be borne to the customer</p> |  |  |   |  |                               |



| Lainnya / Other           |   | WM & VIP  | Personal Banking   | Corporate Banking  |
|---------------------------|---|---|--|--|
| <b>H Internet Banking</b> |   |   |  |  |
| 1                         | Biaya e-Token Baru ~ per buah<br>(bebas untuk tiga token pertama untuk korporasi, untuk token keempat akan dikenakan biaya sesuai dengan biaya penggantian. Termasuk untuk biaya token baru karena habis masa berlaku (epired)<br><i>E-token Fee ~ per item</i><br>(free the first three token for corporate banking, the fourth token fee would refer to replacement fee, including token fee because there is an expiry date (expired)) | Bebas Biaya<br><i>Free of Charge</i>                                      |  |  |
| 2                         | Biaya Penggantian e-Token ~ per buah (rusak, hilang, atau tercuri)<br><i>E-Token Replacement Fee ~ per item (damage, lost, or stolen)</i>   | Bebas Biaya<br><i>Free of Charge</i>                                      | IDR 50,000   |  |
| 3                         | SKN (Sistem Kliring Nasional) ~ per transaksi   | IDR 2,000   |  |  |
| 4                         | RTGS ( <i>Real Time Gross Settlement</i> ) ~ per transaksi<br>RTGS ( <i>Real Time Gross Settlement</i> ) ~ per transaction  | IDR 20,000  |  |  |
| 5                         | BI-FAST ( <i>Bank Indonesia Fast Payment</i> ) ~ per transaksi<br><i>BI-FAST (Bank Indonesia Fast Payment) ~ per transaction</i>  | IDR 2,500   | N/A  |  |
| 6                         | Pengiriman Dana melalui <i>Telegraphic Transfer</i> : Dalam mata uang CNY (selain dari tujuan transfer ke negara China), USD, HKD, SGD, AUD, EUR, GBP, JPY<br><i>Outward Telegraphic Transfer: in currencies of CNY (exclude transfer to China Mainland), USD, HKD, SGD, AUD, EUR, GBP, JPY</i>   |   |  |  |
| a                         | <i>Full Amount</i>  | Mengacu ke produk terkait diatas<br><i>Refer to related product above</i> | USD 20 (GPI / OUR)   | USD 20   |
| b                         | <i>Telex Cable Fee</i>  | Mengacu ke produk terkait diatas<br><i>Refer to related product above</i> | Eqv to USD 4   | Eqv to USD 7   |
| c                         | <i>Komisi Commission</i>  | Mengacu ke produk terkait diatas<br><i>Refer to related product above</i> | 0.05%<br><br>(min. USD 5 atau ekuivalen; max USD 50 atau ekuivalen)<br><i>0.05% (min. USD 5 or eqv, max USD 50 or eqv)</i> | 0.10%<br><br>(min. USD 5 atau ekuivalen; max USD 100 atau ekuivalen)<br><i>0.10% (min. USD 5 or eqv, max USD 100 or eqv)</i> |
| 7                         | Pengiriman Dana melalui <i>RMB Pre-Settlement</i> (khusus pengiriman nasabah perorangan ke China)<br><i>Outward RMB Pre-Settlement (Transfer to China Mainland for personal customer only)</i>  |   |  |  |
| a                         | <i>Full Amount</i>  | Mengacu ke produk terkait diatas<br><i>Refer to related product above</i> | USD 20   | N/A  |





|   |   |   |  |   |
|---|---|---|--|---|
|   |   | Mengacu ke produk terkait diatas<br><i>Refer to related product above</i> | USD 15<br><br>(khusus pengiriman uang ke BOC di China Mainland)<br><i>(special for transfer to BOC Mainland China)</i> | N/A   |
|   | b   | <i>Telex Cable Fee</i>  | Mengacu ke produk terkait diatas<br><i>Refer to related product above</i>  | Eqv to USD 4<br><br>N/A   |
|   | c   | Komisi<br><i>Commission</i>   | Mengacu ke produk terkait diatas<br><i>Refer to related product above</i>  | 0.05%<br><br>(min. USD 5 atau ekuivalen; max USD 50 atau ekuivalen)<br><i>(min. USD 5 or eqv, max USD 50 or eqv)</i>    |
| 8 | Pengiriman Dana melalui <i>CNY Remittance</i> (khusus pengiriman ke China)<br><i>Outward CNY Remittance (Transfer to China Mainland only)</i> |   |  |   |
|   | a   | <i>Full Amount</i>  | N/A  | USD 10  |
|   | b   | <i>Telex Cable Fee</i>  | N/A  | Eqv to USD 7  |
|   | c   | Komisi<br><i>Commission</i>   | N/A  | 0.10%<br><br>(min. USD 5 atau ekuivalen; max USD 100 atau ekuivalen).<br><i>(min. USD 5 or eqv, max USD 100 or eqv)</i> |



| I Kartu Debit / Debit Card |   |   |            |   |  |  |
|----------------------------|---|---|------------|---|--|--|
| 1                          | Biaya Penarikan Tunai di ATM<br>ATM Cash Withdrawal Fee       |   |            |   |  |  |
|                            | a   | Lokal ATM Bersama / Prima Network<br>Local on ATM Bersama / Prima Network | CUP Card   | IDR 5,000. Mulai dari transaksi ke 21 dan seterusnya.<br><i>Starting from the 21<sup>st</sup> transaction and so forth.</i> | IDR 5,000 Mulai dari transaksi ke 11 dan seterusnya.<br><i>Starting from the 11<sup>th</sup> transaction and so forth.</i> | N/A  |
|                            |   |   |            | Bebas Biaya untuk 20 transaksi pertama per bulan.<br><i>Free of Charge for the first 20 transactions per month.</i>         | Bebas Biaya untuk 10 transaksi pertama per bulan.<br><i>Free of Charge for the first 10 transactions per month.</i>        | N/A  |
|                            |   |   | NPG Card   | N/A   | IDR 5,000 Mulai dari transaksi ke 11 dan seterusnya.<br><i>Starting from the 11<sup>th</sup> transaction and so forth.</i> | IDR 7,500 Setelah melewati batas maksimum transaksi bebas biaya.<br><i>After exceeding maximum limit of free transaction fee.</i>  |
|                            |   |   |            | N/A   | Bebas Biaya untuk 10 transaksi pertama per bulan.<br><i>Free of Charge for the first 10 transactions per month.</i>        | Bebas Biaya Free<br>Premiere Card: Untuk 20 transaksi pertama per bulan.<br><i>For the First 20 transactions per bulan.</i><br><br>ATM Card: Untuk 10 transaksi pertama per bulan.<br><i>For the First 10 transactions per month</i> |
| b                          | Internasional (CUP Network)<br>International (on CUP Network) | CUP Card  | IDR 50,000 | IDR 50,000  | N/A  |  |



|   |   |          |  |  |  |
|---|---|----------|--|--|--|
| c | Internasional - di China (CUP Network)<br>International - Mainland China (on CUP Network)   | CUP Card | CNY 25<br>Mulai dari transaksi ke 2 dan seterusnya.<br><i>Starting from the 2<sup>nd</sup> transaction and so forth.</i>             | CNY 25   | N/A  |
|   |   |          | Bebas Biaya untuk transaksi pertama per bulan.<br><i>Free of Charge for the first transaction per month.</i>                         | Bebas Biaya untuk transaksi pertama per bulan.<br><i>Free of Charge for the first transaction per month.</i> |  |
| e | Internasional - di China (BOC - di Cabang)<br>International - Mainland China (on BOC – Banks Counter)   | CUP Card | N/A  |  |  |
|   |   | NPG Card | N/A  |  |  |
| 2 | Biaya Transfer melalui ATM (ATM Bersama / Prima Network) ~ per transaksi<br><i>Transfer via ATM Fee (ATM Bersama / Prima Network) ~ per transaction</i> | CUP Card | IDR 6,500<br>Mulai dari transaksi ke 6 dan seterusnya.<br><i>Starting from the 6<sup>th</sup> transaction and so forth.</i>          | IDR 6,500  | N/A  |
|   |   |          | Bebas Biaya<br><br>Bebas Biaya untuk 5 transaksi pertama per bulan.<br><i>Free of Charge for the first 5 transactions per month.</i> | N/A  | N/A  |
|   |   | NPG Card | N/A  | IDR 6,500  | IDR 6,500<br><br>Terdapat pada seluruh tipe kartu debit Corporate.<br><i>Available for all type of Corporate debit card.</i> |
| 3 | Biaya Pengecekan Saldo – Di China - Jaringan UnionPay<br><i>Balance Inquiry Fee – Mainland China – UnionPay Network</i>                                 | CUP Card | CNY 2  | CNY 2  | N/A  |



|          |  |   |                                      |                                      |                                      |  |
|----------|--|---|--------------------------------------|--------------------------------------|--------------------------------------|--|
|          | Biaya Pengecekan Saldo – Internasional melalui jaringan UnionPay<br><i>Balance Inquiry Fee – International via UnionPay Network</i>        | CUP Card  | IDR 4,000                            | IDR 4,000                            | N/A                                  |  |
|          | Biaya Pengecekan Saldo – Lokal ATM Bersama / Prima Network<br><i>Balance Inquiry Fee – Local on ATM Bersama / Prima Network</i>            | CUP Card  | Bebas Biaya<br><i>Free of Charge</i> | Bebas Biaya<br><i>Free of Charge</i> | N/A                                  |  |
|          |  | NPG Card  | Bebas Biaya<br><i>Free of Charge</i> | Bebas Biaya<br><i>Free of Charge</i> | Bebas Biaya<br><i>Free of Charge</i> |  |
| 4        | Biaya Penggantian Kartu Debit ~ per buah; untuk kehilangan maupun tercuri<br><i>Debit Replacement Card ~ per item; for Lost and Stolen</i> | CUP Card  | IDR 50,000                           | IDR 50,000                           | N/A                                  |  |
|          |  | NPG Card  | N/A                                  | IDR 50,000                           | IDR 50,000                           |  |
| 5        | Biaya Bulanan Kartu Debit<br><i>Debit Card Monthly Fee</i>   |   |                                      |                                      |                                      |  |
|          | a  | Hanya memiliki 1 Kartu Debit<br><i>Apply only 1 Debit card</i>  | CUP Card                             | IDR 5,000                            | IDR 5,000                            | N/A  |
|          |  |   | NPG Card                             | N/A                                  | IDR 5,000                            | IDR 20,000   |
|          | b  | Memiliki 1 Kartu Debit + Internet Banking<br><i>Apply 1 Debit card + Internet Banking</i>                                   | CUP Card                             | Bebas Biaya<br><i>Free of Charge</i> | Bebas Biaya<br><i>Free of Charge</i> | N/A  |
|          |  |   | NPG Card                             | N/A                                  | Bebas Biaya<br><i>Free of Charge</i> | IDR 20,000   |
|          | c  | Memiliki 2 Kartu Debit (CUP + NPG) ~ Kartu NPG bebas biaya<br><i>Apply 2 Debit cards (CUP + NPG) ~ the NPG card is Free</i> | CUP Card                             | IDR 5,000                            | IDR 5,000                            | N/A  |
|          |  |   | NPG Card                             | N/A                                  | N/A                                  | IDR 20,000   |
|          | d  | Rekening Pelajar<br><i>Students Account</i>   | CUP Card                             | N/A                                  | Bebas Biaya<br><i>Free of Charge</i> | N/A  |
|          |  |   | NPG Card                             | N/A                                  | Bebas Biaya<br><i>Free of Charge</i> | N/A  |
|          | e  | Kartu VIP / WM<br><i>VIP / WM Card</i>  | CUP Card                             | Bebas Biaya<br><i>Free of Charge</i> | Bebas Biaya<br><i>Free of Charge</i> | N/A  |
| NPG Card |  |   | N/A                                  | N/A                                  | N/A                                  |  |
| 6        | Limit Transaksi per Hari<br><i>Transaction Limit per Day</i>   |   |                                      |                                      |                                      |  |
|          | a  | Penarikan Tunai<br><i>Cash withdrawal</i>   | CUP Card                             | IDR 15,000,000<br>CNY 7,500          | IDR 15,000,000<br>CNY 7,500          | N/A  |
|          |  |   | NPG Card                             | N/A                                  | IDR 15,000,000                       | <b>Premier Card and ATM Card</b><br>Default: IDR 2,000,000 |



|  |   |                 |  |  |   |
|--|---|-----------------|--|--|---|
|  |   |                 |  |  | Maximum : IDR 15,000,000  |
| b  | Transaksi di POS / Pembelanjaan<br><i>POS Transaction / Spending</i>  | <i>CUP Card</i> | IDR.200,000,000<br>CNY 100,000           | IDR 50,000,000<br>CNY 50,000   | N/A   |
|  |   | <i>NPG Card</i> | N/A                                      | IDR 50,000,000   | <b>Premier Card and Purchase Card</b><br>Default: IDR 50,000,000<br>Maximum : IDR 100,000,000             |
| c  | Transfer melalui ATM (ATM Bersama / Prima)<br><br><i>Transfer via ATM (ATM Bersama / Prima Network)</i>                               | <i>CUP Card</i> | IDR 50,000,000                           | IDR 50,000,000   | N/A   |
|  |   | <i>NPG Card</i> | N/A                                      | IDR 50,000,000   | <b>Premier Card, Purchase Card and ATM Card</b><br>Default: IDR 5,000,000<br>Maximum : IDR 50,000,000     |
| <b>Limit Transaksi per Bulan</b><br><i>Transaction Limit per Month</i> |   |                 |  |  |   |
| a  | Penarikan Tunai<br><i>Cash withdrawal</i>   | <i>CUP Card</i> | N/A                                      | N/A  | N/A   |
|  |   | <i>NPG Card</i> | N/A                                      | N/A  | <b>Premier Card and ATM Card</b><br>Default: IDR 30,000,000<br>Maximum : IDR 450,000,000                  |
| b  | Transaksi di POS / Pembelanjaan (termasuk Rekening Pelajar)<br><br><i>POS Transaction / Spending (including the Students Account)</i> | <i>CUP Card</i> | N/A                                      | N/A  | N/A   |
|  |   | <i>NPG Card</i> | N/A                                      | N/A  | <b>Premier Card and Purchase Card</b><br>Default: IDR 750,000,000<br>Maximum : IDR 3,000,000,000          |
| c  | Transfer melalui ATM (ATM Bersama / Prima)<br><br><i>Transfer via ATM (ATM Bersama / Prima Network)</i>                               | <i>CUP Card</i> | N/A                                      | N/A  | N/A   |
|  |   | <i>NPG Card</i> | N/A                                      | N/A  | <b>Premier Card, Purchase Card and ATM Card</b><br>Default: IDR 75,000,000<br>Maximum : IDR 1,500,000,000 |
| <b>J</b>   | <b>Hal Lain terkait Rekening Simpanan / General Deposit Account Related</b>   |                 |  |  |   |
| 1  | Biaya Penarikan Tunai di Cabang<br><i>Cash Withdrawal at Branch Teller Fee</i>  |                 | 0.5%/hari/akun<br>Untuk transaksi diatas | 0.5%/hari/akun<br>Untuk transaksi diatas USD.10,000 dan diatas CNY.75,000. |   |

|   |  |   |   |   |
|---|--|---|---|---|
|   |  |   | USD.20,000 dan di atas<br>CNY.150,000.<br>Mata uang lain bebas biaya.<br><br>0.5%/day/account<br>For transaction above USD.20,000 and above CNY.150,000.<br>Other currencies are free of charge | Mata uang lain bebas biaya.<br><br>0.5%/day/account<br>For transaction above USD.10,000 and above CNY.75,000.<br>Other currencies are free of charge                                    |
| 2 | Biaya Setoran Tunai<br>Cash Deposit Fee  |   |   |   |
|   | a  | Rekening Umum & Rekening Payroll Program<br>Generic Account & Payroll Program Account | Bebas Biaya<br>Free of Charge   | 0.25% untuk transaksi di atas CNY. 25,000, Min. CNY.5<br>Mata uang lainnya Bebas Biaya<br><br>0.25% for transaction above CNY.25,000. Min. CNY.5<br>Other currencies are free of charge |
|   | b  | Rekening pelajar<br>Students Account  | N/A   | Bebas biaya untuk IDR dan CNY<br>Free for IDR and CNY   |
| 3 | Permintaan Cetak <i>Statement</i> Rekening Bulanan (per halaman) **<br>Monthly Statement Printing Request (per page)   |   | IDR 5,000   | IDR 10,000<br>IDR 10,000<br>USD 1<br>CNY/ GBP/ SGD/ AUD/ EUR/ HKD/ JPY = IDR 10,000   |
| 4 | Surat Referensi<br>Reference Letter  |   | IDR 50,000  | IDR 100,000   |
| 5 | Penerbitan Konfirmasi Audit<br>Audit Confirmation Issuance   |   | IDR 50,000 / Equivalent   | IDR 100,000 / Equivalent  |
| 6 | Permintaan <i>Inquiry</i> terkait produk simpanan di BOC China (termasuk Proses Verifikasi Tandatangan) ~ per pesan melalui SWIFT<br><i>Inquiry Message Related to Deposit in BOC Mainland China (incl. Signature Verification process) ~ per message (by SWIFT)</i> |   | IDR 100,000   | IDR 200,000   |
| 7 | Permintaan <i>Inquiry</i> terkait Status Proses Pemindahan Dana ~ per pesan melalui SWIFT<br><i>Inquiry Message For Remittance Status ~ per message (by SWIFT)</i>   |   | Bebas Biaya<br>Free of Charge   | USD 7   |
| 8 | Permintaan <i>Inquiry</i> terkait Transaksi dalam 6 bulan terakhir ~ per transaksi<br><i>Inquiry Message / Evidence for Transaction in the past 6 months ~ per transaction</i>   |   | Bebas Biaya<br>Free of Charge   | USD 100   |
| 9 | MT 940 / 950 *   | Biaya per Pesan / per Message Fee   | Bebas Biaya<br>Free of Charge   | IDR 50,000<br>IDR 50,000<br>USD/ CNY/ GBP/ SGD/ AUD/ EUR/ HKD/ JPY = USD 6  |
|   |  | Biaya Bulanan   | Bebas Biaya   | USD 100 (eqv)   |



|  |   | / Monthly<br>Subscription<br>Fee | <i>Free of Charge</i>                |           |
|--|---|----------------------------------|--------------------------------------|-----------|
| 10   | Uang Kertas USD Rusak ~ per lembar<br><i>Bad Dollar (USD) ~ per piece</i> |                                  | Bebas Biaya<br><i>Free of Charge</i> | IDR 5,000 |
| <b><u>Keterangan / Notes:</u></b><br>* Nasabah dapat memilih antara layanan berbayar per pesan atau layanan berbayar per bulan<br><i>/ Customer could choose between monthly subscription fee or per message fee</i><br>** Nasabah dapat pula melakukan cetak statement rekening bulanan (maksimal 12 bulan terakhir) di fasilitas Internet Banking<br><i>/ Customer also could do Monthly Statement printing process on the Internet Banking facility (for the period of the last 12 month)</i> |   |                                  |                                      |           |