

BANKING FEES AND CHARGES

Section	CONTENTS	Page
A	Rekening Giro <i>Current Account</i>	2
B	Rekening Tabungan <i>Savings Account</i>	2
C	Rekening Multi Currency <i>Multi Currency Account</i>	3
D	Rekening Giro Sub SNA <i>Sub SNA Current Account</i>	4
E	Deposito Berjangka <i>Time Deposit</i>	4
F	Pemindahan Dana Lokal <i>Local Remittance</i>	5
G	Pemindahan Dana Internasional <i>International Remittance</i>	5
H	Internet Banking <i>Internet Banking</i>	8
I	Kartu Debit <i>Debit Cards</i>	11
J	Hal Lain terkait Rekening Simpanan <i>General Matters Related to Account</i>	14

Note:

- Effective start from July 17th 2026
- 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 / Deposit Product			WM & VIP	Personal Banking	Corporate Banking
A Rekening Giro / Current Account *					
1	Penempatan Awal <i>Initial deposit</i>		IDR 1,000,000	IDR 1,000,000	IDR 1,000,000 USD 100 CNY 500 HKD 500 GBP 1,000 SGD 1,000 AUD 1,000 EUR 1,000 JPY 100,000
2	Saldo Minimum <i>Minimum Balance</i>		Nil <i>Zero</i>	Nil <i>Zero</i>	Nil <i>Zero</i>
3	Biaya Administrasi Bulanan <i>Monthly Administration Fee</i>		IDR 20,000	IDR 20,000	IDR 20,000 USD 5 CNY/GBP/SGD/ AUD/EUR/HKD/JPY Bebas biaya <i>Free of charge</i>
4	Biaya Pemesanan Buku Cek / Bilyet Giro ~ per buku <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 <i>"Payment Order" Cheque Fee ~ per book</i>		N/A	N/A	IDR 25,000
6	Biaya Penutupan Akun (dikenakan untuk penutupan rekening terakhir) <i>Account Closure Fee (only applied for the customer's last account closing process)</i>		IDR 150,000	IDR 150,000	IDR 150,000 USD 20 CNY/GBP/SGD/ AUD/EUR/HKD/JPY Bebas biaya <i>Free of charge</i>
<i>Keterangan / Notes;</i> *Rekening Giro Perorangan hanya tersedia dalam mata uang IDR <i>/ Current Account only available for Personal Banking Customer in IDR currency</i>					
B Rekening Tabungan / Savings Account					
1	Penempatan Awal <i>Initial deposit</i>				
a	Rekening Umum <i>Generic Account</i>		IDR 500,000 USD 50 CNY 250 HKD 1,000 GBP 1,000 SGD 1,000 AUD 1,000 EUR 1,000 JPY 100,000	IDR 500,000 USD 50 CNY 250 HKD 1,000 GBP 1,000 SGD 1,000 AUD 1,000 EUR 1,000 JPY 100,000	N/A
b	Rekening Payroll Program <i>Payroll Program Account</i>		Nil <i>Zero</i>	Nil <i>Zero</i>	N/A
c	Rekening Pelajar <i>Students Account</i>	Referensi dari rekanan / event <i>Partnership referral / event</i>	N/A	IDR 500,000 CNY: Zero	N/A

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

	c	Rekening Pelajar <i>Students Account</i>	Referensi dari rekanan <i>/event Partnership referral/event</i>	N/A	IDR 500,000	N/A
			<i>Walk-in Customer</i>	N/A	IDR 500,000	N/A
2	Saldo Minimum (untuk semua mata uang) <i>Minimum Balance (for all currency)</i>					
	a	Rekening Umum <i>Generic Account</i>		Nil <i>Zero</i>	Nil <i>Zero</i>	N/A
	b	Rekening Pelajar <i>Students Account</i>		Nil <i>Zero</i>	Nil <i>Zero</i>	N/A
	c	Rekening Payroll Program <i>Payroll Program Account</i>		Nil <i>Zero</i>	Nil <i>Zero</i>	N/A
3	Biaya Administrasi Bulanan <i>Monthly Adminstration Fee</i>					
	a	Rekening Umum <i>Generic Account</i>		Bebas Biaya <i>Free of Charge</i>	IDR 2,000 USD/CNY/ HKD/GBP/ SGD/AUD/ EUR/JPY: Bebas Biaya <i>Free of Charge</i>	N/A
	b	Rekening Payroll Program <i>Payroll Program Account</i>		Bebas Biaya <i>Free of Charge</i>	Bebas Biaya <i>Free of Charge</i>	N/A
	c	Rekening Pelajar <i>Students Account</i>	Referensi dari rekanan/ <i>event Partnership referral /event</i>	N/A	Bebas Biaya <i>Free of Charge</i>	N/A
			<i>Walk-in Customer</i>	N/A	Bebas Biaya <i>Free of Charge</i>	N/A
4	Biaya Penutupan Akun <i>Account Closure Fee</i>					
	a	<i>Rekening Umum dan Rekening Pelajar Generic Account and Students Account</i>		Bebas Biaya <i>Free of Charge</i>	IDR 25,000	N/A
	b	<i>Rekening Payroll Program (dengan alasan pengunduran diri) Payroll Program Account (due to resignation reason)</i>		Bebas Biaya <i>Free of Charge</i>	Bebas Biaya <i>Free of Charge</i>	N/A
D Rekening Giro Sub SNA / Sub SNA Current Account						
1	Penempatan Awal <i>Initial deposit</i>			N/A	N/A	Nil <i>Zero</i>
2	Saldo Minimum <i>Minimum Balance</i>			N/A	N/A	Nil <i>Zero</i>
3	Biaya Administrasi Bulanan <i>Monthly Administration Fee</i>			N/A	N/A	Bebas Biaya <i>Free of Charge</i>
4	Biaya Penutupan Akun <i>Account Closure Fee</i>			N/A	N/A	Bebas Biaya <i>Free of Charge</i>
E Deposito Berjangka / Time Deposit						
1	Penempatan Awal <i>Initial deposit</i>			IDR 10,000,000 USD 1,000 CNY 10,000 HKD 10,000 GBP 1,000 SGD 1,000 AUD 1,000 EUR 1,000 JPY 100,000	IDR 10,000,000 USD 1,000 CNY 10,000 HKD 10,000 GBP 1,000 SGD 1,000 AUD 1,000 EUR 1,000 JPY 100,000	IDR 10,000,000 USD 1,000 CNY 100,000 HKD 100,000 GBP 1,000 SGD 1,000 AUD 1,000 EUR 1,000 JPY 100,000

2	Pencairan Sebelum Jatuh Tempo* <i>Pre-mature Withdrawal/Break</i>	Pro Rata <i>Pro Rate</i>	Bunga Berjalan Tidak Dibayarkan <i>Accrued Interest Not Paid</i>
Keterangan/Notes: *hanya untuk nasabah Wealth Management dan berlaku setelah periode pertama penempatan deposito berjangka berakhir. <i>/only valid for Wealth Management customer and applied after 1st term (first roll-over) of Time Deposit Placement</i>			

Pemindahan Dana / <i>Remittance</i>		WM & VIP	Personal Banking	Corporate Banking	
F Pemindahan Dana Lokal / <i>Local Remittance</i>					
1	SKN (Sistem Kliring Nasional) ~ per transaksi <i>SKN (Sistem Kliring Nasional) ~ per transaction</i>	Bebas Biaya <i>Free of Charge</i>	IDR 2,900		
2	RTGS (<i>Real Time Gross Settlement</i>) ~ per transaksi <i>RTGS (Real Time Gross Settlement) ~ per transaction</i>	Bebas Biaya <i>Free of Charge</i>	IDR 25,000	IDR 25,000 IDR 7,500 (untuk pembayaran gaji karyawan) <i>For payroll payment transaction</i>	
3	BI-FAST (<i>Bank Indonesia Fast Payment</i>) ~ per transaksi <i>BI-FAST (Bank Indonesia Fast Payment) ~ per transaction</i>	IDR 2,500			
4	Kliring ~ per warkat <i>Clearing ~ per bilyet</i>	Bebas Biaya <i>Free of Charge</i>	IDR 2,000		
5	Tolakan Kliring <i>Clearing Rejection</i>	IDR 150,000			
G Pemindahan Dana Internasional / <i>International Remittance</i>					
1	Biaya Penerimaan Dana melalui <i>Telegraphic Transfer</i> ~ untuk SHA dan BEN (TT Rate Beli) <i>Telegraphic Transfer Inward Remittance Fee ~ for SHA & BEN (TT Buy Rate)</i>		Bebas Biaya <i>Free of Charge</i>	USD 5 (or equivalent)	
2	Biaya Penerimaan Dana melalui <i>Demand Draft</i> ~ (Cash Rate Beli) <i>Demand Draft Inward Remittance Fee ~ (Cash Rate Beli)</i>		Bebas Biaya <i>Free of Charge</i>	USD 5 (or equivalent)	
3	Biaya Penerimaan Dana melalui <i>Cheque Collection</i> <i>Cheque Collection Inward Remittance Fee</i>	< USD 500	USD 10 + Biaya Koresponden <i>USD 10 + Correspondence Fee</i>	USD 10 + Biaya Kirim + Biaya Koresponden <i>USD 10 + Shipping Cost + Correspondence Fee</i>	
		≥ USD 500	USD 10 + Biaya Koresponden <i>USD 10 + Correspondence Fee</i>	USD 25 + Biaya Kirim + Biaya Koresponden <i>USD 25 + Shipping Cost + 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>) <i>Outward Telegraphic Transfer (In currencies of USD, HKD, SGD, AUD, EUR, GBP, JPY and CNY <exclude transfer to China Mainland>)</i>				
	a	Full Amount ***	Rekening Umum <i>Generic Account</i>	USD 20	USD 20
				Bebas Biaya <i>Free of Charge</i>	USD 15 (khusus pengiriman dana ke BOC di China Mainland <i>special for transfer to BOC Mainland China</i>)
			Rekening Payroll	USD 20	USD 20

			Program Payroll Program Account	Bebas Biaya Free of Charge		
				(khusus pengiriman uang ke BOC dalam USD) (Free of Charge (special for transfer to BOC account in USD))		
	b	Full Pay	USD *	USD 25	USD 25	
			EUR 0 – EUR 12,500	EUR 25	EUR 25	
			EUR >12.500	EUR 50	EUR 50	
	c	Telex Cable Fee		Bebas Biaya Free of Charge	Eqv to USD 4	Eqv to USD 7
	d	Komisi Commission	Sumber Dana dalam Valuta yg sama dengan yang ditransfer Source of Fund is not involving Currency Exchange	Bebas Biaya Free of Charge	0.05% (min. USD 5 atau ekuivalen; max USD 50 atau ekuivalen) 0.05% (min. USD 5 or eqv, max USD 50 or eqv)	0.10% (min. USD 5 atau ekuivalen; max USD 100 atau ekuivalen) 0.10% (min. USD 5 or eqv, max USD 100 or eqv)
			Sumber Dana dalam Valuta Berbeda dengan yang ditransfer Source of Fund is in different Currency	Bebas Biaya Free of Charge		
5	Pengiriman Dana melalui RMB Pre-Settlement (khusus pengiriman nasabah perorangan ke China) Outward RMB Pre-Settlement (Transfer to China Mainland for personal customer only) **					
	a	Full Amount		USD 20	USD 20	N/A
				Bebas Biaya Free of Charge	USD 15 (khusus pengiriman uang ke BOC di China Mainland) (special for transfer to BOC Mainland China)	N/A
	b	Telex Cable Fee		Bebas Biaya Free of Charge	Eqv to USD 4	N/A
	c	Komisi Commission	Sumber Dana dalam USD Source of Fund in USD	Bebas Biaya Free of Charge	0.05% (min. USD 5 atau ekuivalen; max USD 50 atau ekuivalen) (min. USD 5 or eqv, max USD 50 or eqv)	N/A
			Sumber Dana dalam Valuta Berbeda dengan yang ditransfer Source of Fund is in different Currency	Bebas Biaya Free of Charge	Bebas Biaya Free of Charge	N/A
			Khusus untuk program Payroll Special for Payroll program	Bebas Biaya Free of Charge	Bebas Biaya Free of Charge	N/A
6	Pengiriman Dana melalui CNY Remittance Outward CNY Remittance					
	a	Full Amount		Bebas Biaya Free of Charge	USD 10	
	b	Telex Cable Fee		Bebas Biaya Free of Charge	Eqv to USD 4	Eqv to USD 7
	c	Komisi	Sumber Dana dalam	Bebas Biaya	0.05%	0.10%

		Commission	Valuta yg sama dengan yang ditransfer <i>Source of Fund is in the Same Currency with the Transfer Fund</i>	Free of Charge	(min. USD 5 atau ekuivalen; max USD 50 atau ekuivalen) <i>(min. USD 5 or eqv, max USD 50 or eqv)</i>	(min. USD 5 atau ekuivalen; max USD 100 atau ekuivalen). <i>(min. USD 5 or eqv, max USD 100 or eqv)</i>
			Sumber Dana dalam Valuta Berbeda dengan yang ditransfer <i>Source of Fund involving Currency Exchange</i>	Bebas Biaya <i>Free of Charge</i>		
7	Pengiriman Dana untuk biaya pendidikan melalui <i>CNY Remittance</i> (khusus pengiriman ke China) <i>Outward CNY Remittance for Tuition Fee Only (Transfer to China Mainland)</i>					
	a	Full Amount		Bebas Biaya <i>Free of Charge</i>	USD 10	N/A
	b	Telex Cable Fee		Bebas Biaya <i>Free of Charge</i>	Bebas Biaya <i>Free of Charge</i>	N/A
	c	Komisi Commission		Bebas Biaya <i>Free of Charge</i>	Bebas Biaya <i>Free of Charge</i>	N/A
8	Pengiriman Dana melalui <i>XIN BI DA Outward Xin Bi Da Remittance</i>			Bebas Biaya <i>Free of Charge</i>	USD 4 Telex/Cable Fee	
	Pengiriman Dana melalui <i>XIN BI DA (non-BOC) Outward Xin Bi Da Remittance</i>					
	a	Full Amount		Bebas Biaya <i>Free of Charge</i>		
	b	Komisi Commission		Bebas Biaya <i>Free of Charge</i>		
	c	Telex Cable Fee		USD 4 atau ekuivalen; <i>USD 4 or equivalent</i>	USD 7 atau ekuivalen; <i>USD 7 or equivalent</i>	
9	Local Currency Settlement					
	a	Full Amount		USD 10 atau ekuivalen; <i>USD 10 or equivalent</i>		
	b	Komisi Commission		Bebas Biaya <i>Free of Charge</i>		
	c	Telex Cable Fee		Bebas Biaya <i>Free of Charge</i>		
	d	Transaksi <i>XIN BI DA Xin Bi Da Transaction</i>		Mengacu ke produk terkait diatas <i>Refer to related product above</i>		
10	Biaya Pembatalan Pengiriman Dana ~ per transaksi <i>Outward Remittance Cancellation Charge ~ per transaction</i>			USD 4	USD 7 (or equivalent)	
11	Biaya Perbaikan ~ per transaksi <i>Amendment Charge ~ per transaction</i>		Penerimaan Dana <i>Demand Draft Demand Draft Inward Remittance</i>	USD 7 (or equivalent) + Biaya Koresponden <i>USD 7 (or equivalent) + Correspondence Fee</i>	USD 7 (or equivalent) + Biaya Koresponden <i>USD 7 (or equivalent) + Correspondence Fee</i>	
			Pengiriman Dana <i>Outward Remittance</i>	USD 4	USD 7 (or equivalent)	
12	Biaya <i>Stop Payment</i> ~ per transaksi <i>Stop Payment Charge</i>		Penerimaan Dana <i>Demand Draft Demand Draft Inward</i>	USD 7 (or equivalent) + Biaya	USD 7 (or equivalent) + Biaya Koresponden <i>USD 7 (or equivalent) + Correspondence Fee</i>	

	~ <i>per transaction</i>	<i>Remittance</i>	Koresponden USD 7 (or equivalent) + Correspondence Fee	
		Pengiriman Dana <i>Outward Remittance</i>	USD 4	
<u>Keterangan / Notes:</u> * Untuk transfer TT USD, tidak termasuk untuk 54 negara yang tidak digaransi untuk proses Full Pay / For TT USD transfer is exclude the 54 countries that are not guaranteed to accept Full Pay ** Apabila nilai RMB Pre-Settlement (khusus <i>Payroll program</i>) secara akumulasi tahunan telah melebihi ekv USD 50,000 maka transaksi akan ditolak / If the yearly accumulative transaction has exceeding USD 50,000 (eqv) then the Outward RMB Pre-Settlement will be rejected (specialterms for Payroll program) *** Apabila terdapat perbedaan pembebanan biaya koresponden antara BOC dan bank koresponden maka kelebihan biaya akan dibebankan kepada nasabah / 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				

Lainnya / Other		WM & VIP	Personal Banking	Corporate Banking
H Internet Banking				
H.1 Internet Banking (BOCNET)				
1	Biaya e-Token Baru ~ per buah (bebas biaya 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 (expired) <i>E-token Fee ~ per item</i> <i>(free of charges for 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))</i>	Bebas Biaya <i>Free of Charge</i>		
2	Biaya Penggantian e-Token ~ per buah (rusak, hilang, atau tercuri) <i>E-Token Replacement Fee ~ per item (damage, lost, or stolen)</i>	Bebas Biaya <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 <i>RTGS (Real Time Gross Settlement) ~ per transaction</i>	IDR 20,000		
5	BI-FAST (<i>Bank Indonesia Fast Payment</i>) ~ per transaksi <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 <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 <i>Refer to related product above</i>	USD 20 (GPI / OUR)	USD 20
b	<i>Telex Cable Fee</i>	Mengacu ke produk terkait diatas <i>Refer to related product above</i>	Eqv to USD 4	Eqv to USD 7
c	Komisi <i>Commission</i>	Mengacu ke produk terkait diatas <i>Refer to related</i>	0.05% (min. USD 5 atau ekuivalen; max USD	0.10% (min. USD 5 atau ekuivalen; max USD 100

			<i>product above</i>	50 atau ekuivalen) 0.05% (min. USD 5 or eqv, max USD 50 or eqv)	atau ekuivalen) 0.10% (min. USD 5 or eqv, max USD 100 or eqv)
7	Pengiriman Dana melalui RMB Pre-Settlement (khusus pengiriman nasabah perorangan ke China) <i>Outward RMB Pre-Settlement (Transfer to China Mainland for personal customer only)</i>				
	a	<i>Full Amount</i>	Mengacu ke produk terkait diatas <i>Refer to related product above</i>	USD 20	N/A
			Mengacu ke produk terkait diatas <i>Refer to related product above</i>	USD 15 (khusus pengiriman uang ke BOC di China Mainland) <i>(special for transfer to BOC Mainland China)</i>	N/A
	b	<i>Telex Cable Fee</i>	Mengacu ke produk terkait diatas <i>Refer to related product above</i>	Eqv to USD 4	N/A
	c	<i>Komisi Commission</i>	Mengacu ke produk terkait diatas <i>Refer to related product above</i>	0.05% (min. USD 5 atau ekuivalen; max USD 50 atau ekuivalen) <i>(min. USD 5 or eqv, max USD 50 or eqv)</i>	N/A
8	Pengiriman Dana melalui CNY Remittance (khusus pengiriman ke China) <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	<i>Komisi Commission</i>		N/A	0.10% (min. USD 5 atau ekuivalen; max USD 100 atau ekuivalen). <i>(min. USD 5 or eqv, max USD 100 or eqv)</i>
H.2 Corporate Platform (iGTB)					
1	Biaya Alat Keamanan (<i>Physical Token</i>) Baru iGTB NET dan iGTB MOBILE ~ per buah (Bebas biaya untuk dua alat keamanan (<i>physical token</i>) pertama pada saat pembukaan layanan iGTB. Untuk alat keamanan (<i>physical token</i>) ketiga dan selanjutnya akan dikenakan biaya sesuai dengan biaya penggantian.) <i>iGTB NET and iGTB MOBILE Security Device (physical token) Fee ~ per item (Free of charge for the first two security devices (physical token) when apply the iGTB service. For the third and subsequent security devices (physical tokens), fees will be charged in accordance with the replacement fee.</i>		N/A		Bebas Biaya <i>Free of Charge</i>

2	Biaya Penggantian Alat Keamanan (<i>Physical Token</i>) iGTB NET dan iGTB MOBILE ~ per buah <i>iGTB NET and iGTB MOBILE Security Device (physical token) Replacement Fee ~ per item</i>	N/A	IDR 625,000	
3	Biaya Aktivasi Mobile Token iGTB NET dan iGTB MOBILE <i>iGTB NET and iGTB MOBILE Mobile Token Activation Fee</i>	N/A	Bebas Biaya <i>Free of Charge</i>	
4	Biaya Pengaturan iGTB CONNECT ~ sekali <i>iGTB CONNECT Set-Up Fee ~ one off</i>	N/A	Ditentukan berdasarkan analisa dari Bank <i>Determined based on analysis from Bank</i>	
5	Biaya Bulanan Pengelolaan iGTB CONNECT <i>iGTB CONNECT Management Fee ~ monthly</i>	N/A	Ditentukan berdasarkan analisa dari Bank <i>Determined based on analysis from Bank</i>	
6	Biaya E-Certificate iGTB CONNECT ~ per buah, setiap periode 3 tahun Catatan: Tidak termasuk biaya pengiriman <i>iGTB CONNECT E-Certificate Fee ~ 3 Year Basis for each item</i> <i>Note: Not include the shipping fee</i>	N/A	IDR 2,500,000	
7	RTGS (<i>Real Time Gross Settlement</i>) ~ per transaksi <i>RTGS (Real Time Gross Settlement) ~ per transaction</i>	N/A	IDR 20,000	
8	BI-FAST (<i>Bank Indonesia Fast Payment</i>) ~ per transaksi <i>BI-FAST (Bank Indonesia Fast Payment) ~ per transaction</i>	N/A	IDR 2,500	
9	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 <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>	N/A	USD 20
	b	<i>Telex Cable Fee</i>	N/A	Eqv to USD 7
	c	Komisi <i>Commission</i>	N/A	0.10% (min. USD 5 atau ekuivalen; max USD 100 atau ekuivalen) <i>0.10% (min. USD 5 or eqv, max USD 100 or eqv)</i>
10	Pengiriman Dana melalui <i>CNY Remittance</i> (khusus pengiriman ke China) <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 <i>Commission</i>	N/A	0.10% (min. USD 5 atau ekuivalen; max USD 100 atau ekuivalen). <i>(min. USD 5 or eqv, max USD 100 or eqv)</i>
11	Pembayaran Gaji Karyawan <i>Payroll Transaction</i>			
	Pengiriman Lokal - RTGS ~ per transaksi Local Transfer - RTGS ~ <i>per transaction</i>	N/A	Mengacu ke produk terkait di atas (Bagian F nomor 2) <i>Refer to related product above (Part F no. 2)</i>	

Pengiriman Internasional (USD) ~ per transaksi International Remittance (USD) ~ <i>per transaction</i>	N/A	Mengacu ke produk terkait di atas (Bagian G nomor 4) <i>Refer to related product above (Part G no. 4)</i>
Pengiriman Internasional (CNY) ~ per transaksi International Remittance (CNY) ~ <i>per transaction</i>	N/A	Mengacu ke produk terkait di atas (Bagian G no 8) <i>Refer to related product above (Part G no. 8)</i>

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

	c	Internasional - di China (CUP Network) International - Mainland China (on CUP Network)	CUP Card	CNY 25 Mulai dari transaksi ke 2 dan seterusnya. Starting from the 2 nd transaction and so forth.	CNY 25	N/A
				Bebas Biaya untuk transaksi pertama per bulan. Free of Charge for the first transaction per month.	Bebas Biaya untuk transaksi pertama per bulan. Free of Charge for the first transaction per month.	
	e	Internasional - di China (BOC - di Cabang) 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 Transfer via ATM Fee (ATM Bersama / Prima Network) ~ per transaction	CUP Card	IDR 6,500 Mulai dari transaksi ke 6 dan seterusnya. Starting from the 6 th transaction and so forth.	IDR 6,500	N/A
				Bebas Biaya Bebas Biaya untuk 5 transaksi pertama per bulan. Free of Charge for the first 5 transactions per month.	N/A	N/A
			NPG Card	N/A	IDR 6,500	IDR 6,500 Terdapat pada seluruh tipe kartu debit Corporate. Available for all type of Corporate debit card.
3		Biaya Pengecekan Saldo – Di China - Jaringan UnionPay Balance Inquiry Fee – Mainland China – UnionPay Network	CUP Card	CNY 2	CNY 2	N/A
		Biaya Pengecekan Saldo – Internasional melalui jaringan UnionPay Balance Inquiry Fee – International via UnionPay Network	CUP Card	IDR 4,000	IDR 4,000	N/A
		Biaya Pengecekan Saldo – Lokal ATM Bersama / Prima Network	CUP Card	Bebas Biaya Free of Charge	Bebas Biaya Free of Charge	N/A

	Balance Inquiry Fee – Local on ATM Bersama / Prima Network	NPG Card	Bebas Biaya Free of Charge	Bebas Biaya Free of Charge	Bebas Biaya Free of Charge
4	Biaya Penggantian Kartu Debit ~ per buah; untuk kehilangan maupun tercuri Debit Replacement Card ~ per item; for Lost and Stolen	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 Debit Card Monthly Fee				
a	Hanya memiliki 1 Kartu Debit Apply only 1 Debit card	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 Apply 1 Debit card + Internet Banking	CUP Card	Bebas Biaya Free of Charge	Bebas Biaya Free of Charge	N/A
		NPG Card	N/A	Bebas Biaya Free of Charge	IDR 20,000
c	Memiliki 2 Kartu Debit (CUP + NPG) ~ Kartu NPG bebas biaya Apply 2 Debit cards (CUP + NPG) ~ the NPG card is Free	CUP Card	IDR 5,000	IDR 5,000	N/A
		NPG Card	N/A	N/A	IDR 20,000
d	Rekening Pelajar Students Account	CUP Card	N/A	Bebas Biaya Free of Charge	N/A
		NPG Card	N/A	Bebas Biaya Free of Charge	N/A
e	Kartu VIP / WM VIP / WM Card	CUP Card	Bebas Biaya Free of Charge	Bebas Biaya Free of Charge	N/A
		NPG Card	N/A	N/A	N/A
6	Limit Transaksi per Hari Transaction Limit per Day				
a	Penarikan Tunai Cash withdrawal	CUP Card	IDR 15,000,000 CNY 7,500	IDR 15,000,000 CNY 7,500	N/A
		NPG Card	N/A	IDR 15,000,000	Premier Card and ATM Card Default: IDR 2,000,000 Maximum: IDR 15,000,000
b	Transaksi di POS / Pembelanjaan POS Transaction / Spending	CUP Card	IDR 200,000,000 CNY 100,000	IDR 50,000,000 CNY 50,000	N/A
		NPG Card	N/A	IDR 50,000,000	Premier Card and Purchase Card Default: IDR 50,000,000 Maximum: IDR 100,000,000
c	Transfer melalui ATM (ATM Bersama / Prima)	CUP Card	IDR 50,000,000	IDR 50,000,000	N/A

	Transfer via ATM (ATM Bersama / Prima Network)				
		NPG Card	N/A	IDR 50,000,000	Premier Card, Purchase Card and ATM Card Default: IDR 5,000,000 Maximum: IDR 50,000,000
Limit Transaksi per Bulan Transaction Limit per Month					
a	Penarikan Tunai Cash withdrawal	CUP Card	N/A	N/A	N/A
		NPG Card	N/A	N/A	Premier Card and ATM Card Default: IDR 30,000,000 Maximum: IDR 450,000,000
b	Transaksi di POS / Pembelanjaan (termasuk Rekening Pelajar) POS Transaction / Spending (including the Students Account)	CUP Card	N/A	N/A	N/A
		NPG Card	N/A	N/A	Premier Card and Purchase Card Default: IDR 750,000,000 Maximum: IDR 3,000,000,000
c	Transfer melalui ATM (ATM Bersama / Prima) Transfer via ATM (ATM Bersama / Prima Network)	CUP Card	N/A	N/A	N/A
		NPG Card	N/A	N/A	Premier Card, Purchase Card and ATM Card Default: IDR 75,000,000 Maximum: IDR 1,500,000,000
J Hal Lain terkait Rekening Simpanan / General Deposit Account Related					
1	Biaya Penarikan Tunai di Cabang Cash Withdrawal at Branch Teller Fee		0.5%/hari/akun Untuk transaksi diatas USD.20,000 dan diatas CNY.150,000. Mata uang lain bebas biaya. 0.5%/day/account For transaction above USD.20,000 and above CNY.150,000. Other currencies are free of charge	0.5%/hari/akun Untuk transaksi diatas USD.10,000 dan diatas CNY.75,000. Mata uang lain bebas biaya. 0.5%/day/account For transaction above USD.10,000 and above CNY.75,000. Other currencies are free of charge	
2	Biaya Setoran Tunai Cash Deposit Fee				
a	Rekening Umum & Rekening Payroll Program Generic Account & Payroll Program Account		Bebas Biaya Free of Charge	0.25% untuk transaksi diatas CNY. 25,000, Min. CNY.5 Mata uang lainnya Bebas Biaya 0.25% for transaction above CNY.25,000. Min. CNY.5	

				Other currencies are free of charge	
	b	Rekening pelajar <i>Students Account</i>	N/A	Bebas biaya untuk IDR dan CNY <i>Free for IDR and CNY</i>	N/A
3	Permintaan Cetak <i>Statement</i> Rekening Bulanan (per halaman) ** <i>Monthly Statement Printing Request (per page)</i>		IDR 5,000	IDR 10,000	IDR 10,000 USD 1 CNY/ GBP/ SGD/ AUD/ EUR/ HKD/ JPY = IDR 10,000
4	Surat Referensi <i>Reference Letter</i>		IDR 50,000	IDR 100,000	
5	Penerbitan Konfirmasi Audit <i>Audit Confirmation Issuance</i>		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 <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 <i>Inquiry Message For Remittance Status ~ per message (by SWIFT)</i>		Bebas Biaya <i>Free of Charge</i>	USD 7	
8	Permintaan <i>Inquiry</i> terkait Transaksi dalam 6 bulan terakhir ~ per transaksi <i>Inquiry Message / Evidence for Transaction in the past 6 months ~ per transaction</i>		Bebas Biaya <i>Free of Charge</i>	USD 100	
9	MT 940 / 950 *	Biaya per Pesan / per Message Fee	Bebas Biaya <i>Free of Charge</i>	IDR 50,000	IDR 50,000 USD/ CNY/ GBP/ SGD/ AUD/ EUR/ HKD/ JPY = USD 6
		Biaya Bulanan / Monthly Subscription Fee	Bebas Biaya <i>Free of Charge</i>	USD 100 (eqv)	
10	Uang Kertas Rusak <i>Bad Banknotes</i>				
	a	Uang Kertas USD Rusak ~ per lembar <i>Bad Dollar (USD) ~ per piece</i> Akan dikategorikan sebagai uang kertas Rusak adalah USD 100 serial L- tahun 2009A kebawah <i>/ Will be categorized as Bad Dollar (USD) banknotes are USD 100 serial L – year 2009A older</i>	IDR 5,000	IDR 10,000	
	b	Uang Kertas CNY Rusak ~ per lembar <i>Bad CNY banknotes ~ per piece</i> Akan dikategorikan sebagai uang kertas Rusak adalah CNY 100 serial tahun 1999 <i>/ Will be categorized as bad CNY banknotes are CNY 100 serial year 1999</i>	IDR 5,000	IDR 10,000	
Keterangan / Notes: * Nasabah dapat memilih antara layanan berbayar per pesan atau layanan berbayar per bulan <i>/ Customer could choose between monthly subscription fee or per message fee</i> ** Nasabah dapat pula melakukan cetak statement rekening bulanan (maksimal 12 bulan terakhir) di fasilitas Internet Banking <i>/ Customer also could do Monthly Statement printing process on the Internet Banking facility (for the period of the last 12 month)</i>					