



INDONESIA PRODUCT ADDENDUM

This document comprises a "Product Addendum" as referred to and defined in the OCBC Business Account Terms and Conditions ("**Terms**"). It contains additional account-specific and product-specific terms and conditions on which the Bank may, upon the approval of the Customer's application, provide the Customer with the respective Account(s) and/or Product(s) listed in this Product Addendum in Indonesia in accordance with the Bank's latest instructions, procedures, directions.

Unless otherwise defined in this Product Addendum, capitalized terms used in this Product Addendum shall have the meanings given to them in the Terms and Local Addendum.

This Product Addendum supplements the Terms and the Local Addendum, and to the extent indicated below amends, the Terms and/or the Local Addendum, and forms part of the Terms and Local Addendum. Any conflict or inconsistency between this Product Addendum, the Terms and/or Local Addendum shall be resolved by reference to Clause 15.4 of Section A of the Terms.

INDONESIA PRODUCT ADDENDUM

1. ATM OCBC NISP

ATM Card OCBC NISP

- 1.1 The ATM Card can be used in all ATM (Automatic Teller Machine) OCBC NISP, EDC (Electronic Data Capture) OCBC NISP, ATM or EDC that collaborates with the Bank and electronic transaction facilities provided by the Bank.

Banking Transactions Using ATM Card

- 1.2 The Customer agrees that:
- (a) every transaction via ATM OCBC NISP, EDC OCBC NISP, ATM or EDC that collaborates with the Bank and electronic transaction facilities provided by the Bank, are subject to the daily transaction limits as specified by the Bank;
 - (b) all transactions conducted via ATM OCBC NISP, EDC OCBC NISP, ATM or EDC that collaborates with the Bank and electronic transaction facilities provided by the Bank in overseas locations in foreign currencies will be converted into Rupiah based on the latest valid exchange rate set by the Bank; and
 - (c) Customer can provide instruction to block the ATM Card via Call OCBC NISP service or the branch

2. CALL OCBC NISP SERVICE

- 2.1 Call Center Card cannot be used to conduct Financial Transaction (cash withdrawal, bank transfer or payment) for company Accounts

Interactive Voice Response (IVR) OCBC NISP

- 2.2 The Customer agrees that to perform financial transaction over IVR, the Customer must provide his/her OCBC NISP ATM Card number and Access Credential for system verification. In addition, the Customer further agrees and acknowledges that:
- (a) the Customer can perform a financial transaction when his/ her ID has been registered with the Bank;
 - (b) the Customer can cancel a financial transaction that has not been executed by following such procedures as the Bank may determine from time to time at its sole and absolute discretion. However, financial transaction that has been executed cannot be cancelled; and
 - (c) each financial transaction that has been successfully executed will have a transaction number.

3. SMS BANKING

Registration and Maintenance of Data of Customer using SMS OCBC NISP service

- 3.1 The Customer agrees that:
- (a) every registration for SMS OCBC NISP service will be based on a single main Account;
 - (b) the main Account must be opened with ATM OCBC NISP service;

- (c) when a main Account is closed, Customer must replace this Account to avoid failure on the transaction over SMS OCBC NISP; and
- (d) when a Customer fulfils the terms and conditions for this Product, the bank will issue and send the PIN for SMS OCBC NISP to Customer's handphone.

Conditions on Usage of SMS OCBC NISP

3.2 The Customer agrees that:

- (a) SMS OCBC NISP service can be used by Customer to enquire on the information on transactions in-scope;
- (b) it shall comply with the following conditions for every transaction performed via SMS OCBC NISP service:
 - (i) transactions can be done on all Accounts related with the ATM, including but not limited to the main and the sub accounts;
 - (ii) Customer must ensure the completeness and accuracy of transaction instructions, including correct data on the form according to the format prescribed by the Bank;
 - (iii) Customer is required to provide the PIN for SMS OCBC NISP at the end of instruction as confirmation of the transaction execution; and
 - (iv) the basis for transfers via SMS OCBC NISP are the same as the basis for transfers via ATM, which combine the main and the sub Accounts; and
- (c) Customer must notify the Bank in writing immediately should it fail to receive any or receives incomplete/inaccurate data via the branch or Call OCBC NISP.

PIN SMS OCBC NISP

3.3 The Customer agrees that:

- (a) every Customer user of SMS OCBC NISP will get a confidential, system generated PIN;
- (b) the PIN will be sent via SMS to the Customer's handphone 24 hours after registration via ATM or a branch;
- (c) the Customer must change the PIN received from the Bank with his/ her personal PIN after the first usage of the PIN OCBC NISP service; and
- (d) the change of PIN can be done via SMS.

Other Matters

3.4 The Customer further agrees that:

- (a) confirmation on Customer's instruction using SMS OCBC NISP will be printed on the savings account statement or passbook;
- (b) whenever there is a problem with the handphone number, GSM network, handphone subscription, SMS fee and GSM value added service, Customer must contact the relevant GSM operator; and

- (c) the Customer can contact Call OCBC NISP for any issue on the transaction and any change of service on SMS OCBC NISP.

4. **VIRTUAL ACCOUNT SERVICE**

Registration and Closing

- 4.1 The Customer agrees that the registration and closing process of Virtual Account Services can only be done by the Customer or their attorney in fact.

Terms of Use

- 4.2 The Customer agrees that:

- (a) the Customer shall provide each Member with a Virtual Account Number to be used as a recipient account number/destination account number;
- (b) the Bank has the right to reject any funds entering the Virtual Account Number, if:
 - (i) the series of number entered by the Member is less than 16 digits; and/or
 - (ii) the Customer Code and/or Member Code is not registered in the Bank;
- (c) in the event fund difference occurs with the Virtual Account Number provided by the Member, then it shall be settled internally between the Customer and the Member;
- (d) the Customer declares that all risks that arise due to the failure to credit funds to the Registered Account caused by any negligence/mistyping/miswriting of the Virtual Account Number, Bill Nominal, Customer Code and Member Code which are not registered in the Bank; and any fund difference that enters from any Virtual Account Services sent by the Member; shall be the Customer's responsibility, and the Customer guarantees that they will release the Bank from all claims, and objections in any form and from any parties;
- (e) if the Customer chooses the "No Member Code Verification" option then the Customer does not submit a list of Member Codes to the Bank; thus, the Customer agrees to release the Bank from any obligations to verify the incoming Virtual Account Number, except the Customer Virtual Account Number;
- (f) if there is an unidentified Virtual Account Number or if it is incorrectly identified, the Bank is not obliged to check the validity of the Virtual Account Number;
- (g) the Bank has the right to delete any Virtual Account Services which are deemed inactive within a certain period of time and/or in accordance with the period specified by the Customer during registration of the Virtual Account Service;
- (h) the Customer can have more than one Customer Code in one Registered Account and provide a description of each Customer Code when filling out the Cash Management Services Request Form;
- (i) if the Customer chooses the Batch Process Mode, the Customer agrees that all funds entered on that day will be credited by the Bank at the end of the same day by crediting all at once to the Registered Account; and
- (j) if the Customer chooses the Real-Time Process Mode, the Customer agrees that any funds entered on that day will be immediately credited to the Registered Account.

Autodebit Virtual Account

4.3 The Customer agrees that:

- (a) notwithstanding Clause 4.2(d), the Customer shall be responsible for all risks arising from failure of crediting the Registered Account due to negligence/mistyping/miswriting the Partner Account Number, Nominal Bill, Regular Date, non-Regular Date and Expiry Date, the Customer guarantees to release Bank from any claims, demands, objections, petitions of any kinds and from any parties;
- (b) if the Customer uses an Autodebit Virtual Account, the Customer shall collectively collect the Bank Facility Form (Autopayment), which shall be signed by the Member, to the designated branch and data on Autodebit Virtual Account that consists the Virtual Account Number, Partner Account Number, Regular Date, non-Regular Date and Expiry Date;
- (c) if any Member no longer use an Autodebit Virtual Account, the Customer shall immediately inform the Bank no later than two (2) Business Days before the Regular Date and/or Non-Regular Date preceding specified by the Customer;
- (d) the Bank has the right not to debit the bill, if there are insufficient funds or no funds are available in the Member's Account for the payment;
- (e) on the Regular Date, if there is an autodebit failure because the funds in the Member's account are insufficient or no funds are available, the debit process in the following month shall be made for the current month's billing only. Therefore, the Customer agrees not to re-debit the autodebit failure in the previous month; and
- (f) the Customer agrees to release the Bank and its employees from any claims and compensation requests arising from any types of misuse of the Virtual Account Services, including insufficient funds in the Member's account to make payments.

Costs

4.4 The Customer agrees that:

- (a) the Customer shall pay the agreed Virtual Account fees upon usage of Virtual Account Services;
- (b) for payment of Virtual Account fees or other fees that shall be paid by the Customer regarding the Virtual Account Services, the Customer hereby authorizes the Bank to debit the Cost Account;
- (c) if the Customer does not maintain average minimum balance (*SHR*) as determined by the Bank, the Bank may charge the Customer the cost per transaction by calculating the Minimum Amount of Transaction or the agreed penalty fee;
- (d) if the number of transactions entered in one (1) month using the Virtual Account Services is less than the Minimum Amount of Transaction, the Bank may charge a transaction fee of Minimum Amount of Transaction multiplied by the cost per transaction;
- (e) for Customer who use the daily Transaction Cost Debiting Period, if the number of virtual account transactions entered in 1 (one) month is less than the Minimum Amount of Transaction, the Customer will be charged the difference of the number of

transactions with the Minimum Amount of Transactions multiplied by Cost Per Transaction, at the end of the month; and

- (f) the Bank will review the fulfilment of SHR commitment requirements within a certain period and has the right to revise Virtual Account Services cost if the SHR commitment is not achieved.

Authority

4.5 The Customer further acknowledges and agrees that:

- (a) the Customer authorises the Bank to debit the Cost Account, including but not limited to stamp fees, administrative fees, and other fees related to Virtual Account Services for the benefit of the Customers; and
- (b) all authorities granted to the Bank related to Virtual Account Services are legitimate and irrevocable, and cannot be terminated by the Customer according to Article 1813 and Article 1816 of the Civil Code of law, for any reasons as long as it is permissible by the applicable law.

5. CASH MANAGEMENT SERVICES – COLLECTION

Terms of Use

5.1 The Customer agrees that:

- (a) Collection Member's Invoice payment related to all Collection services can be conducted by cash or through debit Member's account;
- (b) Collection Members are required to open an account for Invoice payment. The submission of an account to be used as an Invoice payment debit account, shall be done by the related Member at the Bank's branch office;
- (c) in Collection services, Customer transfers and/or delegates duties to the Bank, as the Bank receives duties from the Customer to carry out the receipt of the Invoice payment; and
- (d) the Bank may open an escrow account to receive Invoice payments and credit it to the Customer's account.

Procedures for Receiving Invoice Payment

5.2 The Customer agrees that:

- (a) the Customer shall submit the Collection Member's data to the Bank whose Invoice payment may be made via auto debit by the Bank, no later than 02:00 PM and within a period of no later than 3 (three) Business Days prior to the debiting Day (D-3) with no changes and both Cash Management Services Application Form – Collection and Terms and Conditions are already completed and signed;
- (b) the Customer shall submit the original debit application form signed by the Collection Member on stamp and verified by the Bank's branch where the account opened;
- (c) the debit result for the invoice payment shall be directly credited to the account that has been registered on the form;

- (d) the Bank shall send the Collection report, either succeeded or failed transactions to the Customer within 1 (one) Business Day after the date of the debit invoice payment;
- (e) anything related to the Member's account debiting shall become Customer's responsibility;
- (f) the close of Member's account related to the auto debit of Customer's invoice payment can only be done after the account is no longer registered in Collection services; and
- (g) if the funds in the Member's account are insufficient or not yet available for payment of invoices, the Bank is not obliged to debit the invoices and all risks may become Customer's responsibility.

6. DEFINITIONS

6.1 In this Product Addendum, the following words and expressions shall have the following meanings:

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| Autodebit Virtual Account | means an added payment delivery method of Virtual Account Services, where Members provide funds to the Member's account, to be automatically debited by the Bank's Autodebit Virtual Account system; |
| Batch | means a process where all funds entered into the Virtual Account are credited to the registered account simultaneously at the end of the day; |
| Bill Nominal | means a series of number in connection with an invoice issued by the biller and/or Customer; |
| Call Center Card | means any Physical Credential issued in relation to Call OCBC NISP for Customers to access Call OCBC NISP; |
| Call OCBC NISP | means a Product provided as part of the Bank's Electronic Services known as "Call OCBC NISP" that enables banking service to be made accessible via telephone/ handphone to provide easy access to the Customers and non-Customers of the Bank; |
| Cash Management Services or CMS | means a Product provided by the Bank known as "Cash Management Services" and includes the Bank's activities of managing payment, billing and liquidity so to provide a more effective and efficient financial management for the Customer; |
| Collection | means a Product provided by the Bank as part of Cash Management Services known as "Collection" for invoice payment / other facilities purposes, where the Customer appoints the Bank as a collecting agent for their business activities. Collection is divided into three (3) types as follows: <ul style="list-style-type: none">(a) "Education Institution" for invoices that is specific to tuition fee payment services, where the payment period is monthly and the nominal is consistent each month; |

- (b) **"Payment Collection"** for invoices that is specific to monthly invoices and the nominal is inconsistent; and
- (c) **"Periodic"** for invoices that is specific with consistent payment period, where the invoicing cycle is flexible (e.g. every three (3) months, six (6) months, or annually) with consistent nominal for a certain amount of period;

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| Collection Member | means a third party that become the debit destination or the source of Collection payment; |
| Cost Account | means an account specified by the Customer to debit all costs incurred in relation to Virtual Account usage; |
| Customer Code | means a series of number that consists of 4 (four) digits correlated to the Registered Account, given by the Bank to the Customer; |
| EDC OCBC NISP | means a Product provided as part of the Bank's Electronic Services known as "EDC OCBC NISP"; |
| Expiry Date | means the date at which auto debit function for the Member's account can no longer be used; |
| Financial Transaction | means all transactions conducted over Electronic Services in the form of fund transfer inter-intra OCBC NIS, payment and purchases; |
| Interactive Voice Response or IVR | means the Product provided as part of Call OCBC NISP known as "Interactive Voice Response" that enables Customers to perform financial transactions and access financial information via their telephone/ handphone; |
| Invoice | a document issued by the Customer for the use of the Customer's facilities by Collection Member; |
| Member | means a third party that deposits funds to the Customer, either conducted by cash, clearing letter, Indonesian national clearing system (SKN), or by other payment methods; |
| Member Code | means a series of number that consists of 12 (twelve) digits to be paired with the Customer Code. The Member Code is given by the Customer to the Bank to be registered if the Customer opts to include the "Member Code Verification" on the Cash Management Services request form; |
| Minimum Amount of Transaction | means the lowest amount of transaction in one (1) month; |
| Non-Regular Date | means an autodebit process that is not occur regularly at the Regular Date and occur only within the time period specified by the Customer; |

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| Partner Account Number | means the Virtual Account Number which the Customer as set up for its Members; |
| PIN | means Personal Identification Number, an Access Credential issued, prescribed and/or enrolled by or on behalf of the Bank for use by the Customer and/or its Authorised Users; |
| Process Mode | means a method to process funds that enter the Virtual Account; |
| Real-Time | means a Process Mode when funds entered into the Virtual Account are credited immediately to the Registered Account; |
| Registered Account | means the Customer's Account that is correlated to the Virtual Account; |
| Regular Date | means a monthly auto debit process that is occur regularly on certain date (according to the Customer's necessity); |
| SMS OCBC NISP | means a Product provided as part of the Bank's Electronic Services known as "SMS OCBC NISP" that enables Customers to access their Account via SMS on handphone; |
| Transaction Cost Debiting Period | means an option debiting the account in certain period of time specified by the Customer, whether daily or monthly; |
| Virtual Account Number | means an unique 16-digits identity number, shall consists with Customer Code and Member Code, given to each Customer to be used as a recipient's account; and |
| Virtual Account Services | means a Product provided by the Bank as part of Cash Management Services known as "Virtual Account Services" that eases the payers identification and payments reconciliation processes. |

6.2 Unless the context requires otherwise, in this Product Addendum, any reference to clauses and addendums are, unless otherwise provided, a reference to clauses of and addendums to this Product Addendum.