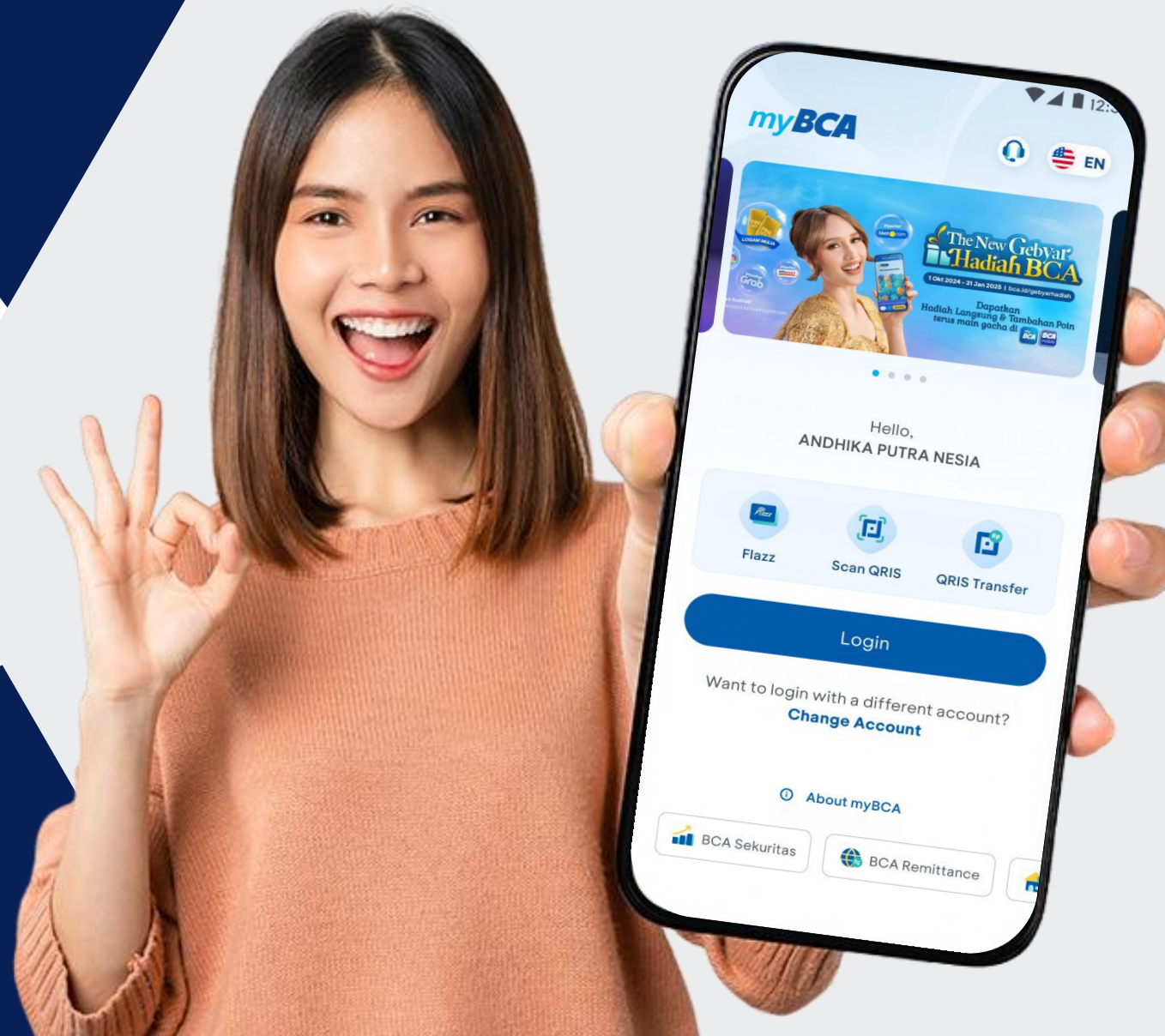


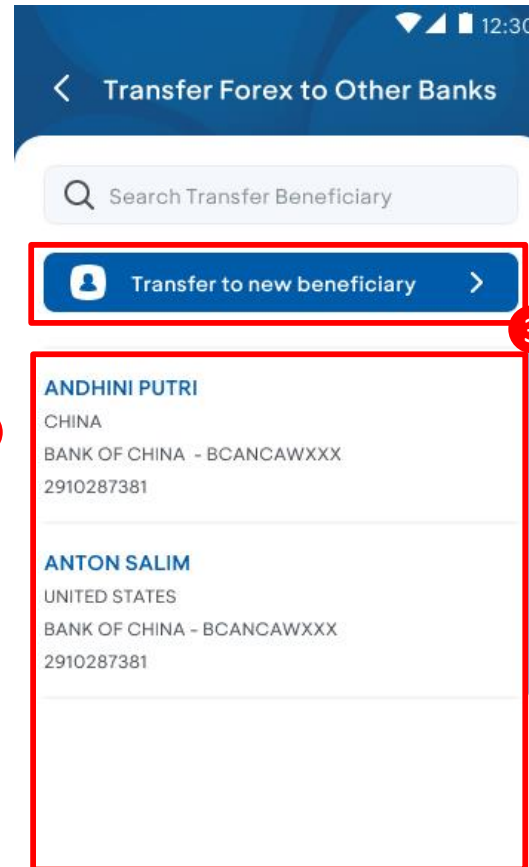
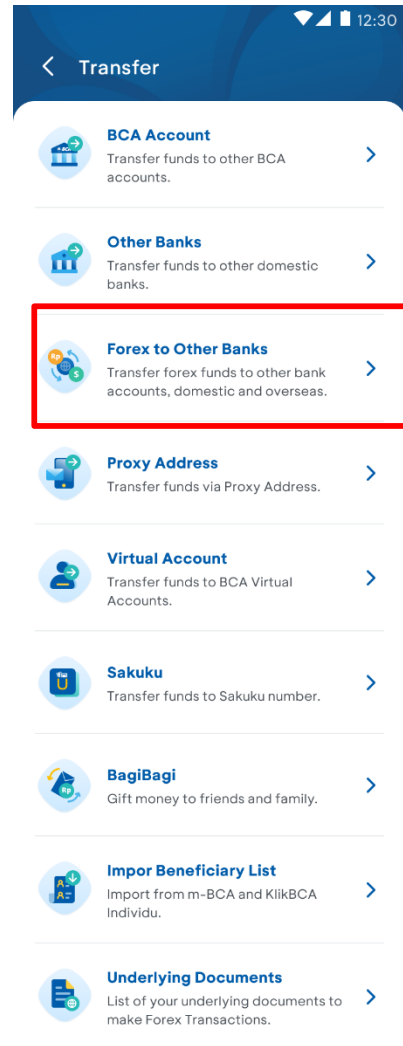
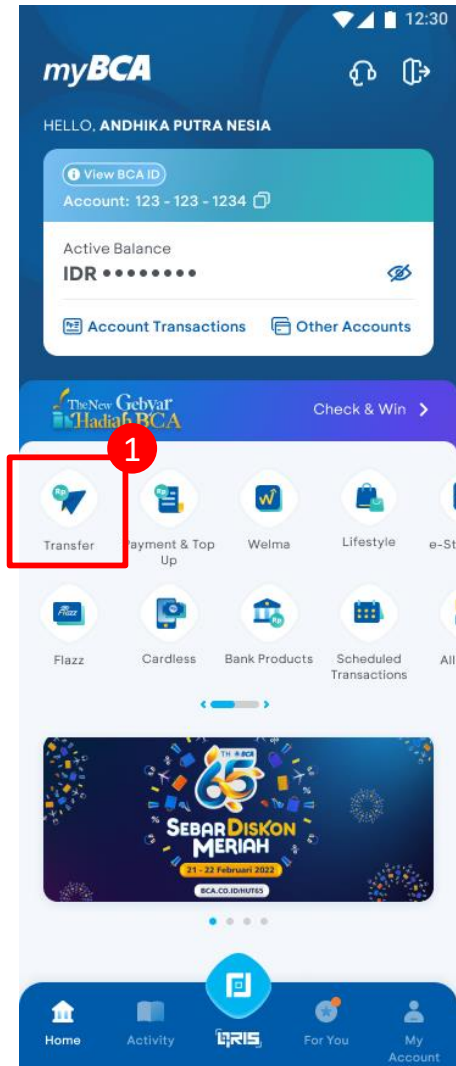
Guidelines for Foreign Currency Transfer via myBCA



Guidelines for Foreign Currency Transfer



GUIDELINES FOR FOREIGN CURRENCY TRANSFER



1

Select “Transfer”

2

Select “Forex to Other Banks”

3

Choose the beneficiary account from the **beneficiary list** or select “Transfer to new beneficiary” if the beneficiary account is not registered



Senantiasa di Sisi Anda

BENEFICIARY ACCOUNT REGISTRATION

12:30

< Transfer Forex to Other Banks

4

Beneficiary Country
CHINA

Beneficiary Bank
UNITED STATE BANK - BCANCAW2XX >

Local Clearing Code
4893432

Beneficiary Account No.
123456789

Beneficiary Name
ANDHINI PUTRI

Beneficiary Category
Individual >

Beneficiary Nationality
CHINA >

Beneficiary Country of Residence
CHINA >

Province/State
Fujian

City
Fuzhou

Address
Fuzhou no.12

Postal Code
12345

Financial Relationship
Non Affiliated >

Beneficiary Phone No.
081284924292

4

If You select “**Transfer to new beneficiary**”, complete the beneficiary's data as instructed in the **next slide**

If You choose a **beneficiary account** from the **beneficiary list**, You may **skip this step**.

Continue

BENEFICIARY ACCOUNT REGISTRATION

The screenshot shows a mobile app interface for transferring forex to other banks. The title bar at the top says '< Transfer Forex to Other Banks' and the status bar shows the time as 12:30. The form contains several fields, each highlighted with a red box and a letter in a red circle:

- A:** Beneficiary Country (CHINA)
- B:** Beneficiary Bank (UNITED STATE BANK - BCANCAW2XX >)
- C:** Local Clearing Code (4893432)
- D:** Beneficiary Account No. (123456789)
- E:** Beneficiary Name (ANDHINI PUTRI)

Below these fields, there are two more sections:

- Beneficiary Category:** Individual >
- Beneficiary Nationality:** CHINA >

A

Select “**Beneficiary Country**”

B

Select “**Beneficiary Bank**”

Make sure to input the **SWIFT code** of the **specific branch** of the beneficiary bank

C

Fill in the “**Local Clearing Code**” if this field appears

Local clearing code can be added for foreign currency transfers to **Canada**

D

Enter the “**Beneficiary Account No.**”

E

Provide the “**Beneficiary Name**”

BENEFICIARY ACCOUNT REGISTRATION

12:30

< Transfer Forex to Other Banks

Beneficiary Country
CHINA

Beneficiary Bank
UNITED STATE BANK - BCANCAW2XX >

Local Clearing Code
4893432

Beneficiary Account No.
123456789

Beneficiary Name
ANDHINI PUTRI

Beneficiary Category
Individual >

Beneficiary Nationality
CHINA >

F

Choose the “Beneficiary Category”

G

Choose the “Beneficiary Nationality”

BENEFICIARY ACCOUNT REGISTRATION

Beneficiary Country of Residence
CHINA >

Province/State
Fujian

City
Fuzhou

Address
Jl Fuzhou no.12

Postal Code
12345

Financial Relationship
Non Affiliated >

Beneficiary Phone No.
081284924292

Continue

H

Choose the **“Beneficiary Country of Residence”**

I

Fill in the **“Province/State”**

J

Fill in the **“City”**

K

Fill in the **“Address”**

L

Fill in the **“Postal Code”**

M

Choose the **“Financial Relationship”** (the relationship between the Remitter and the Beneficiary)

N

Fill in the **“Beneficiary Phone No.”**, then click **“Continue”**

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

Display for **Foreign Currency**
as the **Source Currency**

The screenshot shows the 'Transfer Forex to Other Banks' screen. At the top, the user's name 'ANDHINI PUTRI' and account details are displayed. Below this, the 'Source of Fund' section shows '291 - 028 - 7381' and 'TAHAPAN - IDR/FOREX'. The 'Transaction Cur...' section shows 'CNY' and '10,000.00'. The 'Source Currency' section shows 'CNY' and '10,000.00'. At the bottom, there are options for 'Full Amount' (Yes/No) and 'Value Date Today' (Yes/No), followed by the 'Coordinator Branch' 'KCU THAMRIN (0206)'.

Display for **IDR**
as the **Source Currency**

The screenshot shows the 'Transfer Forex to Other Banks' screen. At the top, the user's name 'ANDHINI PUTRI' and account details are displayed. Below this, the 'Source of Fund' section shows '291 - 028 - 7381' and 'TAHAPAN - IDR/FOREX'. The 'Transaction Cur...' section shows 'CNY' and '100,000.00'. The 'Source Currency' section shows 'IDR' and '227,000,000.00'. Below this, the 'Exchange Rate' is displayed as 'CNY 1.00 = IDR 2,270.00'. At the bottom, there are options for 'Full Amount' (Yes/No) and 'Value Date Today' (Yes/No), followed by the 'Coordinator Branch' 'KCU THAMRIN (0206)'.

5

Choose the “Source of Fund”

1. **IDR Account or Forex Pocket Account** is marked with IDR/FOREX in the description below the account number
2. **BCA Dollar (USD & SGD)**
 - Could only facilitate 1:1 (the transaction currency is same as the source of funds currency) transaction

6

Select the “Currency” and fill in the “Amount” of money to be transferred

Transaction limit: Min. GBP 101 or Min. USD 100 – Max. USD 25,000 (eq.)
Daily limit: Max. USD 25,000 (eq.) per BCA ID

7

Select the “Source Currency”

Foreign currency transfer using **Forex Pocket** as the source of funds is available in **17 foreign currencies**

Exchange rates will be displayed if the source of funds is in IDR



Senantiasa di Sisi Anda

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

< Transfer Forex to Other Banks

ANDHINI PUTRI
CHINA
BANK OF CHINA
BCANCAWXXX
123456789

Source of Fund
291 - 028 - 7381
TAHAPAN - IDR/FOREX

Transaction Cur... Amount
CNY 100,000.00

Source Currency
IDR 227,000,000.00

Exchange Rate CNY 1.00 = IDR 2,270.00

Full Amount ?
☒ Yes ☐ No

Value Date Today ?
☒ Yes ☐ No

Coordinator Branch
KCU THAMRIN (0206)

Sender Category
Individual

8

Choose **“Yes”** on the **“Full Amount”** field if the funds are expected to be received by the recipient in full amount*.

“Full Amount” is not effective for the following transactions:

- USD sent to United States
- CAD sent to Canada, except if the beneficiary bank is Toronto Dominion (TDOMCATTOR)
- Any currency sent to Canada

9

Choose **“Yes”** on the **“Value Date Today”** field if the funds is expected to be received on the same day*.

“Value Date Today” cannot be executed if:

- Transaction has passed the cut-off time
- The currency is JPY

The cut off time information for Value Date Today for each currency can be accessed through the following link: [bca.id/outwardremittance_> Important Information > Value Today](https://bca.id/outwardremittance_>Important%20Information%20Value%20Today)

***Disclaimer :** The “Full Amount” and “Value Date Today” services is subject to PT Bank Central Asia Tbk (“BCA”) Terms of Foreign Currency Transfer to Other Banks

10

Choose the **“Coordinator Branch”**

Coordinator Branch is the branch that handles your transaction if any issues occur. It is recommended to choose the nearest branch

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

Transfer Forex to Other Banks

ANDHINI PUTRI
CHINA
BANK OF CHINA
BCANCAWXXX
123456789

Source of Fund
291 - 028 - 7381
TAHAPAN - IDR/FOREX

Transaction Cur... **Amount**
CNY 100,000.00

Source Currency
IDR 227,000,000.00

Exchange Rate CNY 1.00 = IDR 2,270.00

Full Amount ?
☒ Yes ☐ No

Value Date Today ?
☒ Yes ☐ No

Coordinator Branch
KCU THAMRIN (0206)

Sender Category
Individual

Sender Nationality
INDONESIA

Sender Phone No.
+62 8121****78

Transaction Purpose
EDUCATION/TRAINING (OUTSIDE I...

Remarks
Tuition Fee

Promotion Code
ORMYBCA

Transfer Type
Immediate Transfer

Note(s)

- For import payment transactions, please enter the SiMoDIS information in the Remarks field with the format: 2012//Invoice number(Paid amount). If there are not enough characters, please send it via email to halobca@bca.co.id with the subject SIMODIS. Check details at bca.id/outwardremittance.
- There is an additional fee for Value Date Today transactions.
- Exchange rate may change during the transaction.
- Transfers with an IDR Transaction Currency can only be made to Partner Banks (ACCD Bank) in Malaysia, Thailand, Japan, and China, and cannot be used for specific transaction purposes such as grants, donations, & similar transactions.

Continue

11

Choose the "Sender Category"

12

Choose the "Sender Nationality"

The "Sender Category" and "Sender Nationality" columns only appear if the transaction amount is above USD 10,000 eq.

13

Choose "Sender Phone No."

14

Choose "Transaction Purpose"

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

12:30

< Transfer Forex to Other Banks

ANDHINI PUTRI

CHINA
BANK OF CHINA
BCANCAWXXX
123456789

Source of Fund

291 - 028 - 7381
TAHAPAN - IDR/FOREX

Transaction Cur... Amount

CNY 100,000.00

Source Currency

IDR 227,000,000.00

Exchange Rate CNY 1.00 = IDR 2,270.00

Full Amount ?

☒ Yes ☐ No

Value Date Today ?

☒ Yes ☐ No

Coordinator Branch

KCU THAMRIN (0206)

Sender Category

Individual

Sender Nationality

INDONESIA

Sender Phone No.

+62 8121****78

Transaction Purpose

EDUCATION/TRAINING (OUTSIDE I...

Remarks

Tuition Fee

Promotion Code

ORMYBCA

Transfer Type

Immediate Transfer

Note(s)

- For import payment transactions, please enter the SiMoDIS information in the Remarks field with the format: 2012//Invoice number(Paid amount). If there are not enough characters, please send it via email to halobca@bca.co.id with the subject SIMODIS. Check details at bca.id/outwardremittance.
- There is an additional fee for Value Date Today transactions.
- Exchange rate may change during the transaction.
- Transfers with an IDR Transaction Currency can only be made to Partner Banks (ACCD Bank) in Malaysia, Thailand, Japan, and China, and cannot be used for specific transaction purposes such as grants, donations, & similar transactions.

Continue

15

Fill in the “Remarks”

For the purpose of **import** transactions, please add the **SiMoDIS Format** at Remarks column as follows:

2012//InvoiceNumber(PaidAmountOfInvoice)

Example:

2012//123ABC(50000.75)

If the SiMoDIS information is too long to be included in the Remarks Column, please follow these steps:

- Input the SiMoDIS format in the Remarks Column with a plus sign (+) at the end, as shown below:
2012//InvoiceNumber(PaidAmountOfInvoice)+
- Send any additional SiMoDIS information to Halo BCA via email halobca@bca.co.id with the subject: Additional SIMODIS – PPU Number

Please ensure the following information is included in the email:

- PPU Number
- Transaction Date
- Additional SiMoDIS format that begins with a plus sign (+):
+2012//InvoiceNumber(PaidAmountOfInvoice)



Senantiasa di Sisi Anda

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

<

Transfer Forex to Other Banks

ANDHINI PUTRI

CHINA

BANK OF CHINA

BCANCAWXXX

123456789

Source of Fund

291 - 028 - 7381

TAHAPAN - IDR/FOREX

Transaction Cur...

CNY

Amount

100,000.00

Source Currency

IDR

227,000,000.00

Exchange Rate CNY 1.00 = IDR 2,270.00

Full Amount

Yes

No

Value Date Today

Yes

No

Coordinator Branch

KCU THAMRIN (0206)

Sender Category

Individual

Sender Nationality

INDONESIA

Sender Phone No.

+62 8121****78

Transaction Purpose

EDUCATION/TRAINING (OUTSIDE I...

Remarks

Tuition Fee

Promotion Code

ORMYBCA

Transfer Type

Immediate Transfer

Note(s)

- For import payment transactions, please enter the SiMoDIS information in the Remarks field with the format: 2012//Invoice number(Paid amount). If there are not enough characters, please send it via email to halobca@bca.co.id with the subject SIMODIS. Check details at bca.id/outwardremittance
- There is an additional fee for Value Date Today transactions.
- Exchange rate may change during the transaction.
- Transfers with an IDR Transaction Currency can only be made to Partner Banks (ACCD Bank) in Malaysia, Thailand, Japan, and China, and cannot be used for specific transaction purposes such as grants, donations, & similar transactions.

Continue

Certain information should be added in the "Remarks" column especially for the following transactions:



Foreign Currency Transfer to China

Please add the transaction purpose information and the recipient's phone number starting with the word "PHOB" before the phone number.

Foreign Currency Transfer to Australia

Please add BSB Number information (6 characters)

Foreign Currency Transfer to India

Please add IFSC Code information

Transfer MYR to Malaysia

Please add the transaction purpose information in English followed by the SiMoDIS Format

Example: Machinery Import Payment/2012//123ABC(50000.75)



Senantiasa di Sisi Anda

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

Transfer Forex to Other Banks

ANDHINI PUTRI
CHINA
BANK OF CHINA
BCANCAWXXX
123456789

Source of Fund
291 - 028 - 7381
TAHAPAN - IDR/FOREX

Transaction Cur... **Amount**
CNY 100,000.00

Source Currency
IDR 227,000,000.00

Exchange Rate CNY 1.00 = IDR 2,270.00

Full Amount ?
☒ Yes ☐ No

Value Date Today ?
☒ Yes ☐ No

Coordinator Branch
KCU THAMRIN (0206)

Sender Category
Individual

Sender Nationality
INDONESIA

Sender Phone No.
+62 8121****78

Transaction Purpose
EDUCATION/TRAINING (OUTSIDE I...

Remarks
Tuition Fee

Promotion Code
ORMYBCA

Transfer Type
Immediate Transfer

- Note(s)**
- For import payment transactions, please enter the SiMoDIS information in the Remarks field with the format: 2012//Invoice number(Paid amount). If there are not enough characters, please send it via email to halobca@bca.co.id with the subject SIMODIS. Check details at bca.id/outwardremittance
 - There is an additional fee for Value Date Today transactions.
 - Exchange rate may change during the transaction.
 - Transfers with an IDR Transaction Currency can only be made to Partner Banks (ACCD Bank) in Malaysia, Thailand, Japan, and China, and cannot be used for specific transaction purposes such as grants, donations, & similar transactions.

Continue

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Select the available code in
“Promotion Code”

17

Click **“Continue”**

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

12:30

Terms and Statements



Ketentuan Layanan Transfer Valas ke Bank Lain PT Bank Central Asia Tbk ("BCA")
Terms and Conditions for Foreign Currency Transfer to Another Bank PT Bank Central Asia Tbk ("BCA")

1. BCA menyediakan layanan kiriman uang antar bank dalam negeri dan luar negeri dalam mata uang asing melalui layanan transfer valuta asing ke bank lain ("Transfer Valas").
BCA offers a remittance service for money transfers between domestic banks and foreign banks in foreign currencies through the service for foreign currency transfer to

Continue

12:30

Terms and Statements

Nasabah dalam keadaan sadar dan tanpa ada paksaan dari pihak mana pun dengan ini menyatakan hal-hal sebagai berikut.
The Customer is aware and without duress from any party hereby states the following:

1. Pembelian valuta asing (valas) terhadap Rupiah yang dilakukan oleh Nasabah pada seluruh sistem perbankan di Indonesia pada tanggal Pernyataan Pembelian Valuta Asing dengan Jumlah Transaksi Paling Banyak Sesuai Threshold (selanjutnya disebut "Pernyataan") ini dibuat tidak melebihi threshold per bulan sesuai ketentuan hukum yang berlaku.
Purchases of foreign exchange (forex) against Rupiah made by the Customer in all banking systems in Indonesia on the date of Statement of Purchase of Foreign Exchange with a Maximum Transaction Amount equal to the Threshold (hereinafter referred to as the "Statement") are performed not to exceed the threshold per month in accordance with the applicable legal provisions.
2. Nasabah mengikatkan diri untuk tunduk pada seluruh ketentuan hukum yang berlaku yang mengatur mengenai transaksi pembelian valas terhadap Rupiah.
The remittance service shall be subject to the rules and regulations prevailing in the country of the paying bank/correspondent bank.
3. Nasabah menjamin bahwa pernyataan Nasabah yang tercantum dalam Pernyataan ini adalah benar, lengkap, dan dapat dipertanggungjawabkan.
The paying bank is responsible for paying the funds into the beneficiary's account once the funds have been actually received as good and cleared funds by the paying bank.
4. Dalam hal di kemudian hari diketahui bahwa Nasabah memberikan pernyataan yang tidak benar atau tidak lengkap, maka segala akibat hukum yang timbul sehubungan hal tersebut menjadi tanggung jawab Nasabah sepenuhnya dan apabila karena hal tersebut PT Bank Central Asia Tbk ("BCA") dikenakan denda oleh otoritas pengawasan perbankan, maka Nasabah dengan ini mengikatkan diri untuk membayar denda tersebut.
In the event the correspondent bank/the paying bank deducts any fee from the remitted amount, the fee so deducted shall be at the expense of the beneficiary.
5. Nasabah dengan ini memberi kuasa kepada BCA untuk sewaktu-waktu melakukan rekening Nasabah yang ada di BCA untuk pembayaran denda sebagaimana dimaksud pada butir 4 di atas. Kuasa dimaksud tidak dapat berakibat karena alasan apa pun, termasuk karena alasan alasan sebagaimana diatur dalam Pasal 1813, 1814, dan 1816 Kitab Undang-Undang Hukum Perdata selama Nasabah masih memiliki kewajiban sehubungan dengan transaksi pembelian valas terhadap Rupiah yang dilakukan oleh Nasabah.
In the event there is a discrepancy between the beneficiary's account number or name provided at the time of the registration and the beneficiary's account number or name on record with the paying bank, the paying bank may make payment to the beneficiary based on the beneficiary's account number or otherwise in accordance with the paying bank's policy.

1 Saya telah membaca dan menyetujui Ketentuan Transfer Valas ke Bank Lain.
I have read and agree to the Terms and Conditions for Foreign Currency Transfer to Another Bank.

2 Saya menyatakan bahwa (a) Pernyataan Pembelian Valuta Asing dengan Jumlah Transaksi Paling Banyak Sesuai Threshold saya buat secara sadar dan tanpa paksaan dari pihak mana pun dan (b) pembelian valas terhadap rupiah yang saya lakukan dalam seluruh sistem perbankan di Indonesia tidak melebihi threshold yang berlaku.
I hereby state that (1) I have knowingly and voluntarily made the statement on the Purchase of Foreign Currencies in the Maximum Amount of the Threshold without coercion from any party and that (2) the purchase of Foreign Currencies against the Rupiah that I make in all banking systems in Indonesia does not exceed applicable threshold.

Continue

18

Read the **"Terms and Statements"** for fund transfer. If You agree, tick the box to authorize and click **"Continue"**

The content of the **Terms and Statements** varies based on the **source of funds** and the **amount of foreign currency purchased**

Terms and Statements

(For transactions with **IDR** as the source of funds and foreign currency purchase **below or equal** to the maximum threshold)



Senantiasa di Sisi Anda

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

Ketentuan Layanan Transfer Valas ke Bank Lain PT Bank Central Asia Tbk ("BCA")
Terms and Conditions for Foreign Currency Transfer to Another Bank PT Bank Central Asia Tbk ("BCA")

1. BCA menyediakan layanan kiriman uang antar bank dalam negeri dan luar negeri dalam mata uang asing melalui layanan transfer valuta asing ke bank lain ("Transfer Valas").
BCA offers a remittance service for money transfers between domestic banks and foreign banks in foreign currencies through the service for foreign currency transfer to another bank ("Foreign Currency Transfer").

11. Dalam hal di kemudian hari diketahui bahwa Nasabah memberikan yang tidak benar atau tidak lengkap, maka segala akibat hukum yang timbul sehubungan hal tersebut menjadi tanggung jawab Nasabah sepenuhnya dan apabila karena hal tersebut BCA dikenakan denda oleh otoritas pengawasan perbankan, maka Nasabah dengan ini mengikatkan diri untuk membayar denda tersebut.
If it is later discovered that the Customer has provided an incorrect or incomplete submission, then all legal consequences arising in connection with this matter will become the sole responsibility of the Customer and if due to this BCA is subject to a fine by the banking supervisory authority, the Customer hereby binds itself to pay the fine.

12. Nasabah dengan ini memberi kuasa kepada BCA untuk sewaktu-waktu mendebet rekening Nasabah yang ada di BCA untuk pembayaran denda sebagaimana dimaksud pada butir 10 di atas. Kuasa dimaksud tidak dapat berakhir karena alasan apa pun, termasuk karena alasan-alasan sebagaimana diatur dalam Pasal 1813, 1814, dan 1816 Kitab Undang-Undang Hukum Perdata selama Nasabah masih memiliki kewajiban yang belum diselesaikan kepada BCA sehubungan dengan transaksi pembelian valuta terhadap Rupiah yang dilakukan oleh Nasabah.
The Customer hereby authorizes BCA to debit the Customer's account at BCA at any time for the payment of fines as referred to in point 11 above. Such authorization may not be terminated for any reason, including for reasons as stipulated in Articles 1813, 1814, and 1816 of the Indonesian Civil Code as long as there are unsettled Customer obligations to BCA in connection with the transaction of purchasing foreign exchange against Rupiah by the Customer.

☐ Saya telah membaca dan menyetujui Ketentuan Transfer Valas ke Bank Lain.
I have read and agree to the Terms and Conditions for Foreign Currency Transfer to Another Bank.

☐ Saya menyetujui bahwa Pernyataan Pembelian Valas Asing dengan jumlah Transaksi di Atas Threshold saya buat secara sadar dan tanpa paksaan dari pihak mana pun. Saya akan melaksanakannya berdasarkan yang dicantumkan dalam pernyataan tersebut.
I hereby state that I have knowingly and voluntarily made the Statement on the Purchase of Foreign Currencies in the Maximum Amount of the Threshold without coercion from any party. I will fulfil all commitments set out in the statement.

Continue

Terms and Statements

(For transactions with **IDR** as the source of funds and foreign currency purchase **exceeding** the maximum threshold)

Ketentuan Layanan Transfer Valas ke Bank Lain PT Bank Central Asia Tbk ("BCA")
Terms and Conditions for Foreign Currency Transfer to Another Bank PT Bank Central Asia Tbk ("BCA")

1. BCA menyediakan layanan kiriman uang antar bank dalam negeri dan luar negeri dalam mata uang asing melalui layanan transfer valuta asing ke bank lain ("Transfer Valas").
BCA offers a remittance service for money transfers between domestic banks and foreign banks in foreign currencies through the service for foreign currency transfer to another bank ("Foreign Currency Transfer").

5. Nasabah setuju bahwa setiap perbedaan atau perbedaan pendapat yang timbul dari dan/atau berkenaan dengan pelaksanaan Ketentuan Layanan Transaksi Valas ke Bank Lain ini akan diselesaikan dengan cara musyawarah.
Setiap penyelesaian atau perbedaan pendapat yang tidak dapat diselesaikan secara musyawarah oleh BCA dan Nasabah akan diselesaikan melalui fasilitas perbankan di Bank Indonesia atau Otoritas Jasa Keuangan atau melalui yang ditetapkan melalui Lembaga Alternatif Penyelesaian Sengketa yang tercantum dalam Daftar Lembaga Alternatif Penyelesaian Sengketa yang ditetapkan oleh Otoritas Jasa Keuangan.
Setiap penyelesaian atau perbedaan pendapat yang tidak dapat diselesaikan baik secara musyawarah dan/atau melalui sebagaimana dimaksud di atas, akan diselesaikan melalui Pengadilan Negeri Jakarta Pusat, dengan tidak mengurangi hak BCA untuk mengajukan gugatan atau tuntutan melalui Pengadilan Negeri lainnya dalam wilayah Republik Indonesia.
The Customer agrees that any dispute or difference of opinion arising from and/or in connection with the implementation of these Terms and Conditions for Foreign Currency Transfer to Another Bank shall be resolved in an amicable manner.
Any dispute or difference of opinion that cannot be amicably resolved between BCA and the Customer shall be resolved by means of banking mediation at Bank Indonesia or the Financial Services Authority or by means of mediation through an Alternative Dispute Resolution Institution set out in the List of Alternative Dispute Resolution Institutions established by the Financial Services Authority.
Any dispute or difference of opinion that cannot be resolved either in an amicable manner and/or by means of mediation as described above shall be resolved through the District Court of Central Jakarta, without prejudice to BCA's right to file a suit or claim through any other District Court within the territory of the Republic of Indonesia.

Ketentuan Layanan Transaksi Valas ke Bank Lain ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan peraturan Otoritas Jasa Keuangan.
These Terms and Conditions for Foreign Currency Transfer to Another Bank have been adjusted to align with the prevailing laws and regulations including regulations of the Financial Services Authority.

☐ Saya telah membaca dan menyetujui Ketentuan Transfer Valas ke Bank Lain.
I have read and agree to the Terms and Conditions for Foreign Currency Transfer to Another Bank.

Continue

Terms (Without Statements)

(For transactions with **foreign currency** as the source of funds in **any amount**)

GUIDELINES FOR FOREIGN CURRENCY TRANSFER

< Confirmation

Make sure that the data below are correct before proceeding with your transaction.

Source of Fund

291 - 039 - 2812
IDR

Beneficiary Account

ANTON SALIM
1234512345

Beneficiary Bank Information

CHINA
BANK OF CHINA
BKCHCNBJ110
FUXING MEN NEI
BEIJING

Beneficiary Data

Beneficiary Category

Individual

Beneficiary Nationality

CHINA

Beneficiary Country of Residence

CHINA

Province/State

FUJIAN

City

FUZHOU

Address

Fuzhou no.12

Postal Code

12345

Financial Relationship

Non Affiliated

Beneficiary Phone No.

081227837292

Transaction Information

Forex Amount

CNY 100,000.00
IDR 227,000,000.00
(Exchange Rate IDR 2,270.00)
Exchange rate may change during the transaction.

Telex Fee

IDR 35,000.00

Full Amount Fee

IDR 150,000.00

Value Date Today Fee

IDR 30,000.00

Total Transfer

IDR 227,215,000.00

Estimated Receipt by Beneficiary Bank: 24 hours.

Coordinator Branch

KCU THAMRIN (0206)
MENARA BCA, GRAND INDONESIA, JLN.
MH THAMRIN NO. 1 JAKARTA PUSAT
10310

Sender Category

Individual

Sender Nationality

INDONESIA

Sender Phone No.

+62 8121****78

Transaction Purpose

EDUCATION/TRAINING (OUTSIDE
INDONESIA)

Remarks

Tuition Fee

Promotion Code

ORMYBCA

Transfer Type

Immediate Transfer

Underlying Documents

Document 1
CNY 30,000.00
INVC-1FUDANUNIV2024
Document 2
CNY 70,000.00
INVC-2FUDANUNIV2024

Notes

- Telex fee is an administrative fee.
- The rate charged is based on the rate on the effective date of the transaction.
- The updated e-rate can be seen in the Currency Exchange Rate on myBCA or www.bca.co.id/en/informasi/kurs.

Continue

Transaction Information display if the source of funds is Rupiah

Transaction Information

Forex Amount

CNY 10,000.00

Telex Fee

CNY 16.00

Full Amount Fee

CNY 71.20

Value Date Today Fee

CNY 13.72

Provision Fee in Lieu

CNY 8.78

Total Transfer

CNY 10,109.70

Estimated Receipt by Beneficiary Bank: 24 hours.

Coordinator Branch

KCU THAMRIN (0206)
MENARA BCA, GRAND INDONESIA,
JLN. MH THAMRIN NO. 1 JAKARTA
PUSAT 10310

Sender Phone No.

+62 8121****78

Transaction Purpose

EDUCATION/TRAINING (OUTSIDE
INDONESIA)

Remarks

Tuition Fee

Promotion Code

ORMYBCA

Transfer Type

Immediate Transfer

Notes

Telex fee is an administrative fee.

Continue

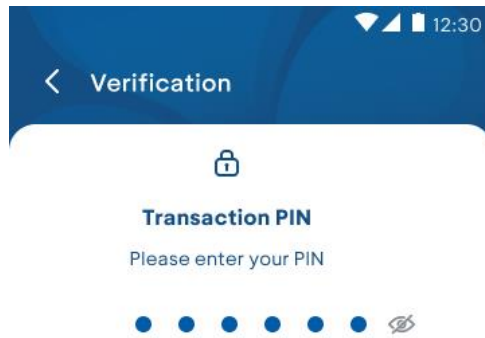
Transaction Information display if the source of funds is Foreign Currency

19

Review transaction details and make sure the data are **correct**, and click **“Continue”** to **confirm** transaction data

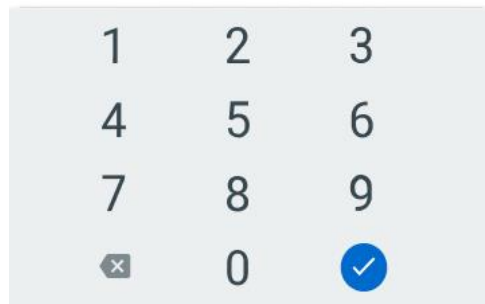
If there is an Underlying Document attached to the transaction, it will also appear on the transaction confirmation page.

GUIDELINES FOR FOREIGN CURRENCY TRANSFER



20

Enter the PIN for transaction verification



GUIDELINES FOR FOREIGN CURRENCY TRANSFER

The display if the transfer is **successful**

The screenshot shows a 'Transfer Successful' confirmation screen. At the top, there is a green checkmark icon and the text 'Transfer Successful' with the timestamp '30 Jan 2024 10:56:24'. Below this, the amount 'CNY 50,000.00' is displayed. The screen is divided into two main sections: 'Source of Fund' and 'Beneficiary Name'. The 'Source of Fund' section shows '291 - 0** - **81' and 'IDR - Indonesian Rupiah'. The 'Beneficiary Name' section shows 'ANDHINI PUTRI'. Below these sections, there is a 'View Details' link. At the bottom, there are three icons: a share icon, a download icon, and a 'Done' button.

Source of Fund	291 - 0** - **81
Source Currency	IDR - Indonesian Rupiah
Beneficiary Name	ANDHINI PUTRI

View Details

The display if transfer **failed**

The screenshot shows a 'Transfer Failed' confirmation screen. At the top, there is a red 'X' icon and the text 'Transfer Failed' with the timestamp '30 Jan 2024 10:56:24'. Below this, the amount 'CNY 50,000.00' is displayed. The screen is divided into two main sections: 'Source of Fund' and 'Beneficiary Name'. The 'Source of Fund' section shows '291 - 0** - **81' and 'IDR - Indonesian Rupiah'. The 'Beneficiary Name' section shows 'ANDHINI PUTRI'. Below these sections, there is a 'View Details' link. At the bottom, there are three icons: a share icon, a download icon, and a 'Done' button.

Source of Fund	291 - 0** - **81
Source Currency	IDR - Indonesian Rupiah
Beneficiary Name	ANDHINI PUTRI

View Details

Transfer **completed**

Ensure that the transfer is successful with a **green checkmark** at the top of the page

Terms and Conditions of **UNDERLYING** **DOCUMENT**



UNDERLYING DOCUMENT TERMS AND CONDITIONS

1. Customer is **required to provide underlying document** for these conditions:
 - a) **Source of fund is in Rupiah** for Outward Remittance transaction, and **the accumulated foreign currency purchase in a month has reached the threshold of above equivalent USD 100,000**
 - b) **Source of fund is in Foreign Currency** for Outward Remittance transaction, and **the amount of each transaction is equivalent to the threshold of USD 100,000**

Reference: PADG No. 24/10/PADG/2022 Regulations for Implementing Transactions in the Foreign Exchange Market, and PADG No. 21/28/PADG/2019 Monitoring of Foreign Exchange Traffic Activities of Banks and Customers.
2. The documents uploaded to myBCA must be **final documents**, such as invoice, list of invoice, Letter of Credit (L/C), copy of loan agreement or other loan document, sales agreement, debit note or other underlying document.
3. If the customer has **already submitted the underlying document through a BCA branch**, and the document is still valid with **remaining available nominal**, the customer is **not required to re-upload** the document via myBCA.

UNDERLYING DOCUMENT TERMS AND CONDITIONS

4. Ensure that the provided underlying documents **align to your business profile**.
5. Ensure all the information is **correct and aligned** with the uploaded documents. In case of there is any difference between the entered information and the uploaded document, BCA will proceed the transaction according to the information of the uploaded document.
6. The transaction amount **should not exceed** the amount of the uploaded document.
7. The underlying document **should not be due yet**.
8. **Invoice regulations:**
 - a) For invoice that **has already been due**, the invoice can be used for **maximum 3 months after the due date**.
 - b) For invoice with **no stated due date**, the invoice **issuing date will be used** as the invoice due date.

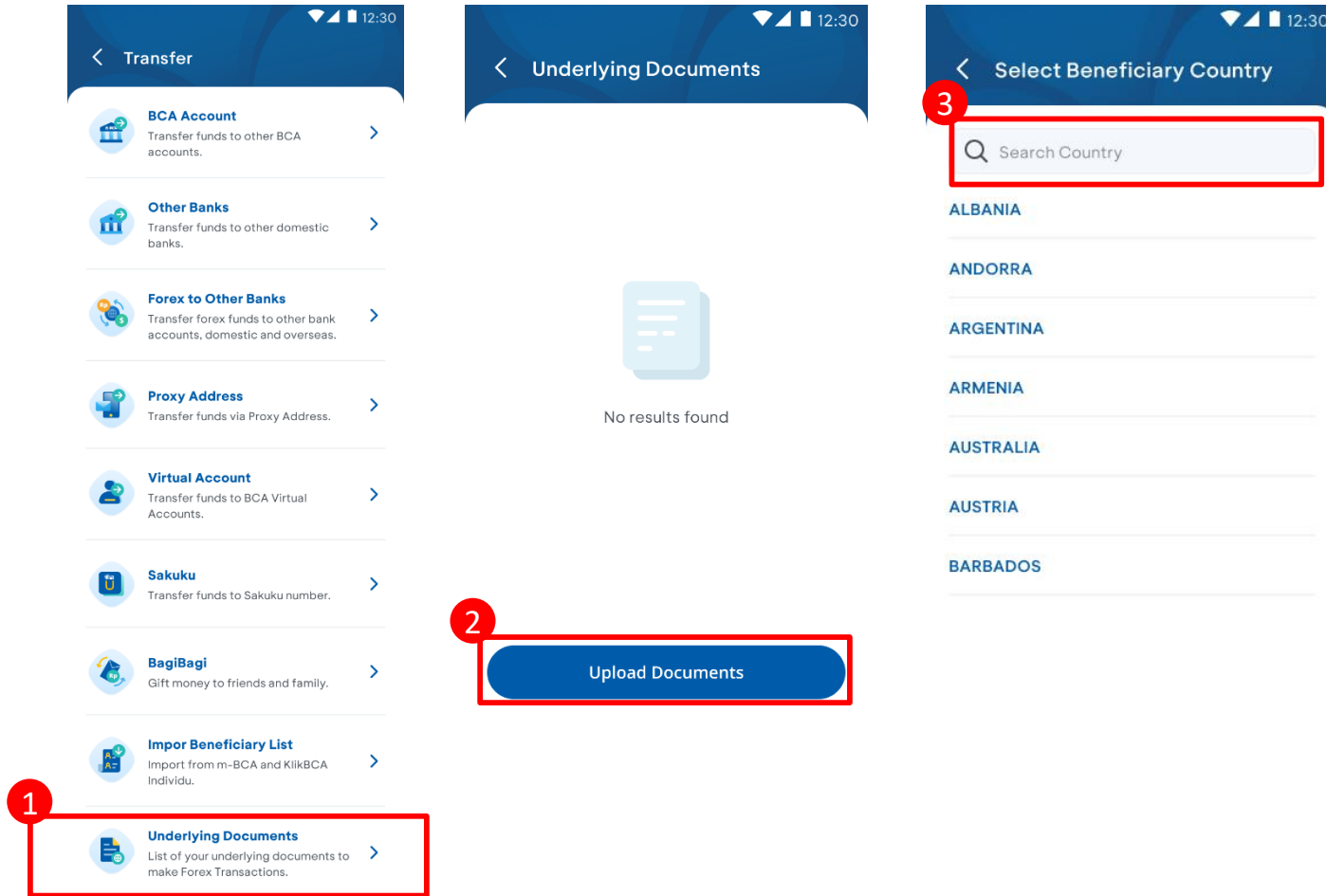
UNDERLYING DOCUMENT TERMS AND CONDITIONS

9. The underlying documents **should** include:
 - Name and address of the issuer
 - Date of issue
 - Period of validity
 - Due date
10. Ensure that the **stated name** in the underlying document is **the same** as the customer's name who makes the foreign currency purchase/transfer.
11. Ensure that the **beneficiary name** stated on the underlying document is **the same** as the intended beneficiary name. In cases of any **name difference**, additional **payment instruction from the document issuer** must be submitted.
12. Ensure that the **currency** stated in the underlying documents is **the same** as the intended transaction currency. In cases of any **currency difference**, additional **payment instruction from the document issuer** must be submitted.

Guidelines to Upload
**UNDERLYING
DOCUMENT**



UNDERLYING DOCUMENT UPLOAD



1

Select “Underlying Documents”

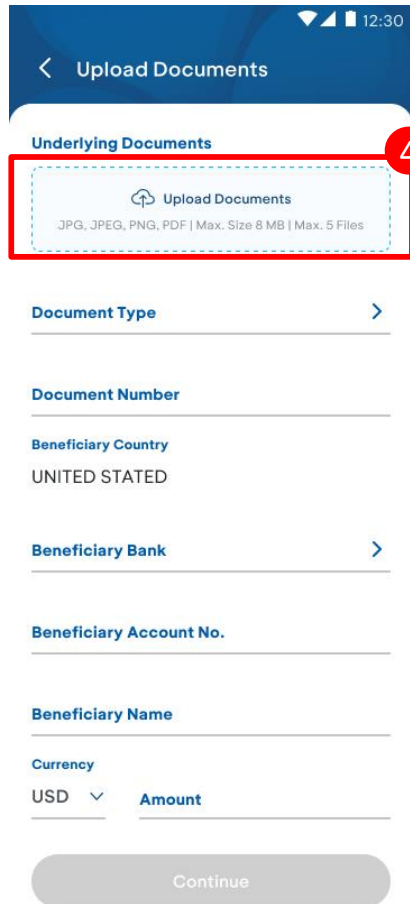
2

Click “Upload Documents”

3

Select “Beneficiary Country”

UNDERLYING DOCUMENT UPLOAD



Upload Documents

Underlying Documents

Upload Documents
JPG, JPEG, PNG, PDF | Max. Size 8 MB | Max. 5 Files

Document Type >

Document Number

Beneficiary Country
UNITED STATES

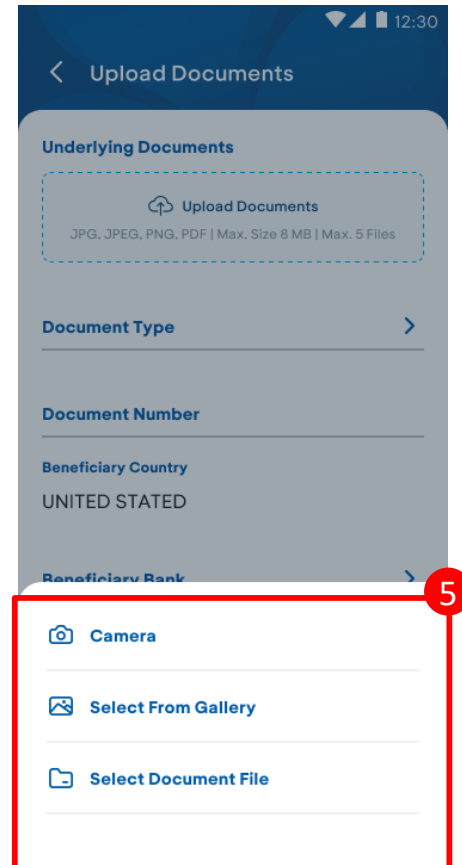
Beneficiary Bank >

Beneficiary Account No.

Beneficiary Name

Currency
USD Amount

Continue



Upload Documents

Underlying Documents

Upload Documents
JPG, JPEG, PNG, PDF | Max. Size 8 MB | Max. 5 Files

Document Type >

Document Number

Beneficiary Country
UNITED STATES

Beneficiary Bank >

Camera

Select From Gallery

Select Document File

4

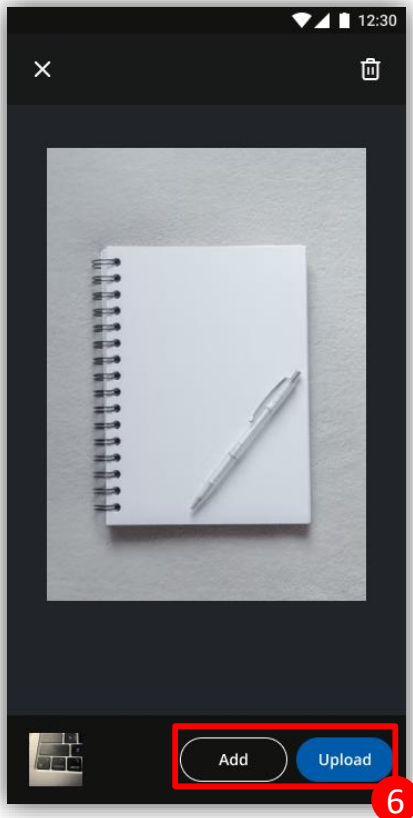
Click the “Upload Documents” section

5

Choose the underlying documents **upload method**

The acceptable formats are **.JPG, .JPEG, .PNG, and .PDF** with a maximum size of **8 MB per file** (maximum 5 files)

UNDERLYING DOCUMENT UPLOAD



Add button will be **disabled** if the maximum size or file is exceeded.

6

Capture **clear photos** of the underlying documents **with good lighting**. If the document upload is successful, a **checkmark icon (✓)** will appear. If the upload is unsuccessful, an exclamation **mark icon (!)** will appear, and You can retry by clicking **“Try Again”**

7

Select the appropriate **“Document Type”**

8

Fill in the document **“Description”**

9

Fill in the **“Document Number”**

10

Choose the **“Beneficiary Bank”**

11

Fill in the **beneficiary details**

12

Choose the **“Currency”** and fill in the **“Amount”** as written on the invoice

UNDERLYING DOCUMENT UPLOAD

< Upload Documents

Underlying Documents

Upload Documents
JPG, JPEG, PNG, PDF | Max. Size 8 MB | Max. 5 Files

✓ INVC-HARVARD2021(1).pdf ✕

✓ INVC-HARVARD2021(2).pdf ✕

✓ INVC-HARVARD2021(3).pdf ✕

Document Type
Invoice >

Document Number
SAIINV001

Beneficiary Country
UNITED STATES

Beneficiary Bank
UNITED STATE BANK - BCANCAW2XX >

Beneficiary Account No.
1234512345

Beneficiary Name
ANTON SALIM

Currency Amount
USD 10,000.00

Continue

< Confirmation

Make sure that the data below are correct before proceeding with your transaction.

Underlying Documents
Document 1
INVC-HARVARD2021(1).jpg
Document 2
INVC-HARVARD2021(2).jpg
Document 3
INVC-HARVARD2021(3).jpg

Document Type
Invoice

Document Number
Inv0012022

Beneficiary Name
ANTON SALIM

Beneficiary Account No.
1234512345

Beneficiary Bank
US BANK
BCANCAWXXX

GREGORY CARTWRIGHT, 936 KIEHN
ROUTE, WEST NED, 11230, TENNESSEE,
CALIFORNIA, UNITED STATES

Document Amount
USD 10,000.00

Note(s)
Telex fee is an administrative fee.

Continue

< Verification

Transaction PIN
Please enter your PIN

1 2 3
4 5 6
7 8 9
✕ 0 ✓

13

Click **“Continue”** if the data has been filled in completely

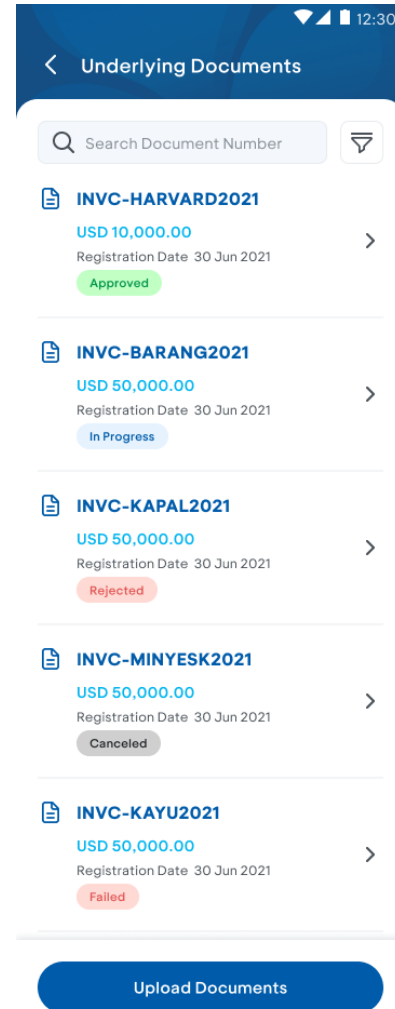
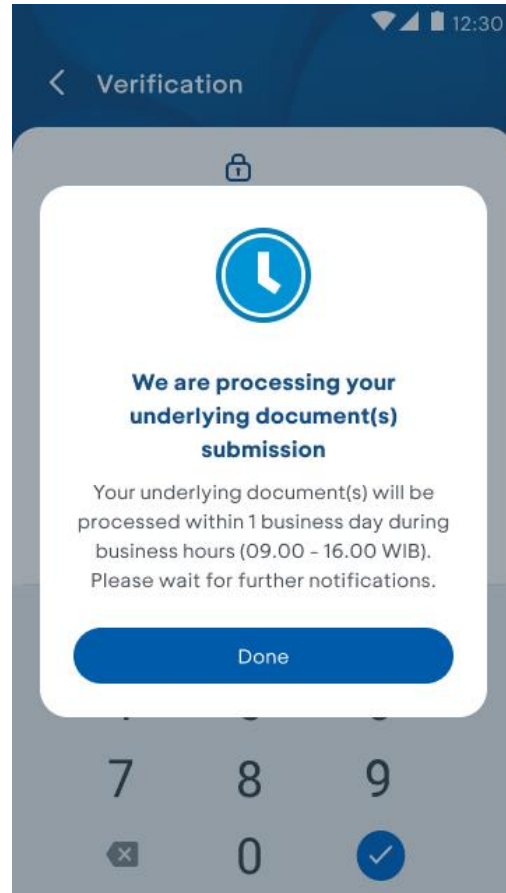
14

Review the transaction details and make sure the data is **correct**, then click **“Continue”** to **confirm** transaction data

15

Enter the PIN for transaction verification

UNDERLYING DOCUMENT UPLOAD



16

If the **entered PIN is correct**, the underlying documents submission **will be processed**.

Check the document status regularly. Once the document is marked as **“Approved”**, it can be used as an underlying document for Outward Remittance



The underlying document submission will be processed **maximum within 1 business day** during **working hours**

Foreign Currency Transfer with
**UNDERLYING
DOCUMENT**



FOREIGN CURRENCY TRANSFER WITH UNDERLYING DOC.

< Transfer Forex to Other Banks

ANDHINI PUTRI

CHINA
BANK OF CHINA
BCANCAWXXX
123456789

Source of Fund

291 - 028 - 7381
TAHAPAN - IDR/FOREX

Transaction Cur... Amount

CNY 100,000.00

Source Currency

IDR 227,000,000.00

Exchange Rate CNY 1.00 = IDR 2,270.00

Full Amount ?

☒ Yes ☐ No

Value Date Today ?

☒ Yes ☐ No

Coordinator Branch

KCU THAMRIN (0206)

Sender Category

Individual

Sender Nationality

INDONESIA

Sender Phone No.

0812*****78

Transaction Purpose

Education/Training (outside Ind...

Remarks

Tuition Fee

Promotion Code

Transfer Type

Immediate Transfer

Note(s)

- For import payment transactions, please add the SiMoDIS format in the Message field, SiMoDIS format: 2012//Invoice Number (Paid Amount)
- There is an additional fee for Value Date Today transactions.
- Exchange rate may change during the transaction.

Continue



If the foreign currency purchase/transfer has **exceeded the threshold***, the **Underlying Document page will appear** after you click “Continue” from the **Transaction Information page**.

< Transfer Forex to Other Banks

Select the available underlying document(s)

☒ INVC-1FUDANUNIV2024

Available Amount	Amount Used
CNY 30,000.00	CNY 30,000.00
Institution	Expiry Date
FUDAN UNIVERSITY	08 Mar 2024

☒ INVC-2FUDANUNIV2024

Available Amount	Amount Used
CNY 150,000.00	CNY 70,000.00
Institution	Expiry Date
FUDAN UNIVERSITY	30 Mar 2024

Total Selected Amount

CNY 100,000.00

out of CNY 100,000.00

Continue

*Foreign currency purchase threshold: accumulated USD 100,000 (eq.) / month
Foreign currency transfer threshold: USD 100,000 (eq.) / transaction

FOREIGN CURRENCY TRANSFER WITH UNDERLYING DOC.

< Transfer Forex to Other Banks

Select the available underlying document(s)

☒ INVC-1FUDANUNIV2024

Available Amount	Amount Used
CNY 30,000.00	CNY 30,000.00
Institution	Expiry Date
FUDAN UNIVERSITY	08 Mar 2024

☒ INVC-2FUDANUNIV2024

Available Amount	Amount Used
CNY 150,000.00	CNY 70,000.00
Institution	Expiry Date
FUDAN UNIVERSITY	30 Mar 2024

Total Selected Amount
CNY 100,000.00
out of CNY 100,000.00

Continue

Select the Underlying Document related to the transaction you want to make (follow the Underlying Document Upload Guide to verify the document in advance)

When you **select more than one** underlying document, the **Available Nominal** will be used up first on the **underlying document with the closest due date** (autofill)

Example:

In the picture beside, the transaction amount is **CNY 100.000**. There are 2 selected documents, which are **INVC-1FUDANUNIV2024** and **INVC-2FUDANUNIV2024**.

Since the maturity date of INVC-1FUDANUNIV2024 (Mar 8th 2024) is closer than INVC-2FUDANUNIV2024 (Mar 30th 2024), the Available Amount of INVC-1FUDANUNIV2024, which is CNY 30.000, will be fully used. The remaining CNY 70.000 will be spent from the Available Amount of INVC-2FUDANUNIV2024.

Since the Available Amount of INVC-2FUDANUNIV2024 is CNY 150.000, after this transaction is processed, there will be CNY 80.000 left as the Available Amount of INVC-2FUDANUNIV2024.

THANK YOU!

Remittance_specialist@bca.co.id