

The **BCA Credit Card** is a card payment method issued by BCA for transactions and cash withdrawals. BCA settles the payment obligation in advance, and the cardholder must pay at the designated time, either in full or in installments.

A

Key Features

- Can make transactions at merchants (online and offline) and BCA ATMs with the Visa/Mastercard/UnionPay/JCB logo (according to the logo on the card).
- Can make contactless payments (for cards that already support contactless payments).
- BCA Installment is available
- Cash withdrawal and shopping transactions accrue interest at 1.75% per month

Minimum Credit Limit for Basic and Supplementary Cards

Card Types	Basic Card	Supplementary Cards
BCA Everyday Card (A)		
BCA UnionPay (B)	IDR3,000,000	IDR1,000,000
BCA tiket.com Mastercard (C)		

Card Types	Basic Card	Supplementary Cards
BCA Blibli Mastercard (D)		
BCA Visa Batman (E)	IDR3,000,000	IDR1,000,000
BCA Mastercard Globe (F)		
BCA Card Platinum (G)		
BCA JCB Black (H)		
BCA Visa Black (I)	IDR20,000,000	
BCA Mastercard Black (J)		IDR5,000,000
BCA Singapore Airlines KrisFlyer Visa Signature (K)		
BCA Singapore Airlines KrisFlyer Visa Infinite (L)	IDR30,000,000	
BCA Singapore Airlines PPS Club Visa Infinite (M)	IDR49,000,000	
BCA Mastercard World (N)	IDR50,000,000	IDR10,000,000

B

Fees

Annual Fee

Card Types	Basic Card	Supplementary Cards
(A) – (F)	IDR125,000	IDR100,000
(G)	IDR250,000	IDR175,000
(H) – (J)	IDR450,000	IDR250,000
(K)	IDR500,000	IDR300,000
(L)	IDR750,000	IDR450,000
(M)	IDR1,000,000	IDR600,000
(N)	IDR1,000,000	IDR500,000

Late payment fee	1% of the total bill and will not exceed IDR100,000
Summary of the 1-year current transaction	IDR100,000
Invoice copy request <small>*for card type (N)</small>	IDR0* to IDR30,000
Printing and bill delivery request	IDR10,000

Replacement fee for lost or damaged cards <small>*for card types (G)-(N)</small>	IDR0* - IDR50,000
Overlimit fee <small>*for card types (G)-(N)</small>	IDR0* - IDR40,000
Cash Advance fee (domestic and foreign) <small>*for card types (A) &amp; (G)</small>	3%-4% of the withdrawal amount, or a minimum of IDR40,000, whichever is greater.
Cash Advance fee at the counter (per transaction)	IDR20,000
Installment cancellation fee	IDR100,000
Stamp fee (for bill payment > IDR5,000,000)	IDR10,000

C

Benefits

- Earn Reward BCA on every transaction\*.
- Get an initial bonus in the form of points, balance, voucher, or miles when you apply for the card for the first time.
- Get attractive offers when shopping at many offline and online merchants
- Customers may receive information and offers related to BCA products and services.

\* Details of the transaction that qualifies for the reward are available on the [bca.co.id](https://bca.co.id) website.

D

Risks

- Delays in bill payments result in late fees and impact debtors' ability to pay.
- Customers are billed if they speed up the payment of transaction installments.
- Misuse of cards, PINs, passwords, OTPs, and User IDs/BCA IDs due to customers' negligence.

E

Requirements and Procedures

- BCA Credit Card applications can be submitted by visiting the nearest BCA branch, stopping by the booth stand (direct sales), or contacting BCA sales. Applications can also be submitted online via the BCA Webform (<https://webform.bca.co.id/applycc>), eBranch BCA app, VIRA, and BCA telemarketing.
- Meet the requirements and submit identity documents and other required documents. Full terms and conditions are available on the [bca.co.id](https://bca.co.id) website.

Customer may ask questions and lodge complaints via the following:

- **Halo BCA via phone 1500888 or haloBCA App**
- **BCA Branch Office**

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Simulation

Calculation of the statement date of April 1, 2024, and the maturity date of April 17, 2024.

Posting Date	Description	Amount
1 Maret 2024	Previous Balance	IDR0.00
5 Maret 2024	Transaction I	IDR1,250,000.00
16 Maret 2024	Transaction 2	IDR1,750,000.00
	Latest Balance	IDR3,000,000.00

Account date (statement cycle): May 1, 2024; interest calculation when making minimum payment (payment date: April 17, 2024)

Posting Date	Description	Amount
1 April 2024	Previous Balance	IDR3,000,000.00
8 April 2024	Transaction I	IDR500,000.00
24 April 2024	Transaction 2	IDR750,000.00
17 April 2024	Payment (Min. 5% x IDR3,000,000.00)	(IDR150,000.00)
	Interest	IDR87,740.00
	Latest Balance	IDR4,187,740.00

Interest calculation:

Transaction Types	Time period (distance from transaction to bill printing)	Amount	Interest Rate	Calculation	Total Interest
Transaction I	5 Maret 2024 – 16 April 2024 (43 days)	IDR1,250,000	1.75%	Number of transactions x interest rate x 12 months x (time period/365 days)	IDR30,925
Transaction II	16 Maret 2024 – 16 April 2024 (32 days)	IDR1,750,000			IDR 32,219
Last month's remaining payment	17 April 2024 – 1 Mei 2024 (15 days)	IDR2,850,000			IDR24,596
Total					IDR87,740

G

Additional Information

- BCA Credit Card activation can be done via SMS to 89888, Halo BCA, myBCA, and BCA mobile.
- Minimum payment of 5% of the total bill.
- The validity period of the BCA Credit Card is 4 years, except for BCA Singapore Airlines PPS Club Visa Infinite Card, the validity period is 2 years.
- For BCA Mastercard World credit card holders, there is no annual fee on their BCA Card.
- Customers can request closure of their BCA Credit Card at branches or via Halo BCA. All transaction charges for BCA Credit Card transactions must be paid in advance by the cardholder.
- BCA shall inform all changes to the benefits, fees, risks, terms and conditions of this Product and/or Service through any means in accordance with applicable legal provisions.

- BCA may reject the product and/or service application form if Customer does not meet the applicable requirements and regulations.
- Customer has read and understood the product and/or service according to the Summary of Product and Service Information.
- This Summary only serves as a means of product and service information for prospective Customer/Customer and is not intended as a formal offer of a product and/or service.
- Customer must carefully read, understand, and agree to the application form of product and/or service.
- Information included in the product and/or service summary is valid from the date of printing of the document.
- Customer must carefully read this product and/or service Summary before agreeing to register for the product and/or service and Customer may rightly ask a Bank employee or call Halo BCA Services at 1500888 for any inquiries or complaints related to the Product and/or service summary.

This Summary complies with the provisions of laws and regulations, including the provisions of Indonesia Financial Service Authority (OJK)

BCA provides information regarding product information, product terms and conditions, product and/or service summary and its changes via website [bca.co.id](https://bca.co.id)