

BCA Time Deposit

BCA Time Deposit is a term deposit product that allows deposits and withdrawals at specified times.

A Main Features

Currencies	Minimum Initial Placement	Minimum Balance Requirement
IDR	IDR8,000,000	IDR1,000,000
USD	USD1,000	USD500
SGD	SGD2,000	SGD800
HKD	HKD8,000	HKD3,900
AUD	AUD2,000	AUD700
GBP	GBP1,000	GBP300
JPY	JPY150,000	JPY52,500
EUR	EUR1,000	EUR400
CNH	CNH7,000	CNH7,000

- Flexible choices of tenors, namely, 1, 3, 6, or 12 months.
- Get a Time Deposit certificate as proof of account ownership.
- The guaranteed interest rate is based on the applicable interest rate information available on the Deposit Insurance Corporation (LPS) website.

B Fee and Charges

Monthly Interest Transfer
Between BCA Accounts Fee

Free

Monthly Interest
Remittance to Another
Bank Fee

IDR2,900.00 to IDR30,000.00

C Benefits

- An investment option for customers.
- Deposit interest can be transferred to the customer's Savings or Current Account, either at BCA or at another bank.
- Customers may receive information and offers related to BCA products and services.

D Risks

- LPS does not guarantee savings accounts with balances exceeding IDR2 billion and interest rates exceeding the interest rate set by LPS.
- Interest will not be paid if the customer disburses funds before maturity.

E Requirements and Procedure

Customer must provide identity card and the required documents. Details of terms and conditions may be seen on the website bca.co.id.

Customer may ask question and lodge complaints via the following:

Contact Us

Haló BCA 1500888

Email: halobca@bca.co.id

WA: +628111500998

Website: bca.co.id

Social Media

Facebook: Goodlife BCA

Instagram: @goodlifebca

Youtube: Solusi BCA

X (Twitter): @BankBCA

F Simulation

Time Deposit Placement Amount	Tenor	Interest Rate according to Tenor	Interest Amount	Accumulated Total*
IDR10,000,000.00	1 month	3.00%	IDR24,658.00	IDR10,019,276.00
USD100,000	1 month	2.00%	USD164	USD100,131

Notes:

This simulation is intended to provide the customer with an estimate calculation only and is not meant to give any recommendation.

* Accumulation Total minus 20% Income Tax Fee of nominal Deposit Interest

G**Additional Information**

- Time Deposit BCA can be opened in the form of a joint account with the status of either “Atau” or “Dan”.
- The Time Deposit cannot be liquidated on the same date as its placement date.
- Deposit payments and/or withdrawals in relation to a Foreign Currency Time Deposit made in a different currency will be subject to the applicable exchange rates.
- BCA is obliged to inform of any changes to the benefits, fees and charges, risks, including terms and conditions for this product and/or service by mail or through any means in accordance with the applicable law.

I**Disclaimer**

- 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.
- In the event that there is a discrepancy in interpretation between the versions of Indonesian and English, then the version of Indonesian language shall prevail.

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