

Tahapan Xpresi

Tahapan Xpresi is a savings account designed for young people, featuring unique card designs and convenient access without a passbook.

A Main Features

Minimum Initial Deposit IDR50,000

Minimum Balance Requirement IDR10,000

- No minimum average balance per month
- The guaranteed interest rate is based on the applicable interest rate information available on the Deposit Insurance Corporation (LPS) website.

Tahapan Xpresi Daily Limit

Cash Withdrawal	IDR15,000,000
Cash Deposit	IDR100,000,000
Transfer to Another Bank	IDR500,000,000
Transfer between BCA Accounts	IDR500,000,000

B Fee and Charges

Monthly Administration Fee IDR10,000

Withdrawals/transfers at the counter amounts less than transaction limit at ATMs IDR15,000

Transfer to Another Bank Fee IDR2,500 to IDR6,500

Remittance to Another Bank Fee IDR2,500 to IDR30,000

Card Issuance/Replacement Fee IDR25,000

Account Closure Fee IDR10,000

C Benefits

- Flexibility for Customer to do banking transaction on BCA Branches and Channels such as BCA internet/mobile Banking.
- Customer may receive information or offers related to BCA product and services.

D Risks

- LPS does not guarantee savings accounts with balances exceeding IDR 2 billion and interest rates exceeding the interest rate set by LPS.
- Misuse of ATM card, PIN/Password/OTP, and User ID/BCA ID due to customer negligence.

E Requirements and Procedure

The customer must provide an identity card and the required documents. Details of the terms and conditions are available on the website at [bca.co.id](https://www.bca.co.id).

Customers may ask questions and lodge complaints via the following:

Contact Us

Halo BCA 1500888

Email: halobca@bca.co.id

WA: +628111500998

Website: [bca.co.id](https://www.bca.co.id)

Social Media

Facebook: Goodlife BCA

Instagram: @goodlifebca

Youtube: Solusi BCA

X (Twitter): @BankBCA

F Simulation

Tahapan Xpresi Balance	Interest Rate per Annum According to Balance	Monthly Interest Amount
IDR20,000,000	0.03%	IDR493.15
IDR600,000,000	0.03%	IDR14,794.52

Notes:

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

G**Additional Information**

- Tahapan Xpresi accounts can be opened for individuals; joint accounts cannot be opened.
- 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.

H**Account Facilities**

Customer who owned Tahapan Xpresi account is eligible for using saving account facilities such as myBCA, m-BCA, KBI, and haloBCA apps.

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.

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