



INTERNET BANKING TERMS AND CONDITIONS ("IB")

PT BANK CENTRAL ASIA Tbk ("BCA")

KlikBCA

A. BCA INTERNET BANKING REGISTRATION

1. All Customers who deposit their funds with BCA ("Customer") and have a card that can be used to conduct banking transactions at BCA Automated Teller Machines ("ATM") ("BCA ATM Card") are entitled to enjoy BCA Internet Banking facility ("BCA IB").
2. To be able to use BCA IB facility, Customer must have a BCA IB user identity ("**User ID**") and BCA IB personal identification number ("**PIN**") obtained by Customer during the registration process at BCA ATM, BCA branch office, certain BCA Electronic Data Capture (EDC) machine or other facilities determined by BCA or through other means as will be notified by BCA in any form and by any means in accordance with the applicable laws.
3. If Customer registers for BCA IB facility with the Customer Service at BCA branch, the User ID will be sent to Customer's e-mail address as provided by Customer at the time of registration and the PIN to be used for the first time is the PIN for the BCA ATM Card.

B. TRANSACTIONS USING BCA INTERNET BANKING

1. To conduct financial transactions via BCA IB, Customer must have a KeyBCA.
2. Customer must correctly and completely fill out all the required data for each transaction.
3. For each financial transaction, the system will always confirm the data entered by Customer and Customer has the opportunity to cancel the data by pressing the 'Cancel' or 'Batal' button.
4. In addition to entering User ID and PIN, Customer is also required to enter KeyBCA Appli Response or perform direct authorization from KeyBCA Application owned by Customer as a sign of approval for financial transaction instruction.
5. Any information that receives the 'Submit' or 'Kirim' confirmation from Customer which is stored at BCA data center is deemed to be the correct data received as evidence of instruction from Customer to BCA to conduct the relevant transaction, unless Customer can prove otherwise.
6. BCA will accept and execute any instruction from Customer as a valid instruction based on the use of the User ID, PIN and KeyBCA and BCA has no obligation to examine or investigate the authenticity or validity or authority of the person using the User ID, PIN, and KeyBCA or assess and confirm the accuracy and completeness of such instruction, and therefore such instruction is deemed valid and binding on Customer, unless Customer can prove otherwise.
7. For a transaction with today's effective date, Customer cannot cancel all transactions that have been authorized by Customer using KeyBCA and for which BCA has received the confirmation "Submit" or "Kirim" from Customer, because BCA will process the transaction on a real-time basis.
8. For a future date transaction or transaction on a periodic basis, Customer can cancel the transaction by authorizing the cancellation using KeyBCA no later than 1 (one) calendar day before the effective date / maturity date of the relevant transaction.
9. A future date transaction or transaction on a periodic basis will be processed on a daily basis at the start of business of each day. For a transaction on a periodic basis, if the expiration date falls on the same date as the periodic effective date specified, then the periodic transaction that falls on such expiration date will not be processed.
10. Funds transfer to an account with another domestic bank will be processed according to these terms:
 - a. For transfer through LLG (Lalu Lintas Giral) or RTGS (Real Time Gross Settlement) service, if the effective date of the transaction falls on a bank holiday, the transaction will be processed on the next bank day.
 - b. For transfer through online or BI-FAST service, the transaction will be processed on the same day on a real-time basis.
11. BCA provides money transfer services between domestic banks and/or foreign banks in foreign currencies through the Outward Remittance (OR) services as stipulated in Terms and Conditions for Outward Remittance Services on KlikBCA Individu ("**OR Terms**") which is an integral and inseparable part of this Terms of Internet Banking ("IB") PT Bank Central Asia Tbk ("BCA"). Customer shall agree to the OR



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Terms every time Customer conduct an OR transaction on KlikBCA Individu.

12. *For funds transfer between 2 (two) accounts in different currencies conducted through IB BCA, the TT (Telegraphic Transfer) rate applicable at BCA will be used.*
13. *At BCA's discretion, BCA may postpone or not execute OR transaction which shall be informed by BCA to Customer in any form and by any means.*
14. *In respect of a specific instruction from Customer, for each successful transaction executed by BCA, Customer will obtain proof of transaction in the form of a reference number as evidence that the instruction has been executed by BCA.*
15. *Customer must ensure the sufficiency of funds in Customer's account before the financial transaction instruction is executed by BCA. BCA reserves the right to not execute Customer's instruction if Customer's balance in his/her account with BCA is not sufficient.*
16. *Customer shall be responsible for ensuring the accuracy and completeness of any transaction instruction. BCA is not responsible for any consequences arising from any incompleteness, obscurity of data or inaccuracy of instruction from Customer.*

C. EXCHANGE RATE

Exchange rates, interest rates and other related information, including but not limited to, stock quotes available on BCA IB are provided only as an indication of the actual rates, quotes or information and may be changed at any time by BCA without prior notice.

D. REGISTRATION OF MOBILE PHONE NUMBER

1. *BCA has the right to ask Customer to first register Customer's mobile phone number before Customer conducts certain transactions through BCA IB, such as registration of the beneficiary's account for funds transfer, with other domestic banks.*
2. *The registration of the mobile phone number can be done at ATM/ANT/ATM STAR BCA or through other means as will be notified by BCA in any form and by any means in accordance with the applicable laws.*
3. *Customer must register Customer's own mobile phone number which is active, unblocked and can receive SMS (Short Message Service) sent by BCA through cellular operators in Indonesia (within the area coverage for SMS delivery by cellular operators in Indonesia).*
4. *BCA has the right to refuse registration of Customer's mobile phone number if Customer's Data cannot be verified in accordance with the provisions applicable at BCA.*
5. *BCA is not responsible for the correctness of the mobile phone number registered by Customer.*
6. *The mobile phone number registered by Customer will be used by BCA for delivery of certain codes from BCA which may be necessary for Customer to conduct certain transactions via BCA IB as may be notified by BCA in any form and by any means and or for delivery of any other information by BCA.*
7. *Customer will be charged an SMS fee by the cellular operator for each SMS sent by BCA to Customer's mobile phone number. The fee for such SMS may vary as determined by the relevant cellular operator.*
8. *Customer is fully responsible for any consequences arising in connection with:*
 - a. *Customer's registration of his/her mobile phone number;*
 - b. *Any delivery or non-delivery of SMS by BCA associated with the use of BCA IB to the mobile phone number registered by Customer;*
 - c. *Any use or misuse of the code sent by BCA to the mobile phone number registered by Customer.*
9. *BCA is not responsible for the confidentiality and or misuse of any information and or data sent by BCA associated with any transaction conducted by Customer through BCA IB after such information and or data is transmitted out of BCA system.*
10. *If Customer no longer uses or intends to change Customer's mobile phone number that has previously been registered with BCA, then Customer must delete or update such registered mobile phone number. Such deletion or update of Customer's registered mobile phone number can be done at ATM/ANT/ATM STAR BCA or through other means as will be notified by BCA in any form and by any means in accordance with the applicable laws.*
11. *For each registration and change of the mobile phone number, Customer will obtain an SMS notification, which will be sent to the mobile phone number that has been registered, as proof that the registration of the mobile phone number has been successfully done. For such SMS delivery, Customer will be charged an*



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SMS fee in accordance with the rate and provisions stipulated by the relevant cellular operator.

12. *BCA has the right to delete Customer's mobile phone number registered in BCA's mobile phone numbers database among others, if the mobile phone number has been activated by another Customer, the mobile phone number is not used for a certain period of time as determined by BCA which will be notified by BCA in any form and by any means in accordance with the applicable laws, and/or based on data received by BCA the mobile phone number is not registered in the name of the Customer.*

E. REGISTRATION OF BENEFICIARY'S ACCOUNT FOR FUNDS TRANSFER

1. *Customer who wishes to transfer or remit funds to another account at BCA or other domestic banks must first register on BCA IB the account to which the funds will be transferred / remitted.*
2. *At the time of registration of the transfer destination account, Customer must ensure that:*
 - a. *The mobile phone number which has been registered by Customer as well as the mobile phone used by Customer are active;*
 - b. *The mobile phone number is within the area coverage of SMS delivery;*
 - c. *Customer's existing credits or limit of usage in respect of the mobile phone number are sufficient to receive an SMS;*
 - d. *The inbox message on Customer's mobile phone is not full.*
3. *For registration of the transfer destination account, Customer must use an SMS ID and a certain numerical code which will be sent by BCA to the mobile phone number which has been registered by Customer according to the instructions given by BCA.*
4. *The SMS ID and the numerical code sent by BCA to the mobile phone number which has been registered by Customer can be used only on the same day as the day on which Customer conducts registration of the transfer destination account and are only valid for a single transaction.*
5. *BCA will send Customer proof of successful registration of the transfer destination account to the e-mail address that has been registered by Customer, among others, the account number and name of the owner of the destination account that has been successfully registered.*

F. EVIDENCE

1. *Each transaction instruction from Customer which is stored at BCA data center in any form, including but not limited to notes, tapes/cartridges, printouts from computers/devices, communications sent electronically between BCA and Customer, constitutes valid evidence, unless Customer can prove otherwise.*
2. *Customer hereby agrees that all communications and instructions from Customer received by BCA constitute admissible and valid evidence even though they are not made in writing nor made as a signed document.*

G. USER ID, PIN, KEYBCA AND CUSTOMER'S OBLIGATIONS

1. *Customer must not leave the terminal while still logged in; in other words, Customer must log out every time they leave the terminal.*
2. *Customer must secure the User ID and PIN by:*
 - *Not disclosing the User ID and PIN to others to get a gift or for any other reason, including to family members or friends, except to conduct certain transactions that require Customer to disclose Customer's User ID, such as for the purchase of goods or services online.*
 - *Not writing down the User ID and PIN on a desk or terminal or store it in written form or in applications of a computer/gadget or other storage facilities that may cause such User ID and PIN to be known by others.*
 - *Using the User ID and PIN carefully so as not to be seen by others.*
 - *Not using a PIN that is given by others or which is easy to guess such as a date of birth or any combination, phone number, etc.*
 - *Using a personal computer/gadget when accessing BCA IB. Not using a computer/gadget is accessed by many people.*
3. *The User ID provided by BCA is permanent and cannot be changed unless the account is closed.*



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4. Customer is free to make his/her own PIN at the time of registration at BCA ATM / certain BCA EDC.
5. Customer can make an inquiry of his/her own User ID through the registration menu on BCA IB , at BCA ATM/ certain BCA EDC machine, if Customer forgets his/her User ID.
6. Customer shall be fully responsible for all transaction instructions that have occurred based on the use of Customer's User ID, PIN and KeyBCA, unless Customer can prove otherwise.
7. BCA reserves the right to provide the User ID with any combination of letters and numbers without having to obtain the prior approval of Customer.
8. Customer must immediately notify BCA if Customer's User ID and or PIN is known to other people or potentially misused. All transaction instructions made based on the use of the User ID, PIN and KeyBCA that have occurred before BCA authorized officer receives such written notice are the sole responsibility of Customer.
9. If Customer has his/her BCA ATM Card replaced by reason of loss/damage, upon obtaining the new BCA ATM Card, Customer can directly log in using the old User ID. However, the first time Customer logs in, Customer will be required to change his/her PIN.

H. LIMIT

BCA has the right to set financial transactions limit that is separate from the limit of BCA ATM Card used to register for BCA IB, the amount of which will be notified by BCA to Customer in any form and by any means in accordance with the applicable laws. BCA, at its sole discretion, reserves the right to change the limit on each transaction as will be notified by BCA in any form and by any means in accordance with the applicable laws.

I. ELECTRONIC MAIL ("E-MAIL")

1. The E-Mail address registered by Customer when first logging in to BCA IB will be used by BCA to send verification codes and proof of transactions that have been conducted by Customer through IB BCA and other information about IB BCA.
2. BCA has the right to ask Customer to verify the E-Mail address that has been registered with IB BCA. If the Customer does not verify the E-Mail address in accordance with the provisions applicable at BCA, BCA has the right not to send proof of transactions that have been conducted by Customer through IB BCA and other information about IB BCA to the Customer's E-Mail address while the Customer's E-Mail address has not been verified.
3. BCA only sends information to the E-Mail address that has been registered and verified by the Customer to BCA and BCA is not responsible for the veracity of the E-Mail address or the delivery of data and information addressed to such E-Mail address.
4. BCA does not guarantee the security of information or data sent to BCA via an E-Mail that is not contained on BCA IB menu, which is not in a secure format that is approved or determined by BCA.

J. FEE AND AUTHORIZATION TO DEBIT CUSTOMER'S ACCOUNT

1. BCA has the right to debit a monthly administration fee (if any) and the transaction fee charged for the use of BCA IB facility and for any transaction conducted through BCA IB.
2. BCA has the right to change, increase or impose any fee payable by Customer for the use of BCA IB facility.
3. Customer hereby authorizes BCA to debit Customer's account with BCA for all transactions instructed by Customer to BCA through BCA IB and for the payment of a monthly administration fee (if any) as well as any transaction fees for the use of BCA IB facility.
4. The authorization mentioned above shall not terminate for any reason, including for the reasons referred to in Articles 1813, 1814, and 1816 of the Civil Code until all Customer's obligations to BCA under these Terms of BCA IB have been fulfilled.

K. BLOCKAGE OF USER ID

1. Customer's User ID will be blocked if any of the following occurs:



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- Customer enters the wrong PIN three (3) times in a row at the time of login.
 - Customer enters the wrong figures from KeyBCA 3 (three) times in a row when conducting a transaction.
 - Customer reports the loss of his/her BCA ATM Card.
 - Customer reports that his/her User ID and or PIN is known or misused by others.
 - The result of an investigation by BCA indicates that there is possibility that Customer's User ID and PIN has been known or misused by others.
2. In the event of the blockage of the User ID, Customer must contact Halo BCA and re-register for the BCA IB.

L. FORCE MAJEURE

Customer hereby holds BCA harmless from any claims and lawsuits of any nature in the event that BCA fails to execute the instruction from Customer either in whole or in part due to events or causes beyond the control or the ability of BCA, including but not limited to natural disaster, war, riot, equipment breakdown, system or transmission failure, power outage, telecommunications interruption, government policy, and other occurrences or causes beyond the control or the ability of BCA to cope with.

M. TERMINATION OF FACILITY

BCA IB facility will automatically terminate if Customer terminates the use of the BCA ATM Card that is used by Customer to register for BCA IB facility or if Customer closes all accounts connected with his/her BCA ATM Card.

N. TERMS FOR KEYBCA

Customer hereby agrees to be bound by and comply with the terms for KeyBCA as stipulated by BCA.

O. LANGUAGE

These terms of BCA IB have been established in both Indonesian and English. In the event of any discrepancies between the Indonesian and English versions, the Indonesian version shall prevail.

P. MISCELLANEOUS PROVISIONS

1. In the event of any dispute arising from or in relation to the interpretation and implementation of these Terms of BCA IB, BCA and Customer agree to settle the dispute amicably to reach a consensus. Any dispute or difference of opinion that cannot be amicably resolved between BCA and the remitter shall be resolved by means of banking facilitation at Bank Indonesia or the Financial Services Authority or by means of mediation through an Alternative Dispute Resolution Institution included in the List of Alternative Dispute Resolution Institutions determined 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.
2. BCA has the right to at any time modify, supplement or replace these Terms of BCA IB, which will be notified by BCA to Customer in any form and by any means in accordance with the applicable laws.
3. By using BCA IB facility, Customer hereby agrees to comply with and be bound by these Terms of BCA IB and the terms for KeyBCA.
4. Customer can view or download KlikBCA Individual user guidance on BCA website, at www.bca.co.id.

THESE TERMS FOR INTERNET BANKING ("IB") PT BANK CENTRAL ASIA TBK ("BCA") HAVE BEEN ADJUSTED IN COMPLIANCE WITH THE PREVAILING LAWS AND REGULATIONS INCLUDING REGULATIONS OF THE FINANCIAL SERVICES AUTHORITY (OJK)