General Summary of Product and Service Information OCBC Credit Card 90°N Version

Publisher Name	:	PT Bank OCBC NISP Tbk ("Bank OCBC")	Product Type	:	Consumer Credit
Product Name	:	OCBC 90°N Credit Card	Product Description	:	Credit Card for faster miles collection to your dream destination
Currency	:	transaction in all available currencies, bills in rupiah			

Key Features of Your Credit

Card Limit: IDR 20.000.000 - IDR 500.000.000

Advantages
- Travel Miles from each of your retail transactions
- Complimentary airport lounge every year
- Contactless feature

Pre-Submission Requirements

Age of the primary cardholder	21-65 years
Age of the supplementary cardholder	17-65 years
Nationality	Indonesian Citizen or Foreign Citizen
Minimum Income	IDR 120.000.000 per year

Benefit

Benefit	*Information*
1. Travel Miles	Get 1 Travel Miles for every domestic retail transaction worth IDR 12,000 or overseas worth IDR 10,000. Every 1 Travel Miles can be exchanged for 1,05 GarudaMiles / 1 KrisFlyer / 1 AA BIG Points Travel Miles can also be exchanged for free annual fees and transaction rebates
2. Complimentary Airport Lounge access	Get 2 times the complimentary access to airport lounges abroad every year.
3. Easier payment with contactless features and accepted worldwide	OCBC 90°N Credit Card is equipped with contactless features for convenience, security and transaction speed. Cards are accepted worldwide, at more than 29 million merchants and service partners who work with VISA International
4. Worldwide Cash Access	In addition to freely withdrawing cash at all OCBC branches, your OCBC 90°N Credit Card can be used to withdraw cash at more than 1 million ATMs around the world, 24 hours a day and 7 days a week. You can withdraw cash up to 60% of your OCBC 90°N Credit Card limit by visiting the nearest ATM and selecting the cash withdrawal menu using your Credit Card PIN
5. Bill Payment Facility	Your OCBC 90°N Credit Card can be used to pay monthly bills such as Telkom, PLN, PAM, TV subscriptions, buy mobile phone pre-paid vouchers and cash advances. The method is easy, you just need to visit the nearest OCBC ATM and select the payment menu or purchase or withdraw cash using your Credit Card PIN.
6. Bill Payment Flexibility	Your OCBC 90°N Credit Card bill can be done by making a minimum payment of 5% of the total bill or IDR 50 thousand (whichever is higher)
7. Bill Payment Methods	You can pay your OCBC 90°N Credit Card bill by: Through OCBC ATMs or through the transfer menu on ATM Bersama or ATM Prima networks Through Internet Banking and OCBC mobile Through cash deposits at all OCBC branches Through Autodebet by signing a standing instruction at all OCBC branches Through Giro Traffic (LLG)/Clearing, addressed to OCBC by stating OCBC Credit Card 90°N number Through book transfer from OCBC savings/current accounts in all OCBC branches

Risk

General Terms and Conditions of OCBC Credit Card, visit https://www.ocbc.id/en/syarat-dan-ketentuan	
1. Lost/Stolen Credit Cards and Misuse of Credit Cards	Cardholders are required to inform OCBC immediately about the loss/theft and/or misuse of the credit card via TANYA OCBC 1500-999 as soon as they discover the loss/theft and/or misuse. Cardholders bear the risk of loss/theft and/or misuse of the credit card. To prevent misuse of the credit card, please keep your credit card and PIN number safe. Do not disclose your PIN number to anyone who is not involved.
2. Exchange rate differences for transactions other than using the IDR currency	All transactions including cash withdrawals in foreign currencies will be converted into Rupiah in accordance with the applicable exchange rate provisions at the OCBC as of the transaction posting date. The Cardholder acknowledges and agrees that all charges are made in Rupiah.
3. As a result of the Cardholder's inability to make payments on time and Late Payment Penalty	If the Cardholder does not pay the Minimum Payment by the Due Date, will result in late payment penalties and will be reported to the SLIK credit reporting system under the Financial Services Authority (OJK). The Cardholder shall be charged with the delay: 1. Late Fee with the value determined by the OCBC and notified to the Cardholder from time to time. 2. Credit Cards will be blocked and cannot be used to make transactions within the period determined by the OCBC unless payment has been made 3. The Combined Limit can be lowered if the arrears continue.
4. Termination of services due to failure of periodic transaction payments (recurring payments)	In the event that transactions are paid periodically through a Credit Card, OCBC shall not be liable for the disconnection of telephone/electricity/mobile phone/credit card/insurance services, and/or other risks arising from the inability to make automatic monthly bill payments. This is due to OCBC not having received the amount of the bill to be paid, or other consequences outside OCBC's control.

OCBC Information Classification: Internal

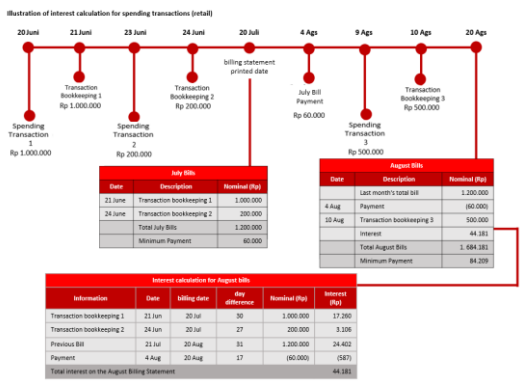
8. Contactless Transaction	OCBC 90N Credit Card supports contactless transactions, either through a Physical Card or through an Android device that has an NFC (Near Field Communication) feature using the Credit Card Tap feature on OCBC mobile. Payment transactions can be made by bringing a Physical Card or Android device closer to an EDC machine that already supports contactless services. Especially for contactless Credit Cards in Indonesia, the use of PIN is mandatory for transactions above IDR 1,000,000,-, but for contactless transactions and the use of PIN abroad follow the applicable regulations in each country.
9. Tanya OCBC	We are ready to serve you 24 hours a day 7 days a week to get information about OCBC 90°N Credit Card at 1500-999

OCBC Credit Card Interest and Fees (Terms are subject to change at any time in accordance with the OCBC's policy)		Requirements and ordinances
Annual Fee (free of the first year fee)	Primary Card IDR1,000,000 per year, Supplementary Card: IDR500,000 per year	Documents for Indonesian Citizens (WNI) 1.Signed Application Form: The application form must be signed with a wet signature(via the nearest OCBC branch) or electronic consent by the Customer. 2.Photocopy or Soft Copy of a Valid Identity Card (KTP): This requirement also applies to supplementary cards. 3.For applicants with funds ≥ IDR50 million who do not have a Taxpayer Identification Number (NPWP) (housewives/students): A screenshot from the Directorate General of Taxes (DJP) online portal regarding tax status, stating that the individual is included in an economic unit with their spouse/parents. 4.Specifically for Housewives or Students who are not the fund owners: They must complete the Beneficial Owner (BO) form and provide documents identifying the Beneficial Owner (BO). 5.For electronic card users: A selfie photo holding an e-KTP. 6.Supporting documents (optional).
Retail Interest	1.75% per month, 21% per year	
Minimum Payment	In accordance with the applicable provisions of Bank Indonesia, **Effective until 31 December 2026** or following changes in the provisions of Bank Indonesia that apply later, the Minimum Payment Amount is set at one of the following: 1. 5% of Outstanding Retail, with a minimum amount of IDR 50,000; or 2. Monthly fixed installment plus 5% of Outstanding Retail, with a minimum amount of IDR 50,000; or 3. All Outstanding Retail, if the total outstanding Retail is less than IDR 50,000.	
Cash Advance Interest	1.75% per month, 21% per year	
Cash Advance Fee	6% or minimum of IDR200.000 (Effective October 1,2026)	
Cash Advance Limit	total 60% of credit limit IDR15.000.000 per day	Documents for Foreign Nationals (WNA) 1.Signed Application Form: The application form must be signed with a wet signature visit to the nearest OCBC Branch 2. Photocopy or soft copy of a valid passport (minimum validity of 6 months): This includes the photo and personal information pages, as well as the address page (if available). 3.Photocopy of proof of residence permit, namely KITAP (Permanent Stay Permit Card) / KITAS (Limited Stay Permit Card) that is still valid, at least 6 months. 4.Employment letter from the company or proof of business ownership (if the individual is a business owner). 5.For foreign nationals (WNA) without a reference from an OCBC employee and without an SLIK Checking record: If "SLIK Checking not found," the individual must participate in the Back-to-Back program. 6.Underlying NPWP document: a. Copy of a 16-digit NPWP card; or b. Screenshot from the DJP online portal; or c. Copy of the Annual Tax Return (SPT).
Late Payment Fee (Late Charge)	In accordance with the applicable provisions of Bank Indonesia, **Effective until December 31, 2026 or always binding with Bank Indonesia regulations:** 1% of the total maximum bill of IDR 100 thousand. The Credit Card issuer shall not impose any late payment charge on a cardholder who effects payment whitin the applicable grace period when the payment due date falls on a public holiday. The accrual and imposition of late payment charges shall be discontinued once the credit card has been classified as non performing or has been permanently blocked by the credit card issuer	
Over-limit Fee	IDR 250.000 (Effective October 1,2026)	
Lost/Damage Card Replacement Fee	IDR200,000	
Billing Statement Delivery Charge	IDR30.000 per billing	
Transaction Copy Request Fee	Transaction Note IDR50,000 , Monthly Bill IDR30,000, and Declined Check/Giro Fee IDR25,000	
Duty Stamp Charged for Payments with Certain Amount	Payment amounted above IDR 5,000,000 will be charge Duty Stamp IDR 10,000	***Questions and complaints can be submitted via:*** *Tanya OCBC: 1500-999 or + 6221 26506300 (from overseas)* *email : tanya@ocbc.id* www.ocbc.id/90N
Credit Card Payment Costs through Teller at OCBC Branch	IDR50.000 (Effective October 1,2026)	
Installment Application Fee	1% from transaction amount or minimum IDR25,000 via OM, EDC, SMS, and TANYA OCBC (Effective October 1,2026)	
Installment Payment Cancellation/Acceleration Fee	IDR200,000 per transaction	
Transfer Fee	IDR10,000 to OCBC Account IDR25,000 to another Bank Account	
E-Statement via Email Fee	IDR 5,000 per bill per month	
Limit Increase Fee	IDR 50,000(only applied if the request is approved)	
Notification Charges(Admin fee)	IDR 10,000 per bill per month	

Simulation

Interest Calculation for Shopping Transactions (Retail):

Interest will be charged if the Cardholder pays less than the total of the new bills, or pays after the Due Date. Interest on Purchase Transactions is calculated based on the Posting Date of the transaction made. The interest rates that apply to purchase transactions are listed on the billing statement. Unpaid fees, penalties, or interest are not included into the interest calculation component. Interest will be charged on the next billing statement. For a complete interest calculation can be seen in the credit card interest calculations illustration.

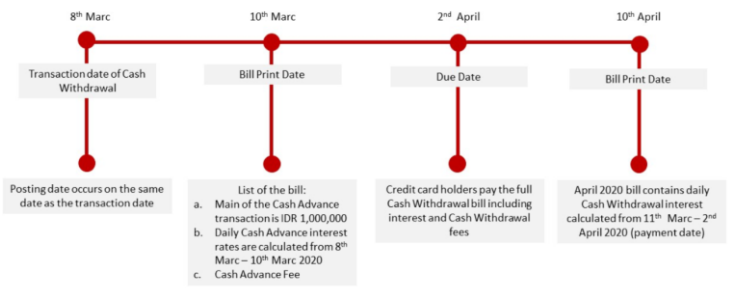


Credit card interest calculation formula = $\frac{\textit{Number of transactions x day difference x (1.75\% x 12 months)}}{\textit{365 days}}$

Day difference calculation formula * = (Bill print date – Posting Date) + 1 day

Interest Calculation for Cash Advance Transactions:
Interest for Cash Advance is charged and calculated from the Cash Advance Date until the full payment date of the Cash Advance transaction. The interest rates that apply to Cash Advance transactions are listed on the Billing Sheet. Unpaid fees, penalties, or interest are not included in the interest calculation component. For a complete interest calculation can be seen in the illustration of the Credit Card Interest Calculation.

Illustration of Cash Withdrawal Transaction Interest Calculation (Cash Advance) **



$$\text{Interest Calculation Formula} = \frac{\text{Transaction Amount x Different of Day x (1.75\% x 12months)}}{\text{365 Days}}$$

Additional Information

Personal Identification Number (PIN)
PIN is a secret code that is given to OCBC credit card holders, functions for shopping transactions, cash withdrawals or bill payments at OCBC ATMs.
Keep your PIN from abuse: do not write your PIN in any media, do not inform other parties including the Bank.
Cardholders can apply for a PIN through the OCBC mobile Application, or by SMS from the Cardholder's mobile number registered in the Bank's Credit Card system and will immediately receive a reply in the form of the desired PIN number.
• SMS Format:
OCBC (space) SETPINCC (space) 4 Digit Final Credit Card # Date of Birth DDMMYYYY # 6 Digit PIN You Want
Example = OCBC SETPINCC 1234 # 14121990 # 180825
Send to 86477

• OCBC mobile App
Download the latest version of the Application and enjoy the ease of creating PIN

Contactless Features
Payment is easier with contactless features and is accepted worldwide. OCBC Credit Card is equipped with contactless features for convenience, security and transaction speed.

Allowance for Payment Time
If the Credit Card bill due date coincides on Saturdays / Sundays or National Holidays or Joint Leave Days that have been officially declared by the Government of the Republic of Indonesia, OCBC provides allowance for payment to Cardholders until the nearest official Business Day thereafter.

Error on Bill Sheet
If you doubt or do not acknowledge the transaction printed on the billing statement, immediately contact TANYA OCBC no later than 45 calendar days from the date of printing the Billing Sheet by informing the following data:
• Your card name and number
• Transaction details and amount to be refuted
• Transaction date
• Reasons for rebuttal
• your signature

Please send disclaimer by e-mail to tanya@ocbc.id

Transactions Overseas
Every transaction made using a foreign currency will be converted into Rupiah on the accounting date based on the exchange rate determined by OCBC and VISA or MasterCard International. Differences in exchange rates are possible due to fluctuations in exchange rate changes.

Lost or Stolen Card
Immediately report the loss of your Credit Card to TANYA OCBC 1500-999 from Indonesia or 6221 26506300 (from abroad) . Every transaction that takes place prior to reporting to OCBC will be your full responsibility. Contact TANYA OCBC Call 1500-999.

Transfer of Outstanding Balance
OCBC has the right to move the outstanding balance to a third party.

Renewal and Cancellation
Your credit card will be automatically renewed. If you want to cancel your membership, you must notify us at the latest 1 (one) month before your credit card has expired.
With certain considerations, OCBC has the right not to extend the validity period of your credit card.
OCBC also has the right to cancel your credit card at any time if your card account records are not good or for other reasons.

Disclaimer (important to read):

1.You hereby declare that you have read, received explanations, understood and comprehend the products and/or services in accordance with this Product and/or Service Information Summary ("Summary") and have known, understood and accepted all the consequences of the products and/or services including all the benefits, risks and costs involved.

2. This summary is only means for information, not intended as an official offer for a products and/or services. If there is a discrepancy between this Summary and the agreement and/or terms and conditions related to products and/or services ("Agreement"), then the Agreement shall prevail

3. OCBC has the right to refuse your products and/or services application if it does not meet the requirements and applicable laws and regulations

4. You must read this Summary carefully and may contact OCBC if you have further questions regarding the products and/or services contained in this Summary.

5. The provisions in the Summary may be subject to change based on the policies applicable at OCBC while still taking into account the provisions of the applicable laws and regulations. Any changes to the terms will be notified in advance to the Cardholder through the communication media available at OCBC, no later than 30 (thirty) working days before the effective date of the change.

6. This summary has been adjusted to the provisions of laws and regulations including the provisions of the Financial Services Authority's regulations.