



TERMS AND CONDITIONS

DIGITAL INVOICE MANAGEMENT SYSTEM SERVICES

(“Terms and Conditions”)

I. DEFINITIONS

1. **Bank** means PT Bank OCBC NISP Tbk, a banking company headquartered in South Jakarta, including all of its branches located throughout Indonesia.
2. **Buyer** refers to the buyer of a Customer OCBC using the OCBC E-Invoice module, who will receive an invoice via the Digital Invoice Management System.
3. **Digital Invoice Management System** is a digital platform provided by the Bank to Customers, enabling them to send invoices in the form of email, SMS, and/or WhatsApp to their customers namely Customer Buyers or Parents of Students and monitor the status of such invoices up to the reconciliation report of invoice payments via the Platform dashboard, thereby enabling more effective and efficient invoice management between the Customer and their clients or partners.
4. **Registration Form** is the Application Form for the Digital Invoice Management System service provided by the Bank, containing information regarding the Registered Account, name, address, email, and mobile phone number of the Customer, which must be completed and signed by the Customer or their authorized representative prior to using the Digital Invoice Management System. This form may also be used to update data or terminate the service.
5. **Customer** means an individual or corporate that holds a current account with the Bank and is registered as a user of the Digital Invoice Management System.
6. **OCBC E-Invoice** is one of the modules within the Digital Invoice Management System, which enables Customers to perform end-to-end billing for their business activities and is accessible via a web-based interface.
7. **PintuKelas** is one of the modules within the Digital Invoice Management System, designed for Customers operating in the education sector, enabling end-to-end billing to Students or Parents, and supplemented with additional features including newsletters, class schedules, and calendars, accessible via a web-based interface and the Bank’s mobile application.
8. **Product** refers to goods or services sold or provided by the Customer, forming a component of the invoice sent to the Customer.
9. **Virtual Account** is a unique identification number automatically generated by the Digital Invoice Management System, used as a receiving account to facilitate the Customer’s identification of payments from Customers and reconciliation of payments.
10. **Parent** means the parent of a Student registered by the Customer for access to the PintuKelas module within the Digital Invoice Management System.
11. **Registered Account** is the Customer’s current account held with the Bank, used as the receiving account for credit of payments made by Customers against invoices.
12. **Super Admin** is the authorized representative of the Customer responsible for using the Digital Invoice Management System and authorized to add Additional Users within the system.



13. **Student** means a student registered by the Customer for access to the PintuKelas module within the Digital Invoice Management System.
14. **Additional User** is a user created or designated by the Super Admin to access the Digital Invoice Management System with access privileges defined by the Super Admin.

II. USAGE TERMS

1. To use the Digital Invoice Management System, the Customer must first submit an application to the Bank by completing the Registration Form.
2. If the Customer already has a Virtual Account registered with the Bank, the Customer may use that existing Virtual Account for registration into the Digital Invoice Management System by indicating the Virtual Account number on the Registration Form, after which the Bank will register the Virtual Account into the system.
3. Should the Bank approve the Customer's application for the Digital Invoice Management System, the Bank shall provide the service to the Customer in accordance with the information and data provided and completed by the Customer on the Registration Form.
4. Use of the Digital Invoice Management System shall be conducted solely by the Super Admin designated by the Customer on the signed Registration Form. The Customer bears full responsibility for and releases the Bank from any actions taken by the Super Admin in using the Digital Invoice Management System, including but not limited to the Super Admin's authority to designate Additional Users.
5. A Customer wishing to replace the Super Admin must submit a formal request to the Bank by completing the Registration Form. The Bank shall process the change of Super Admin in accordance with applicable Bank regulations.
6. Addition of Additional Users may be performed independently by the Customer via the Super Admin, in accordance with the Customer's operational needs.
7. In using the OCBC E-Invoice module, the Customer is required to register the names of Buyers and Products prior to sending invoices to Buyers via the OCBC E-Invoice module.
8. In using the PintuKelas module, the Customer is required to register the names of Parents and Students prior to sending invoices. The access rights are as follows:
 - a. Parents shall have access to the billing and academic features; and
 - b. Students shall have access to the academic features.
9. In the event of any discrepancy or inaccuracy in the data or information contained in an invoice, the Customer shall bear full responsibility for all claims, demands, or losses whether direct or indirect arising from each invoice, including those resulting from the use of information provided therein.

III. REGISTRATION AND TERMINATION

1. Registration and termination of the Digital Invoice Management System may only be performed by the Customer or their authorized representative (in the case of legal entities) by completing and signing the Registration Form.



2. The Bank reserves the right to terminate the Digital Invoice Management System service if any of the following conditions occur:
 - i. The Customer closes the Registered Account; and/or
 - ii. The Registered Account is in a dormant status; and/or
 - iii. The Bank is required or ordered to do so by Bank Indonesia and/or the Financial Services Authority (OJK); and/or
 - iv. Any other reason deemed appropriate by the Bank (with prior notice).

IV. STATEMENTS AND WARRANTIES

1. Customers who are legal entities shall be responsible for and guarantee that all actions undertaken are in compliance with their articles of incorporation, required approvals and licenses from competent authorities, and applicable laws and regulations in the conduct of their business activities, and shall maintain all necessary approvals, licenses, and other requirements throughout the period of using the Digital Invoice Management System.
2. The Customer grants authority to the Bank to manage the Virtual Account registered under the Digital Invoice Management System.
3. The Customer acknowledges and understands that use of the Digital Invoice Management System platform may incur fees; accordingly, the Customer authorizes the Bank to debit the designated debit account, as specified in the Registration Form, for all fees applicable to the Digital Invoice Management System service, including but not limited to service charges, interest, taxes, penalties, legal costs, and stamp duties (if applicable). The Customer agrees that this authorization shall not be revoked or terminated during the business relationship between the Customer and the Bank, regardless of any reason, including but not limited to provisions under Articles 1813, 1814, and 1816 of the Indonesian Civil Code.
4. In providing personal data or third-party information to the Bank, the Customer represents and warrants that they have obtained written consent from all relevant third parties for the use of such personal and confidential information, as required under applicable data protection regulations, including but not limited to Government Regulation No. 71 of 2019 on Electronic Systems and Transactions and Law No. 27 of 2022 on Personal Data Protection. The Customer shall be fully liable for any claims, demands, lawsuits, or liabilities arising from the use of such data, whether by the Customer or any third party. Upon request by the Bank or as required by law, the Customer shall provide evidence of such consent.
5. If the Customer does not yet have a Virtual Account with the Bank, the Customer acknowledges and agrees to use a Virtual Account automatically generated by the Bank for each invoice uploaded by the Customer.
6. If the Customer already has a Virtual Account with the Bank, the Bank shall use the Virtual Account previously indicated by the Customer on the Registration Form for registration into the Digital Invoice Management System.
7. The Customer acknowledges and agrees to implement risk management practices for any potential damage or loss arising from the use of the Digital Invoice Management System, including conducting risk analysis and formulating mitigation measures for their electronic



systems in accordance with Government Regulation No. 71 of 2019 on Electronic Systems and Transactions, and all subsequent amendments and implementing regulations.

8. The Customer is obligated to ensure that data relating to Buyers, Students, Parents, or other third parties provided to the Bank for receipt of invoice notifications — including but not limited to names, email addresses, mobile phone numbers, and financial data — have been obtained with the written consent of such third parties. The Bank may at any time request documentation evidencing such consent. Furthermore, the Customer fully guarantees and shall indemnify the Bank for any claims, losses, or risks arising from the Customer's failure to obtain such consent, or from any legal disputes or issues related to such consent.

VII. GENERAL TERMS

1. The Bank reserves the right to amend, reduce, or add to these Terms and Conditions of the Digital Invoice Management System service, provided that prior notice is given to the Customer through Bank offices or other media determined by the Bank, in compliance with applicable laws and regulations.
2. These Terms and Conditions constitute a single, inseparable whole and form part of:
 - (i) the Account Opening Application Form;
 - (ii) the General Terms and Conditions for Opening and Managing Accounts of PT Bank OCBC NISP Tbk;
 - (iii) the General Terms and Conditions for Virtual Account Cash Management Services;
 - (iv) the General Terms and Conditions for each related Bank product; and
 - (v) the Digital Invoice Management System Registration Form — including all applicable laws and regulations.
3. By accepting these Terms and Conditions, the Customer:
 - a. Confirms that they have received complete and adequate explanations from the Bank regarding the characteristics of the Digital Invoice Management System and fully understand and accept all consequences of its use, including benefits, risks, and associated costs; and
 - b. Affirms that they have received, read, understood, agreed to, and are bound by:
 - (i) these Terms and Conditions;
 - (ii) the General Terms and Conditions for Opening and Managing Accounts of PT Bank OCBC NISP Tbk;
 - (iii) the General Terms and Conditions for E-Banking Services;
 - (iv) the General Terms and Conditions for Virtual Account Cash Management Services; and
 - (v) the Registration Form — including all applicable laws and regulations.
4. In the event these Terms and Conditions are translated into another language, and if any discrepancy or conflict arises between the Indonesian text and the translated version, the Indonesian text shall prevail.
5. Complaint procedures regarding the service may be submitted through the following 24/7 channels:
 - Phone: 1500-999 (within Indonesia) or 021-26506300 (outside Indonesia);
 - Email: tanya@ocbc.id (responded to by the Bank within 24 hours); and



- Website: www.ocbc.id, under Support & Help > Contact Us.

THIS TERMS AND CONDITIONS FOR THE DIGITAL INVOICE MANAGEMENT SYSTEM SERVICE HAS BEEN ADAPTED IN ACCORDANCE WITH APPLICABLE LAWS AND REGULATIONS, INCLUDING THOSE ISSUED BY THE FINANCIAL SERVICES AUTHORITY (OJK).