

## Terms and Conditions of ATM/Debit Card OCBC

### A. DEFINITION

**a. ATM/Debit Card with GPN Logo (National Payment Gateway)**

It is an OCBC ATM/Debit Card that can be used for transaction needs both at ATM machines and shopping transactions at Merchants on the domestic network.

The following is the GPN logo:



**b. ATM/Debit Card with Mastercard Logo**

It is an OCBC ATM/Debit Card that can be used for transactions at all ATMs and at tens of millions of merchants with EDC machines bearing the Mastercard/ Cirrus/Maestro logo both domestically and abroad.

The following is the Mastercard/Cirrus/Maestro logo:



**c. ATM/Debit Card with Mastercard Logo with Global Debit feature**

It is a debit card that can be used for cash withdrawals and shopping overseas by direct debiting from foreign currency accounts without conversion on the Mastercard network. The foreign currencies in question are USD, AUD, SGD, JPY, EUR, HKD, CHF, NZD, CAD, GBP, and CNH.

**d. Virtual Debit Card with Mastercard Logo**

It is a non-physical (Virtual) debit card that is issued when a customer opens an account through the OCBC Mobile Application. This card can be used to shop online at e-commerce merchants.

**e. Contactless**

It is a feature attached to the OCBC Mastercard ATM/Debit card where cardholders with the Contactless symbol can make transactions without having to insert the card into an EDC (Electronic Data Capture) machine and without having to enter a PIN for a certain transaction amount.

**f. E-commerce**

It is a feature attached to the OCBC Mastercard ATM/Debit card where cardholders can make e-commerce shopping transactions at online merchants both domestically and abroad.

**g. Chip**

It is part of the OCBC ATM/Debit Card which is used to secure information to increase data security when making transactions at ATMs, EDCs & so on.

- h. Card Number**  
The OCBC ATM/Debit Card Number is an identifying digit consisting of 16 digits on the face of the card.
- i. CVV (Card Verification Value)**  
Is a security feature for electronic and online payments. In simple terms, CVV is the three or four numbers on the back of each debit card.
- j. Expiry Date**  
Is a number that shows the month and year (MM/YY) until when the card can still be used for transactions.
- k. PIN (Personal Identification Number)**  
Is a 6-digit code combination number that is used as a verification tool to carry out various types of transactions.
- l. OTP (One Time Password)**  
Is a password containing 6-digit sent to Customer's mobile phone number registered in the PT Bank OCBC NISP Tbk ("**OCBC Bank**") system via SMS as a verification tool for carrying out online transactions using a OCBC ATM/Debit Card.
- m. Cardholder**  
Individual Customer of OCBC Bank who is the legal owner of an OCBC ATM/Debit Card.
- n. ATM (Automated Teller Machine)**  
Is an electronic machine that provides services automatically to customers. In this case, the function of an ATM is to provide self-service so that customers can withdraw money or other non-cash transactions independently.
- o. EDC (Electronic Data Capture)**  
Is a machine that helps accept payment processes from customers using a debit/credit card and is usually linked to any bank account.
- p. Merchant (include online merchant)**  
An individual and/or business entity that in carrying out its business activities can accept an OCBC ATM/Debit card as a means of payment using an EDC machine or through online payments.
- q. Business Days**  
A day other than Saturday, Sunday, and Public Holiday, where Bank open for business which includes foreign currency exchange transactions and foreign currency deposits in the territory of the Republic of Indonesia.
- r. 3DSecure (3 Domain Secure) / Mastercard Identity Check**  
Is a method of securing online/E-commerce transactions using a OCBC ATM/Debit Card whereas for every transaction, additional verification is required by inputting a 6 digit OTP which is sent via SMS to the Customer's mobile number registered in OCBC Bank's system.

## **B. Relationship Rules of ATM/Debit Card OCBC with Customer Accounts**

1. OCBC ATM/Debit Cards are only given to individual customers
2. 1 (one) customer's saving account can only be linked to a maximum of 1 (one) OCBC ATM/Debit card with the GPN logo and 1 (one) OCBC ATM/Debit card with the Mastercard logo.
3. Specifically for customer savings accounts that are Joint Accounts "OR", OCBC ATM/Debit cards can be issued to each Joint Account "OR" holder, in accordance with the provisions stipulated in point B.2.
4. Each OCBC ATM/Debit Card can be linked to a maximum of 6 (six) customer accounts
5. If an OCBC ATM/Debit Card is linked to more than 1 (one) account, the customer must determine which account is used as the Primary/Main account to be debited for shopping transactions at Merchants.
6. For Joint Accounts "OR", further provisions are as follows:
  - a. OCBC ATM/Debit Cards can be given to each customer holding a Joint Account "OR" according to the customer's request.
  - b. OCBC ATM/Debit Cards that have been received by each Joint Account "OR" customer can be linked to each customer's personal account, up to a maximum of 6 (six) relation accounts.
  - c. OCBC ATM/Debit Cards are the responsibility of each Joint Account "OR" customer, and each Joint Account customer is not allowed to share the use of OCBC ATM/Debit Cards with each other, including but not limited to sharing PIN information.

## **C. Rules for Using ATM/Debit Cards OCBC at ATM machines.**

1. OCBC ATM/Debit Cards bearing the GPN and Mastercard logos can be used at OCBC ATM network ATM machines for transactions:
  - Cash withdrawal
  - Top up pulses and electricity
  - Purchase transactions:
    - Flight ticket
    - Train ticket
    - And others
  - Bill payment transactions:
    - Credit Card other banks in Indonesia
    - Telkom/Flexi/Speedy/Indihome
    - PLN
    - PDAM
    - Mobile phone
    - Rumah Zakat
    - TV Subscription
    - And others

- Overbooking/transfer between accounts at OCBC, as well as other bank accounts in the domestic network.
  - Insurance premium payment of Prudential and Sinarmas
  - Balance information and billing information for OCBC Credit Cards
  - E-Banking Registration
  - Change of PIN
2. OCBC ATM/Debit Cards bearing the GPN and Mastercard logos can be used at ATM Bersama/PRIMA network ATM machines for transactions:
    - Cash withdrawal
    - Balance check
    - Online transfer to domestic banks
  3. Specifically, for OCBC ATM/Debit Cards with the Mastercard logo, they can be used for overseas transactions, namely: on the Mastercard ATM network, OCBC Bank Singapore ATM network, and Malaysia MEPS ATM network for transactions:
    - Cash Withdrawals
    - Balance check
  4. Transactions at ATMs are carried out by inserting the card into the ATM machine, inputting the card PIN, selecting the transaction menu you want to make, and entering the transaction value.
  5. Failure to check the transaction value by the OCBC ATM/Debit Card Holder is the full responsibility of the Card Holder.
  6. For every transaction made by a customer at an ATM machine, the balance in the account of the OCBC ATM/Debit Card Holder will automatically be deducted according to the number of cash or non-cash transactions that have been made at the ATM machine.
  7. Transactions made by customers at ATM machines overseas with an OCBC ATM/Debit Card bearing the Mastercard logo without the Global Debit feature will be executed by debiting the IDR account balance, the customer will be subject to a conversion of the buying and selling foreign currency exchange rate to IDR (Rupiah) and cash withdrawal fees.

**D. OCBC ATM/Debit Cards with GPN logo and Mastercard logo as payment instruments for Domestic Merchants**

1. OCBC ATM/Debit Cards with the GPN and Mastercard logos can be used for transactions at all domestic Merchants on GPN network EDC machines.
2. Transactions at merchants are carried out by inserting the card into the EDC machine, entering the payment transaction value, and inputting the card PIN.
3. EDC will process data on the OCBC ATM/Debit Card and will provide a response regarding whether the transaction is approved or rejected.
4. If the transaction is approved or the word "Approval" appears on the EDC, then the payment transaction slip ("Shopping Slip") will be printed directly via EDC according to the value of the payment transaction. If the transaction is not approved or the word "Declined" appears in the EDC, the Shopping Slip will not be printed.
5. Cardholders are required to use a PIN for each payment transaction by first checking the transaction value printed on the EDC machine screen.

6. Failure to check the payment transaction value by the OCBC ATM/Debit Card Holder is the full responsibility of the Card Holder. The OCBC ATM/Debit Card Holder is required to keep a Shopping Slip to match the debit to the account made by the Bank.
7. For each payment transaction that occurs at the Merchant, the balance in the account of the OCBC ATM/Debit Card Holder will automatically be reduced according to the number of payment transactions that have been made at the Merchant.

**E. OCBC ATM/Debit Cards with GPN logo and Mastercard logo as payment instruments for International Merchants**

1. The cardholder provides an OCBC ATM/Debit Card with the Mastercard logo to the Merchant cashier, and then the cashier will insert the OCBC ATM/Debit Card with the Mastercard logo on the EDC machine and enter the payment transaction value.
2. EDC will process data on the OCBC ATM/Debit Card bearing the Mastercard logo and will provide a response regarding whether the transaction is approved or rejected.
3. If the transaction is approved or the word "Approval" appears on the EDC, then the Shopping Slip will be printed directly via EDC according to the value of the payment transaction. If the transaction is not approved or the word "Declined" appears in the EDC, the Shopping Slip will not be printed.
4. Overseas transactions use an OCBC Master-card ATM/Debit Card, which can be made using a PIN or without a PIN or with a signature.
5. Failure to check the payment transaction value by the OCBC ATM/Debit Card Holder is the full responsibility of the Card Holder. The OCBC ATM/Debit Card Holder is required to keep a Shopping Slip to match the debit to the account made by the Bank.
6. Transactions made by customers at EDC machines abroad with an OCBC ATM/Debit Card with the Mastercard logo without the Global Debit feature will be executed by debiting the IDR account balance, the customer will be subject to a conversion of the buying and selling foreign currency exchange rate to IDR (Rupiah).

**F. OCBC ATM/Debit Cards with Mastercard logo as payment instrument for e-commerce transaction**

1. Cardholder prepares OCBC ATM/Debit Card with the Mastercard logo and inputs the Card Number, Expiry Date and CVV code on the payment page at the online Merchant.
2. There are 2 types of online merchants based on their security features.
  - a. Merchants with 3DSecure/Mastercard Identity Check security features. Whereas when making a payment there will be additional verification by inputting a 6 digit OTP code which is sent to the Customer's mobile number registered in the OCBC Bank's system.
  - b. Merchants without the 3DSecure security feature will process online transactions using OCBC ATM/Debit Card without OTP verification.
3. If the transaction is successful, the Merchant will display information that the transaction was successful with the transaction nominal displayed previously.
4. Failure to check the payment transaction value by the Card Holder is the full responsibility of the Card Holder. OCBC ATM/Debit Card holders are required to keep Shopping Slips to match with debits to accounts made by OCBC Bank.

5. Online transactions in USD, AUD, SGD, JPY, EUR, HKD, CHF, NZD, CAD, or GBP currencies carried out by Customers using an OCBC ATM/Debit Card with the Mastercard logo with the Global Debit feature will debit the account balance according to the currency. money at the time of transaction.
6. Online transactions with currencies other than those mentioned in point 5, or online transactions using an OCBC ATM/Debit Card with the Mastercard logo without the Global Debit feature, will debit the IDR (Rupiah) account linked to the OCBC ATM/Debit Card.

#### **G. OCBC ATM/Debit Card with Global Debit Feature**

1. Is a debit card that can be used for transactions at all ATMs/EDCs both domestically and abroad and can be debited directly from foreign currency accounts without being subject to conversion.
2. There are 11 foreign currencies available on the OCBC Mastercard Global Debit, namely USD, AUD, SGD, JPY, EUR, HKD, CHF, NZD, CAD, GBP, and CNH.
3. Transactions in countries whose currency is outside the 11 foreign currencies will debit the customer's IDR account and be charged a buying and selling exchange rate conversion fee according to the currency in which the transaction is made.
4. OCBC ATM/Debit Cards bearing the Mastercard logo can be used as legal tender and accepted by merchants and EDC machines bearing the Mastercard logo throughout Indonesia and overseas.
5. For E-commerce transactions conducted at international merchants using an OCBC ATM/Debit Card bearing the Mastercard logo with the Global Debit feature, the debit will be made to the account currency that matches the purchase currency, if the currency is included in one of the 11 (eleven) foreign currencies in the Tanda 360 Plus Savings account.

#### **H. Contactless Feature on OCBC Mastercard ATM/Debit Card**

The OCBC Mastercard ATM/Debit Card is now equipped with the Contactless feature for convenience, security and speed of transactions. The following is important information on OCBC Mastercard ATM/Debit Cards with Contactless features/technology:

- a. The Contactless feature is a feature attached to the OCBC Mastercard ATM/Debit card where Cardholders with the Contactless symbol can make transactions without having to insert the card into an EDC (Electronic Data Capture) machine and without having to enter a PIN for a certain transaction amount.
- b. The Contactless feature will be active after the OCBC Mastercard ATM/Debit Card is activated by the Cardholder through a branch or OCBC Mobile.
- c. The OCBC Mastercard ATM/Debit Card with the Contactless feature can only be used at EDC machines overseas that accept contactless payments.
- d. The OCBC Mastercard ATM/Debit Card with the Contactless feature can only be used at overseas off-us EDC machines and EDC owned by Bank OCBC if it can accept contactless payments. If a contactless device is not available, the customer can still make transactions by inserting/dipping the card into the EDC machine and using a PIN.

- e. OCBC Mastercard ATM/Debit Cardholders with the Contactless feature can make transactions without a PIN with a maximum accumulated transaction amount of IDR 1,000,000 (one million rupiah) or its equivalent per transaction per day. Cardholders will be asked for PIN authentication if the transaction exceeds this limit. The contactless limit uses a combined ceiling limit that is the same as the daily shopping debit transaction limit for the OCBC Mastercard ATM/Debit Card.
- f. Specifically, for OCBC Mastercard ATM/Debit Cards with the Contactless feature connected to a Tanda Junior account, transactions without a PIN can be made with a maximum accumulated transaction amount of IDR 500,000 (five hundred thousand rupiah or its equivalent per transaction per day).
- g. Customers can submit a request to deactivate the Contactless feature without a PIN through a OCBC Bank branch, Tanya OCBC, or deactivate it through the Card Management feature in OCBC Mobile.
- h. Contactless transactions without a PIN can only be made at certain Merchants who have Contactless EDC machines and cannot be used for cash withdrawals or online transactions.
- i. To make Contactless transactions, the Card Holder must bring and attach the card to the Contactless EDC machine.
- j. No additional fees will be given to Cardholders who use the Contactless feature.

In using the Contactless feature, make sure the Card Holder himself carries and attaches the card to the Contactless EDC machine and does not hand over the card to the Merchant or any other person.

OCBC Mastercard ATM/Debit Card transaction with Contactless feature is considered a valid transaction and is the responsibility of the Cardholder. The Cardholder may submit complaints related to Contactless transaction to OCBC Bank for further investigation in accordance with the applicable complaint handling procedures and regulations. Should the investigation process subsequently prove that there was an error on the part of OCBC Bank or illegal activity in violation of law by a third party, OCBC Bank will proceed with further actions in accordance with the policies applicable at OCBC Bank.

The Cardholder hereby agrees that every transaction conducted using Contactless feature that has been conducted cannot be cancelled or changed for any reason.

#### **I. Temporary Fund Hold for Overseas Transportation Transactions**

1. OCBC Bank implements temporary transaction funds holding process (hold funds) for the use of OCBC ATM/Debit Cards and OCBC Global Debit Cards with contactless features for public transportation (MRT/bus) transactions that apply aggregate settlement rules.
2. Aggregate settlement (combined settlement of transactions) is a process that occurs under the conditions:
  - a. The Customer's account is not deducted/debited directly (real time) for the amount charged every time a transportation transaction occurs, resulting in deduction/debit delay to the Customer's account.
  - b. The deduction/debit process takes 1 to 14 working days from the first transaction.

- c. After OCBC Bank receives the total accumulated costs from the transportation company and OCBC Bank successfully deducts/debits the Customer's account for the final accumulated transportation costs, the retained funds will be returned to the Customer's Account within a maximum of 14 Working Days.
3. The amount of funds that temporarily held (per currency) will be announced in Bank's media, including the OCBC website, OCBC mobile push notifications, and via SMS to Customers which can be changed at any time according to the regulations applied in each country.
4. If within a period of up to 14 (fourteen) Business Days there is a bill, then the retained funds will be deducted from the transaction's currency account according to the nominal bill. If the balance in the account according to the transaction currency is nil or insufficient, then the funds will be deducted from Rupiah (IDR) account using the exchange rate conversion according to the transaction date.
5. If the deduction from the transaction's currency account or IDR account fails due to insufficient balance or any other reason, OCBC Bank will retry the deduction every day until it is successful, and the transaction is completed.

#### **J. Virtual Debit Card OCBC**

1. Is a non-physical (virtual) debit card that is issued when a customer opens an account through the OCBC Mobile application.
2. The OCBC Online Debit Card can be used as an online transaction tool such as payment in E-commerce by debiting the Rupiah currency contained in the customer's account balance.
3. Customers can easily block and unblock OCBC Online Debit cards by simply using the OCBC Mobile application.

#### **K. IMPORTANT MATTERS:**

1. Sign (according to ID Card) the OCBC ATM/Debit Card on the signature panel on the back of the card with a pen.
2. PIN (Personal Identification Number) is a secret code consisting of 6 (six) digits required as access to be able to transact on
  - a. ATM OCBC, Prima Network ATM, Bersama.
  - b. OCBC Bank Singapore and MEPS Malaysia (especially for ATM/Debit Cards with the Mastercard logo).
3. Cardholders are advised to change their PIN regularly. PIN changes (6 digits) can be made at all OCBC ATMs. Memorize your PIN and for security reasons do not record your PIN anywhere or tell anyone.
4. Each OCBC ATM/Debit Card Holder is fully responsible for the misuse of the OCBC ATM/Debit Card by other parties caused by misuse of the PIN number, either intentionally or negligently by the OCBC ATM/Debit Card Holder.
5. Cardholders are required to use a PIN for every shopping transaction made at EDC merchant machines in Indonesia. Meanwhile, for shopping transactions made overseas, the customer can use a PIN or signature.



6. If the OCBC ATM/Debit Cardholder finds an inappropriate or doubtful transaction in his account, then the Card Holder must immediately report the matter to OCBC Bank for further investigation in accordance with procedures and provisions regarding complaint handling applicable at the OCBC Bank.
7. The transaction records of ATM/Debit Card maintained by OCBC Bank shall be deemed valid and is conclusive evidence of ATM/Debit Card transactions and shall be binding upon the Cardholder.
8. If a system failure occurs during the transaction process using an OCBC ATM/Debit Card, the Cardholder can contact Tanya OCBC at 1500-999 or +62-21-26506300 (from overseas). OCBC Bank will conduct an investigation and take action according to the type of incident that occurred to the customer.
9. For information and complaints regarding OCBC ATM/Debit Cards, Cardholders can submit them directly to the nearest OCBC Bank branch office or contact Tanya OCBC at 1500-999 or +62-21-26506300 (from overseas). The estimated time for the complaint resolution process will be informed by the Bank OCBC/ Tanya OCBC branch office staff.
10. If the OCBC ATM/Debit Card Holder wishes to close the OCBC ATM/Debit Card, then the Cardholder may submit a request for closing the OCBC ATM/Debit Card to the branch office of Bank OCBC and return the OCBC ATM/Debit Card owned by Bank OCBC. With the closing of the OCBC ATM/Debit Card, the person concerned can no longer use the OCBC ATM/Debit Card facility. In the event that the OCBC ATM/Debit Card Holder also wishes to close the account, then the account closure and the OCBC ATM/Debit Card can be carried out simultaneously at the branch office of Bank OCBC.

#### **Lost Cards**

1. If there is loss or theft of the OCBC ATM/Debit Card, for the security of funds in the account, the Cardholder must immediately contact Tanya OCBC. Based on the report, OCBC Bank will block the OCBC ATM/Debit Card.
2. The Cardholder is responsible for all transactions made using the OCBC ATM/Debit Card as long as OCBC Bank has not received a report regarding the loss and/or theft of the OCBC ATM/Debit Card from the Cardholder.
3. For the replacement of the lost or stolen OCBC ATM/Debit Card, the Bank will charge a fee for the replacement of the new card to the Cardholder.
4. After reporting the loss of the card via Tanya OCBC, the Cardholder immediately comes to the branch to process a new card.
5. Cardholder can also block directly through the OCBC Mobile application.
6. To replace a new debit card, you can go to the nearest OCBC Bank branch office with the following conditions:
  - a) Bring original ID Card
  - b) Bring passbook (if any)
  - c) Pay a debit card replacement fee of IDR 20,000.

#### **L. Customer Complaints**

1. Customers can submit complaints or objections to OCBC Bank verbally or in writing.

2. If complaints or objections are made verbally, the Customer can contact Tanya OCBC at 1500-999 or +62-21-26506300 (from overseas).
3. If a complaint or objection is made in writing, the complaint must be accompanied by a copy of identity and other supporting documents as required by Bank OCBC
4. Customers can also submit complaints or objections through the Bank's website at [www.ocbc.id](http://www.ocbc.id) or come to the nearest OCBC Bank branch office.
5. **In the event that the Customer rejects the response to a complaint or objection from OCBC Bank, the Customer may choose a dispute resolution through court or out of court such as the Financial Services Sector Alternative Dispute Resolution Institution (LAPS SJK). In the event that the Customer submits a rebuttal and/or complaint in writing, the Bank will resolve it no later than 20 (twenty) working days from the date of receipt of documents directly related to the complaint received in full.**
6. In the event of the following conditions, OCBC Bank may extend the period no later than 20 (twenty) working days, as referred to in point 5 above:
  - The branch office of the Bank that received the objection and/or complaint is not the same as the branch office of the Bank where the problem occurred and there were communication problems between the two branch offices;
  - objections and/or complaints submitted by the Customer require special/continued research or examination;
  - there are other things that are beyond the control of the OCBC Bank

In the event that the Customer refuses to respond to objections and/or complaints from the Bank, then the Customer can choose a dispute resolution through court or out of court.

#### **M. Others**

1. All and/or some of the provisions in this terms and conditions may change at any time with prior notification in accordance with and subject to the applicable laws and regulations.
2. For complete information regarding OCBC ATM/Debit Card features and transaction rates/fees, please visit the website [www.ocbc.id](http://www.ocbc.id).
3. The OCBC ATM/Debit Card is only used to carry out transactions that have been determined as referred to in this guide and Bank OCBC is not responsible if the OCBC ATM/Debit Card is used for other purposes.
4. The OCBC ATM/Debit Card is fully owned by Bank OCBC and must be returned immediately if requested again by OCBC Bank with prior notification to the customer.
5. The use of the OCBC ATM/Debit Card is entirely the responsibility of the Cardholder and the Cardholder is prohibited from transferring the OCBC ATM/Debit Card to any other party/anyone in any way and for any reason.
6. The validity period of the OCBC ATM/Debit Card is up to the month and year as stated on the card. If the Validity Period of the OCBC ATM/Debit Card has expired and the Cardholder wishes to extend ownership of the OCBC ATM/Debit Card, the Cardholder may request a replacement for the OCBC ATM/Debit Card directly at any OCBC Bank branch office by bringing the expired OCBC ATM/Debit Card and identity card.

*PT Bank OCBC NISP Tbk is licensed and supervised by Otoritas Jasa Keuangan and Bank Indonesia and is a LPS participant.*