

SUMMARY OF PRODUCT AND INFORMATION FOR THE PERSONAL VERSION			
Publisher Name	: PT Bank CTBC Indonesia		
Service Name	: Corporate Internet Banking (NXT)		
Currency	: IDR and foreign currencies are applicable at PT Bank CTBC Indonesia		
Service Type	: Electronic channel		
Product Description	: Corporate Internet Banking (NXT) is an internet-based electronic banking service from PT Bank CTBC Indonesia intended for corporate customers to obtain information and conduct banking transactions related to funding and credit products.		
Key Features			
Target Customers	: Corporate/business customers		
Features	<table> <tr> <td> : Account Information i. Portfolio/Account Summary ii. History Transaction iii. Current Account iv. Deposit Information Transaction i. Transfer to Own Account ii. Transfer to Other CTBC Account iii. Transfer to Other Bank - SKN/ RTGS iv. Transfer to Other Bank - Valas (SWIFT) v. Transfer to Other Bank - Online vi. Transfer to Other Bank – BI Fast vii. Bulk Transfer viii. Manage your favorite transfer ix. Placement Deposit x. Bank Guarantee xi. Letter of Credit /SKNBDN xii. Liquidity Management xiii. Payroll </td><td> Payment i. Telephone bills, PLN, PDAM, Telkom, cable TV, KAI tickets ii. Tax Payment (e-tax) Purchase i. Phone credit, Electric token and Data package </td></tr> </table>	: Account Information i. Portfolio/Account Summary ii. History Transaction iii. Current Account iv. Deposit Information Transaction i. Transfer to Own Account ii. Transfer to Other CTBC Account iii. Transfer to Other Bank - SKN/ RTGS iv. Transfer to Other Bank - Valas (SWIFT) v. Transfer to Other Bank - Online vi. Transfer to Other Bank – BI Fast vii. Bulk Transfer viii. Manage your favorite transfer ix. Placement Deposit x. Bank Guarantee xi. Letter of Credit /SKNBDN xii. Liquidity Management xiii. Payroll	Payment i. Telephone bills, PLN, PDAM, Telkom, cable TV, KAI tickets ii. Tax Payment (e-tax) Purchase i. Phone credit, Electric token and Data package
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*) Fund transfers via SKN and RTGS follow the service hours of PT Bank CTBC Indonesia with refer to the applicable Bank Indonesia (BI) regulations.			
Cost and Transaction Limit			
NXT Service Charge	: Free		
Balance Check	: Free		
Account Statement Download	: Free		
Transfer to other CTBC account	: Free		
SKN/ RTGS	: Following to SKN/RTGS BI charges		
Remittance Transfer	: Following to Giro USD Transfer		
Online Transfer	: Following to Prima Network charge		
BI Fast	: Following to BI Fast charges		
Bulk Transfer	: following the transaction fees used		
Soft token License	: Free		
Benefits	Risiko		
Simplify and streamline web-based banking - 24 hours / 7 days a week service access. - Transactions can be done online in real time. - Eliminates branch visit and complete physical documents. - Flexibility in transaction matrix settings according to Customer's role (maker, checker/approver). Secure Transaction - Encryption website for secure protection. - 3 levels of authorisation for access to the website (Corp ID, User ID and Sign on Password). - Added with passwords and authorisation devices (Soft Token) so that you can transact securely.	- Any manipulation of Bank CTBC Indonesia's official website will potentially lead to digital crime or theft of customer's personal data. - Password breach that easy to guess (sequential numbers, date of birth, etc.) has the potential to be misused by unauthorised - Soft Token / Hard Token devices are damaged, lost and / or not functioning properly that cause delay transaction. - Issue in Internet network can cause the transaction process to be slow or fail. - Providing confidential personal data information to others may lead to misuse of access to Internet banking services.		

Limit Transaction				
Fund Transfer				
No	Transaction Type	Min Amount / Trx	Max Amount / Trx	Max Amount / Day
1	In House Transfer Own Account	IDR 1	IDR 999.999.999.999	IDR 999.999.999.999
2	In House Transfer CTBC Other's Account	IDR 1	IDR 10.000.000.000	IDR 10.000.000.000
3	SKN Transfer	IDR 10.000	IDR 1.000.000.000	IDR 3.000.000.000
4	RTGS Transfer	IDR 100.000.001	IDR 5.000.000.000	IDR 15.000.000.000
5	Online Transfer	IDR 1.000	IDR 50.000.000	IDR 200.000.000
6	BI Fast Transfer	IDR 10.000	IDR 250.000.000	IDR 1.000.000.000
7	International (FCY) Transfer	IDR 10.000	IDR 5.000.000.000	IDR 10.000.000.000
1. Limit restrictions for the purpose of limiting customer transaction risks. 2. Customers can change their transaction limits and daily limits in accordance with their transaction profile.				
Term And Condition				
1. Has Current Account in CTBC Indonesia. 2. Complete and sign the CTBC NXT Registration Form. 3. Completed Mandatory Document : - Copy of Valid National Identity card (KTP/Paspor/other document required by Bank) for user registration. - Other documents required for service registration. 4. Once completed and signed by the customer, the form is sent to the customer service department of the nearest CTBC branch. 5. The registration will be processed not later than 7 working days from the date of receipt of the form by the Customer Service Department. 6. The Authorisation Device will be issued to each User upon successful service registration.				
Additional Information				
1. The Bank is obliged to inform for any changes to the benefits, costs, risks, terms and conditions of this product and service by post or by other means in accordance with the applicable terms and conditions. 2. For user manual of Corporate Internet Banking (NXT) services, please visit the user manual on the official website of Bank CTBC Indonesia or at the following link: www.ctbcbank.co.id 3. For more detailed information on interest, rates and fees, please contact : Related RM, Branch Office or call CTBC 0807 122 1111 or website at www.ctbcbank.co.id 4. PT Bank CTBC Indonesia is licensed and Monitored by the Financial Services Authority (OJK) & Bank Indonesia (BI) and is a member of the Deposit Insurance Corporation (LPS) guarantee.				
Disclaimer				
1. Prospective Customer must read this Product and Service Information Summary carefully before agreeing to register for Services and have the right to ask Bank staff about any matter relating to this Product and Service Information Summary. 2. This Product and Service Information Summary is not part of the CTBC NXT Registration Form, therefore the Customer is obliged to read, understand and sign the Internet Banking Service Registration Form. 3. CTBC Bank may reject applications for Internet Banking/ Corporate Internet Banking (NXT) Services if they do not meet applicable requirements and regulations. 4. CTBC Bank has provided a sufficient explanation of the characteristics of Internet Banking Services/ Corporate Internet Banking (NXT). Customers have understood and comprehended all the consequences of using Internet Banking Services/ Corporate Internet Banking (NXT), including its benefits, risks, and costs.				



CTBC BANK
中國信託銀行

CTBC
NeXT BANKING
NeXT LEVEL

Staff/Officer

Date/Month/Year: ____/____/____

(Name and signature)

(Name and signature)