



FORMULIR REKENING DANA NASABAH (BADAN)
APPLICATION FORM FOR CUSTOMER FUND ACCOUNT (CORPORATE CUSTOMER)

A. MOHON DITULIS DENGAN HURUF CETAK
A. PLEASE WRITE IN BLOCK LETTERS

Nama Nasabah (sesuai dokumen legalitas) <i>Name of Customer (as it appears on legal document)</i>	:		Cabang* <i>Branch</i>	:	<input type="text"/>
No. Single Investor ID <i>Single Investor ID No.</i>	:	<input type="text"/>	Nama Perusahaan Efek / Bank Kustodian <i>Name of Securities Company / Custodian Bank</i>	:	<input type="text"/>
No. Sub Rekening Efek <i>Sub Securities Account No.</i>	:	<input type="text"/>	Kode Perusahaan Efek / Bank Kustodian <i>Code of Securities Company / Custodian Bank</i>	:	<input type="text"/>
Nomor Customer* <i>Customer Number</i>	:	<input type="text"/>	Corporate ID KBB <i>KBB Corporate ID</i>	:	<input type="text"/>
No. Rekening yang sudah ada <i>Existing Account No.</i>	:	<input type="text"/>	Tujuan Pembukaan Rekening <i>Purpose of the Opening of Account</i>	:	Investasi <i>Investment</i>
Nomor Rekening Baru* <i>New Account No.</i>	:	<input type="text"/>			

*) diisi oleh bank
*) filled in by the bank

B. PRODUK YANG DIINGINKAN
B. DESIRED PRODUCT

Giro, Mata Uang
Current Account, Currency

C. DATA NASABAH BADAN
C. DATA OF CORPORATE CUSTOMER

Bentuk Entitas <i>Form of Entity</i>	:	<input type="checkbox"/> PT <i>Limited Liability Company</i>	<input type="checkbox"/> Firma / CV <i>Firm / CV</i>	<input type="checkbox"/> Yayasan <i>Foundation</i>	<input type="checkbox"/> Lembaga Pemerintah <i>Government Institution</i>
		<input type="checkbox"/> Lembaga Internasional <i>International Institution</i>	<input type="checkbox"/> Bank <i>Bank</i>	<input type="checkbox"/> Lembaga Keuangan <i>Financial Institution</i>	<input type="checkbox"/> Partai Politik / Ormas <i>Political Party / Community Organization</i>
		<input type="checkbox"/> Perwakilan Negara Asing <i>Representative of Foreign Country</i>	<input type="checkbox"/> Koperasi <i>Cooperative</i>	<input type="checkbox"/> LSM <i>NGO</i>	<input type="checkbox"/> Perkumpulan / Asosiasi <i>Society / Association</i>
		<input type="checkbox"/> Badan Usaha Asing <i>Foreign Corporation</i>	<input type="checkbox"/> Perseroan Perorangan <i>Single-member limited liability company</i>	<input type="checkbox"/> Lainnya <i>Other</i>	

Negara asal (bagi badan asing)
Country of origin (only for foreign entity) :

Izin Usaha
Business License :

Alamat Nasabah
Customer Address :

Kota : **Kode Pos** : **Negara** :

Alamat Surat Menyurat
Correspondence Address :

Kota : **Kode Pos** : **Negara** :

Dalam hal ini bertindak
In this matter acting : Untuk kepentingan Nasabah
In Customer's interest

No. Telepon
Telephone No.

1.

2.

No. HP
Mobile Phone No.

1.

2.

Tanggal Berdiri
Date of Establishment :

NPWP
Tax ID No. :

NITKU
NITKU :

Pendapatan per Tahun
Income per Year :

≤ 1 Miliar
≤ 1 Billion

> 1 Miliar - 10 Miliar
> 1 Billion - 10 Billion

> 10 Miliar - 250 Miliar
> 10 Billion - 250 Billion

> 250 Miliar
> 250 Billion

Sumber Dana
Source of Funds :

Hasil Usaha
Business Proceeds

Hasil Investasi
Investment Proceeds

Lainnya
Other

Nama Referensi
Name of Referee :

Bersambung ke halaman berikutnya...
Please turn over...

**C. DATA NASABAH BADAN
C. DATA OF CORPORATE CUSTOMER**

**STRUKTUR KEPEMILIKAN BADAN
STRUCTURE OF CORPORATE OWNERSHIP**

Nama <i>Name</i>	No. Tanda Pengenal (KTP-el/Paspor) <i>Identity Card No. (KTP-el/Passport)</i>	NPWP <i>Tax ID No.</i>	Kewarganegaraan <i>Nationality</i>		Negara Tempat Lahir <i>Country of Birth</i>	Jabatan <i>Title</i>
			WNA/WNI <i>WNA/WNI</i>	Negara <i>Country</i>		
1)						
2)						
3)						
4)						

**PROFIL PELANGGAN NASABAH
CUSTOMER'S CLIENT PROFILE**

1. Komposisi Pelanggan Nasabah <i>Customer's client composition</i>	Dalam Negeri <i>Domestic</i> :	Luar Negeri <i>Foreign</i> :
2. Jenis Pelanggan Nasabah <i>Type of Customer's Client</i>	Ritel <i>Retailer</i> :	Grosir <i>Wholesaler</i> :
3. Pembayaran dari Pelanggan Nasabah <i>Payment from Customer's Client</i>	Tunai *) <i>Cash*)</i> :	Non Tunai <i>Non-cash</i> :

*) Menggunakan uang kertas/logam
*) *Using banknotes/coins*

**C. DATA NASABAH BADAN
C. DATA OF CORPORATE CUSTOMER**

**STRUKTUR KEPENGURUSAN BADAN
STRUCTURE OF CORPORATE MANAGEMENT**

Jumlah pengurus badan usaha/badan hukum adalah
The number of members of the management

DATA PENGURUS MANAGEMENT DATA			
Nama Lengkap <i>Full Name</i>	.....	.....	.....
Tanda Pengenal <i>Identity Card Type</i>	<input type="checkbox"/> KTP-el <i>Resident's ID Card</i> <input type="checkbox"/> Paspor <i>Passport</i> No.	<input type="checkbox"/> KTP-el <i>Resident's ID Card</i> <input type="checkbox"/> Paspor <i>Passport</i> No.	<input type="checkbox"/> KTP-el <i>Resident's ID Card</i> <input type="checkbox"/> Paspor <i>Passport</i> No.
Kewarganegaraan <i>Nationality</i>	<input type="checkbox"/> WNI <i>Indonesian</i> <input type="checkbox"/> WNA, Negara Asal <i>Foreigner, Country</i>	<input type="checkbox"/> WNI <i>Indonesian</i> <input type="checkbox"/> WNA, Negara Asal <i>Foreigner, Country</i>	<input type="checkbox"/> WNI <i>Indonesian</i> <input type="checkbox"/> WNA, Negara Asal <i>Foreigner, Country</i>
Tempat / Tanggal Lahir <i>Place of Birth / Date of Birth</i>	.....	.....	.....
Jenis Kelamin <i>Gender</i>	<input type="checkbox"/> Laki-laki <i>Male</i> <input type="checkbox"/> Perempuan <i>Female</i>	<input type="checkbox"/> Laki-laki <i>Male</i> <input type="checkbox"/> Perempuan <i>Female</i>	<input type="checkbox"/> Laki-laki <i>Male</i> <input type="checkbox"/> Perempuan <i>Female</i>
Pekerjaan <i>Occupation</i>	<input type="checkbox"/> Karyawan Swasta <i>Private Employee</i> <input type="checkbox"/> Pegawai Negeri <i>Civil Servant</i>	<input type="checkbox"/> Karyawan Swasta <i>Private Employee</i> <input type="checkbox"/> Pegawai Negeri <i>Civil Servant</i>	<input type="checkbox"/> Karyawan Swasta <i>Private Employee</i> <input type="checkbox"/> Pegawai Negeri <i>Civil Servant</i>
Alamat sesuai identitas <i>Identity Address</i>	.....	.....	.....
Bangunan <i>Building</i>	.....	.....	.....
RT/RW <i>RT/RW</i>	□□□□ / □□□□	□□□□ / □□□□	□□□□ / □□□□
Kelurahan/Desa <i>Urban Village</i>	.....	.....	.....
Kecamatan <i>District</i>	.....	.....	.....
Kota/Kabupaten <i>City</i>	.....	.....	.....
Provinsi <i>Province</i>	.....	.....	.....
Kode Pos <i>Postal Code</i>	.....	.....	.....
Negara <i>Country</i>	.....	.....	.....
Jabatan <i>Job Position</i>	.....	.....	.....
Berakhirnya Masa Jabatan <i>Expiration of term of office</i>	□□□□ - □□□□ - □□□□□□	□□□□ - □□□□ - □□□□□□	□□□□ - □□□□ - □□□□□□

Catatan:

- Data Pengurus yang dilengkapi adalah data seluruh Pengurus yang tercantum dalam dokumen susunan pengurus Badan Usaha/Badan Hukum yang berlaku.
- Halaman ini dapat diperbanyak sesuai dengan kebutuhan.

Notes:

- The members of the management data which must be completed is the data of all members of the management specified in the applicable management structure document of the Business Enterprise/Incorporated Entity.
- This page can be reproduced as needed.

**D. PERNYATAAN NASABAH
D. CUSTOMER'S STATEMENT**

Nasabah dengan ini menyatakan :

Customer hereby states that:

1. Seluruh data atau keterangan yang tertera pada Formulir Rekening Dana Nasabah ("Formulir") ini dan seluruh data/identitas Nasabah yang diberikan kepada PT Bank Central Asia Tbk ("BCA") melalui Perusahaan Efek atau Bank Kustodian adalah benar, akurat, dan lengkap. Nasabah bertanggung jawab sepenuhnya atas segala akibat yang timbul dari pemberian data, keterangan, atau identitas yang tidak benar, tidak akurat, atau tidak lengkap dan Nasabah dengan ini membebaskan BCA dari segala tuntutan, gugatan dan/atau tindakan hukum lainnya dalam bentuk apapun dan dari pihak manapun termasuk dari Nasabah sehubungan dengan hal tersebut dan pengisian Formulir ini.
All the data or information provided in this Application Form for Customer Fund Account ("Form") and all information about the data/identity of Customer provided to PT Bank Central Asia Tbk ("BCA") via Securities Company or Custodian Bank is true, accurate, and complete. Customer is fully responsible for any consequences arising from the provision of false, inaccurate, or incomplete data, information, or identity and Customer hereby holds harmless BCA against all actions, claims and/or other legal actions in any form whatsoever and from any party whomsoever including from Customer in relation thereto and the completion of this Form.
2. Nasabah telah membaca, mengerti, menerima, dan menyetujui semua persyaratan dan ketentuan yang berlaku di BCA terkait dengan pembukaan Rekening Dana Nasabah. BCA berhak untuk mengubah persyaratan dan ketentuan terkait dengan pembukaan Rekening Dana Nasabah tersebut yang akan diberitahukan oleh BCA kepada Nasabah dalam bentuk dan melalui sarana apapun sesuai ketentuan hukum yang berlaku.
Customer has read, understood, accepted and agreed to all the terms and conditions stipulated by BCA in connection with the opening of the Customer Fund Account. BCA may modify the terms and conditions related to the opening of Customer Fund Account which will be notified by BCA to Customer in any form and by any means whatsoever in accordance with the prevailing laws and regulations.
3. Nasabah mengetahui dan menyetujui segala bentuk pernyataan dan/atau dokumen tertulis lainnya dan/atau ketentuan-ketentuan sebagaimana dimaksud dalam butir 2 di atas berikut seluruh lampiran yang melekat pada Formulir ini merupakan satu kesatuan dan bagian yang tidak terpisahkan dari Formulir ini.
Customer hereby acknowledges and accepts that all statements and/or other written documents and/or terms and conditions as mentioned in point 2 above as well as the appendices attached to this Form constitute an integral and inseparable part of this Form.
4. Nasabah dengan ini memberikan kuasa dengan hak substitusi kepada :
Customer hereby grants power with the right of substitution to:
 - a. Perusahaan Efek atau Bank Kustodian sebagaimana tercantum pada bagian awal Formulir ini untuk mengelola Rekening Dana Nasabah di BCA yang dibuka berdasarkan Formulir ini ("**REKENING**"), termasuk tapi tidak terbatas untuk mendebet, memindahbukukan dana dari REKENING, meminta data, mutasi, dan keterangan lainnya atas REKENING kepada BCA, mengkoneksikan REKENING ke fasilitas KlikBCA dan/atau fasilitas perbankan lainnya yang dimiliki oleh Perusahaan Efek atau Bank Kustodian, menutup REKENING, dan melakukan tindakan-tindakan lain yang diperlukan dalam rangka pengelolaan REKENING terkait dengan transaksi efek yang dilakukan Nasabah melalui Perusahaan Efek atau Bank Kustodian tanpa ada tindakan yang dikecualikan;
*Securities Company or Custodian Bank as referred to in the earlier part of this Form to manage Customer Fund Account at BCA which is opened hereunder ("**ACCOUNT**"), including, without limitation, to debit and transfer funds from ACCOUNT, request data, transaction history (mutasi), and other ACCOUNT information to BCA, connect ACCOUNT with KlikBCA and/or other banking facility owned by Securities Company or Custodian Bank, close ACCOUNT as well as take any actions without exception as may be necessary in the framework of ACCOUNT management related to securities transactions conducted by Customer through Securities Company or Custodian Bank;*
 - b. BCA untuk memberikan segala dokumen, data, informasi, dan keterangan lainnya terkait dengan Nasabah, REKENING, dan keuangan Nasabah kepada PT Kustodian Sentral Efek Indonesia ("KSEI"), Otoritas Jasa Keuangan ("OJK"), Bank Indonesia, dan Instansi berwenang lainnya berdasarkan ketentuan hukum dan peraturan perundang-undangan yang berlaku di Indonesia maupun kepada otoritas berwenang di Amerika Serikat baik secara langsung maupun melalui OJK, otoritas pajak, dan/atau otoritas berwenang lainnya di Indonesia sesuai ketentuan hukum yang berlaku;
BCA to provide all documents, data, information, and other statements related to Customer, ACCOUNT, and Customer's financial data to PT Kustodian Sentral Efek Indonesia ("KSEI"), Otoritas Jasa Keuangan (Indonesia Financial Services Authority, "OJK"), Indonesian Central Bank, and other competent authorities under the prevailing laws and regulations in Indonesia as well as to any competent authorities in the United States whether directly or through OJK, tax authorities, and/or other competent authorities in Indonesia in accordance with the prevailing law;
 - c. BCA untuk melakukan penutupan REKENING antara lain jika:
 - i) Izin Perusahaan Efek atau Bank Kustodian dicabut oleh otoritas yang berwenang;
 - ii) BCA diperintahkan untuk menutup REKENING oleh instansi yang berwenang sesuai dengan ketentuan hukum yang berlaku; dan/atau
 - iii) Perusahaan Efek atau Bank Kustodian terindikasi melakukan tindakan pidana atau tindakan lainnya yang bertentangan dengan ketentuan hukum yang berlaku.
BCA to close ACCOUNT if among others:
 - i) *Securities Company's or Custodian Bank license is revoked by the competent authorities;*
 - ii) *BCA is ordered to close ACCOUNT by the competent authorities in accordance with the prevailing laws and regulations; and/or*
 - iii) *Securities Company or Custodian Bank is indicated to commit criminal acts or other activities against the prevailing laws and regulations.*
 - d. OJK, Bank Indonesia, dan/atau Instansi Berwenang lainnya untuk memblokir, mendebet, dan/atau memindahbukukan dana dari REKENING untuk keperluan pengamanan dana Nasabah yang ada di REKENING.
OJK, Indonesian Central Bank, and/or other competent authorities to block, debit, and/or transfer funds from ACCOUNT for the purpose of safeguarding Customer's funds in ACCOUNT.
5. Nasabah dengan ini bertanggung jawab sepenuhnya atas pelaksanaan kuasa sebagaimana dimaksud dalam butir 4 tersebut di atas dan dengan ini membebaskan BCA dari segala klaim, gugatan, tuntutan, dan/atau tindakan hukum lainnya dari pihak manapun termasuk dari Nasabah terkait dengan pelaksanaan kuasa dimaksud.
Customer is fully responsible for any consequences arising from the exercise of the power referred to in point 4 above and hereby holds harmless BCA from all claims, lawsuits, demands, and/or other legal actions from any party including from Customer in relation to the exercise of the power described above.
6. Kuasa sebagaimana dimaksud dalam butir 4 di atas akan terus berlaku dan tidak dapat diakhiri karena sebab apa pun juga termasuk karena sebab-sebab sebagaimana dimaksud dalam Pasal 1813, 1814, dan 1816 Kitab Undang-Undang Hukum Perdata. Khusus untuk kuasa sebagaimana dimaksud dalam butir 4a kuasa dapat berakhir dengan persetujuan tertulis dari Perusahaan Efek atau Bank Kustodian.
The power as referred to in point 4 above shall continue to be in force and shall not be terminated for any reasons whatsoever, including for the reasons specified in Articles 1813, 1814, and 1816 of the Indonesian Civil Code; Nevertheless, the power as referred to in point 4a above may be terminated upon the written consent of Securities Company or Custodian Bank.
7. Nasabah setuju bahwa selama kuasa pengelolaan REKENING kepada Perusahaan Efek atau Bank Kustodian sebagaimana dimaksud dalam butir 4a tersebut di atas berlaku, Nasabah melepaskan hak Nasabah untuk melakukan pengelolaan atas REKENING termasuk tapi tidak terbatas hak untuk memberikan instruksi pendebet dan pemindahan dana kepada BCA.
Customer agrees that as long as the power granted to Securities Company or Custodian Bank to manage ACCOUNT as referred to in point 4a above remains effective, Customer relinquishes Customer's right to manage ACCOUNT including but not limited to the right to give debit and transfer instructions to BCA.

Bersambung ke halaman berikutnya....

Please turn over...

**D. PERNYATAAN NASABAH
D. CUSTOMER'S STATEMENT**

8. BCA berhak melakukan pemblokiran REKENING, menolak transaksi terhadap REKENING dan/atau menutup hubungan dengan Nasabah, dalam hal :
BCA reserves the right to block the ACCOUNT, reject any transaction involving ACCOUNT and/or terminate its relationship with Customer, if :
- a. Nasabah tidak memenuhi ketentuan hukum yang berlaku;
Customer does not observe or abide by the prevailings laws and regulations;
 - b. Nasabah tidak memberikan informasi dan dokumen pendukung sesuai ketentuan hukum yang berlaku;
Customer fails to provide any information and supporting documents in accordance with the prevailing law
 - c. Nasabah diketahui dan/atau patut diduga menggunakan dokumen palsu dan/atau memberikan data yang tidak benar kepada BCA atau data yang tercantum dalam Formulir ini tidak benar, tidak akurat, atau tidak lengkap;
Customer is known and/or reasonably suspected of using false documents and/or providing false data to BCA or the data contained in this Form are not true, inaccurate, or incomplete;
 - d. Nasabah menyampaikan informasi yang diragukan kebenarannya;
Customer provide questionable information;
 - e. Nasabah memiliki sumber dana transaksi yang diketahui dan/atau patut diduga berasal dari hasil tindak pidana;
Customer has a source of transaction funds which is known and/or reasonably suspected of originating from criminal acts;
 - f. Nasabah tidak memberitahukan perubahan data atau informasi yang telah Nasabah berikan kepada BCA;
Customer has failed to notify BCA of the change in the data or information provided by Customer to BCA;
 - g. Menurut penilaian BCA, REKENING digunakan untuk:
In BCA's judgment, ACCOUNT is used to:
 - *Money game , arisan berantai/berjenjang, pyramid scheme , dan usaha lainnya yang menjanjikan keuntungan di luar kewajaran;
Conduct money game, chain/tiered lottery, pyramid scheme, and other businesses promising unreasonably huge profit;*
 - *Melakukan tindakan/usaha yang melanggar ketentuan hukum yang berlaku.
Perform action/business in violation of applicable laws.*
9. Nasabah telah memahami segala konsekuensi yang mungkin timbul sehubungan dengan pembukaan REKENING, termasuk manfaat, risiko, biaya-biaya yang dibebankan atas pembukaan REKENING.
Customer understands all consequences that may arise in connection with the opening of ACCOUNT, including all the benefits risks, costs that may be obtained and incurred in connection with the opening of ACCOUNT.
10. Nasabah bertanggung jawab sepenuhnya atas segala akibat yang timbul sehubungan dengan pembukaan REKENING dan pengelolaannya oleh Perusahaan Efek atau Bank Kustodian, termasuk tapi tidak terbatas pada penyalahgunaan dana yang ada di REKENING oleh Perusahaan Efek atau Bank Kustodian. Nasabah dengan ini membebaskan BCA dari segala macam klaim, gugatan, tuntutan, dan/atau tindakan hukum lainnya dalam bentuk apapun dari pihak manapun termasuk dari Nasabah terkait dengan pembukaan REKENING dan pengelolaannya oleh Perusahaan Efek atau Bank Kustodian.
Customer is fully responsible for any consequences arising from the opening of ACCOUNT and its management by Securities Company or Custodian Bank, including but not limited to the misuse of funds available in ACCOUNT by Securities Company or Custodian Bank. Customer hereby holds harmless BCA against all kinds of claims, lawsuits, demands, and/or other legal actions of any kind from any party including from Customer in connection with the opening of ACCOUNT and its management by Securities Company or Custodian Bank.
11. Nasabah dengan ini menyatakan bahwa pihak pengendali akhir dari badan usaha ini adalah
Customer hereby declares that the ultimate beneficial owner of this business entity is
12. Dengan mengisi alamat e-mail pada huruf C Formulir ini, Nasabah dengan ini setuju bahwa rekening koran dari REKENING akan dikirim oleh BCA dalam bentuk e-Statement ke alamat e-mail yang telah diberikan oleh Nasabah tersebut.
By providing e-mail address in letter C of this Form, Customer hereby agrees that the statement of the ACCOUNT will be sent by BCA in the form of e-Statement to the e-mail address as provided by Customer.
13. Nasabah memiliki NPWP.
Customer holds Taxpayer Identification Number (NPWP).

Demikian pernyataan ini dibuat dengan sebenarnya untuk dapat dipergunakan sebagaimana mestinya.
This statement has been made truthfully in order to be used accordingly.

Meterai
Duty stamp

Nama Jelas dan Tanda Tangan Nasabah
Customer's Full Name and Signature

**KOLOM VALIDASI & CATATAN BANK
BANK VALIDATION & REMARKS**

DIPROSES OLEH <i>PROCESSED BY</i>	DISETUJUI OLEH <i>APPROVED BY</i>	CATATAN <i>NOTE</i>	Keterangan <i>Remarks</i>						
		Kategori Nasabah : <input type="checkbox"/> R <input type="checkbox"/> S <input type="checkbox"/> T <input type="checkbox"/> P <i>Category of Customer :</i>	Nasabah Wajib FATCA (Form W-9 terlampir) <i>The Customer is subject to FATCA (Form W-9 is attached)</i> <table border="0"> <tr> <td>Ya</td> <td>Tidak</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> Nasabah Wajib CRS <i>The Customer is subject to CRS</i> <table border="0"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	Ya	Tidak	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ya	Tidak								
<input type="checkbox"/>	<input type="checkbox"/>								
<input type="checkbox"/>	<input type="checkbox"/>								

Pembukaan rekening ini dianggap sah jika telah disetujui oleh pejabat BCA yang berwenang.
This account opening is considered valid only if it has been approved by the authorized officer of BCA.

E. KETENTUAN TAMBAHAN BAGI PEMILIK REKENING DANA NASABAH PT BANK CENTRAL ASIA TBK ("BCA")
E. ADDITIONAL TERMS FOR HOLDER OF CUSTOMER FUND ACCOUNT OF PT BANK CENTRAL ASIA TBK ("BCA")

1. Rekening Dana Nasabah tidak dapat dibuka dengan status rekening gabungan (*joint account*).
The Customer Fund Account cannot be opened with a joint account status.
2. Rekening Dana Nasabah yang berbentuk rekening Giro tidak akan diberikan buku Cek/Bilyet Giro maupun tanda pengenal dalam bentuk apapun. Untuk Rekening Dana Nasabah yang berbentuk tabungan (TAPRES atau BCA Dollar), BCA tidak menerbitkan maupun memberikan bukti kepemilikan bagi pemilik Rekening Dana Nasabah seperti Kartu PASPOR BCA, atau Kartu BCA Dollar.
The Customer Fund Account opened in the form of a current account will not be provided with any cheque/Bilyet Giro nor other identification in any form. For Customer Fund Account in the form of a savings account (TAPRES or BCA Dollar), BCA will not issue or provide any proof of ownership for the holder of the Customer Fund Account including the PASPOR BCA Card or BCA Dollar Card.
3. Segala transaksi atas Rekening Dana Nasabah hanya dapat dilakukan :
All transactions under the Customer Fund Account can only be conducted:
 - a. melalui KlikBCA dan/atau sarana lain yang ditentukan oleh BCA; dan
through KlikBCA and/or other means as determined by BCA; and
 - b. oleh Perusahaan Efek atau Bank Kustodian yang telah mendapatkan kuasa dari pemilik Rekening Dana Nasabah untuk mengelola Rekening Dana Nasabah.
by Securities Company or Custodian Bank which has been vested with the authority by the holder of the Customer Fund Account to manage the Customer Fund Account.
4. Transaksi pengkreditan dana ke Rekening Dana Nasabah oleh BCA dapat dilakukan melalui fasilitas KlikBCA, fasilitas internet/mobile banking, counter, dan/atau sarana lain yang ditentukan BCA kepada pemilik Rekening Dana Nasabah dalam bentuk dan melalui sarana apapun.
The transaction of crediting funds to the Customer Fund Account through BCA can be conducted through KlikBCA facility, internet/mobile banking facility, over the counter services, and/or through any other means as may be determined by BCA which will be notified by BCA to the holder of the Customer Fund Account in any form and by any means whatsoever.
5. Pemilik Rekening Dana Nasabah hanya dapat melakukan inquiry atau meminta saldo dan mutasi Rekening Dana Nasabah melalui sarana yang disediakan oleh PT Kustodian Sentral Efek Indonesia dan/atau sarana lain yang ditentukan oleh BCA yang akan diberitahukan oleh BCA kepada pemilik Rekening Dana Nasabah dalam bentuk dan melalui sarana apa pun.
Any inquiry and request for the balance and transaction history (mutasi) of the Customer Fund Account can only be made by the holder of the Customer Fund Account through the means as provided by PT Kustodian Sentral Efek Indonesia and/or through other means as may be determined by BCA which will be notified by BCA to the holder of the Customer Fund Account in any form and by any means whatsoever.
6. BCA berhak menolak instruksi yang diberikan oleh pemilik Rekening Dana Nasabah selama BCA belum menerima pencabutan kuasa pengelolaan Rekening Dana Nasabah dari pemilik Rekening Dana Nasabah yang telah disetujui secara tertulis oleh Perusahaan Efek atau Bank Kustodian.
BCA reserves the right to refuse any instructions given by the holder of the Customer Fund Account as long as BCA has not received from the holder of the Customer Fund Account the revocation of the power to manage the Customer Fund Account that has been approved in writing by Securities Company or Custodian Bank.
7. Penutupan Rekening Dana Nasabah hanya dapat dilakukan :
The Customer Fund Account can only be closed:
 - a. oleh pemilik Rekening Dana Nasabah dengan persetujuan tertulis dari Perusahaan Efek atau Bank Kustodian; atau
by the holder of the Customer Fund Account with the written consent of Securities Company or Custodian Bank; or
 - b. oleh Perusahaan Efek atau Bank Kustodian yang menerima kuasa pengelolaan Rekening Dana Nasabah dari pemilik Rekening Dana Nasabah.
*by Securities Company or Custodian Bank that has been authorized by the holder of the Customer Fund Account to manage such Customer Fund Account.*Proses penutupan Rekening Dana Nasabah dilakukan melalui Perusahaan Efek atau Bank Kustodian yang telah menerima kuasa pengelolaan Rekening Dana Nasabah dari Pemilik Rekening Dana Nasabah.
The closure of the Customer Fund Account must be carried out through Securities Company or Custodian Bank that has been authorized by the holder of the Customer Fund Account to manage such Customer Fund Account.
8. Pemilik Rekening Dana Nasabah dengan ini setuju bahwa BCA berhak untuk melakukan penutupan Rekening Dana Nasabah antara lain jika:
The holder of Customer Fund Account hereby agrees that BCA shall be entitled to close Customer Fund Account to manage if among others:
 - a. Izin Perusahaan Efek atau Bank Kustodian dicabut oleh otoritas yang berwenang;
The Securities or Custodian Bank license is revoked by the competent authorities;
 - b. BCA diperintahkan untuk menutup Rekening Dana Nasabah oleh instansi yang berwenang sesuai ketentuan hukum yang berlaku; dan/atau
BCA is ordered to close the Customer Fund Account by the competent authorities in accordance with the prevailing laws and regulations; and or
 - c. Perusahaan Efek atau Bank Kustodian terindikasi melakukan tindak pidana atau tindakan lainnya yang bertentangan dengan ketentuan hukum yang berlaku
*The Securities Company or Custodian Bank is indicated to commits criminal acts or other activity the prevailing laws and regulations.*Dana yang tersisa pada Rekening Dana Nasabah tersebut akan dipindahkan ke rekening yang ditunjuk oleh pemilik Rekening Dana Nasabah atau jika ditentukan lain oleh otoritas yang berwenang, ke rekening lain yang ditetapkan oleh otoritas yang berwenang. Hak dan kewajiban pemilik Rekening Dana Nasabah yang timbul sebelum penutupan Rekening Dana Nasabah sebagaimana dimaksud dalam butir 8 ini akan diselesaikan oleh pemilik Rekening Dana Nasabah dengan Perusahaan Efek atau Bank Kustodian tanpa melibatkan BCA.
The remaining balance in the Customer Fund Account shall be transferred to the account appointed by the holder of the Customer Fund Account or if instructed otherwise by the competent authorities, to another account appointed by the competent authorities. All accrued rights and obligations of the holder of the Customer Fund Account before the closing of Customer Fund Account as specified in this point 8 shall be settled between the holder of the Customer Fund Account and the Securities Company or Custodian Bank without involving BCA.
9. Atas pertimbangan tertentu BCA berhak menolak pembukaan dan/atau menutup Rekening Dana Nasabah.
BCA at its sole discretion has the right to refuse the opening and/or close the Customer Fund Account.
10. Pemilik Rekening Dana Nasabah bertanggung jawab sepenuhnya atas segala akibat yang timbul sehubungan dengan pengelolaan Rekening Dana Nasabah oleh Perusahaan Efek atau Bank Kustodian dan dengan ini membebaskan BCA dari segala klaim, tuntutan, gugatan, dan/atau tindakan hukum lainnya dalam bentuk apa pun dan dari pihak manapun termasuk dari pemilik Rekening Dana Nasabah.
The holder of the Customer Fund Account is fully responsible for any consequences arising from the management of the Customer Fund Account by Securities Company or Custodian Bank and hereby holds harmless BCA against all kinds of claims, lawsuits, demands, and/or other legal actions of any kind from any party including from the holder of the Customer Fund Account.
11. Segala perselisihan yang timbul sehubungan dengan pengelolaan Rekening Dana Nasabah oleh Perusahaan Efek atau Bank Kustodian akan diselesaikan oleh pemilik Rekening Dana Nasabah dengan Perusahaan Efek atau Bank Kustodian tanpa melibatkan BCA.
Any disputes arising in connection with the management of the Customer Fund Account by Securities Company or Custodian Bank will be settled by the holder of the Customer Fund Account and Securities Company or Custodian Bank without involving BCA.

Bersambung ke halaman berikutnya...

Please turn over...

E. KETENTUAN TAMBAHAN BAGI PEMILIK REKENING DANA NASABAH PT BANK CENTRAL ASIA TBK ("BCA")
E. ADDITIONAL TERMS FOR HOLDER OF CUSTOMER FUND ACCOUNT OF PT BANK CENTRAL ASIA TBK ("BCA")

12. Ketentuan Tambahan Bagi Pemilik Rekening Dana Nasabah BCA ini merupakan satu kesatuan dan bagian yang tidak terpisahkan dari :

This Additional Terms For Holder of Customer Fund Account of BCA constitutes an integral and inseparable part of:

Ketentuan-Ketentuan Bagi Pemegang Rekening Giro PT Bank Central Asia Tbk (BCA)

The Terms and Conditions for Current Account Holders of PT Bank Central Asia Tbk (BCA)

dan atau ketentuan-ketentuan lainnya yang terkait dengan Rekening Dana Nasabah.

and or any other provisions as may be applicable to the Customer Fund Account.

BCA telah memberikan penjelasan dan meminta konfirmasi kepada pemilik Rekening Dana Nasabah atas penjelasan tentang manfaat, biaya, dan risiko terkait dengan produk BCA tersebut di atas.

BCA has given explanation and asked for confirmation from the holder of the Customer Fund Account about the explanation of benefits, fees, and risks related to BCA products above.

13. Dalam hal terdapat perbedaan dan atau ketidaksesuaian antara Ketentuan Tambahan Bagi Pemilik Rekening Dana Nasabah BCA ini dengan ketentuan-ketentuan sebagaimana disebutkan dalam butir 12 tersebut di atas, maka Ketentuan Tambahan Bagi Pemilik Rekening Dana Nasabah BCA ini yang berlaku.

In the event of any difference and or inconsistency between the Additional Terms For Holder of Customer Fund Account of BCA and the provisions as mentioned in point 12 above, then the Additional Terms For Holder of Customer Fund Account of BCA will apply

14. Pemilik Rekening Dana Nasabah dengan ini menyatakan tunduk pada Ketentuan Tambahan Bagi Pemilik Rekening Dana Nasabah BCA ini, ketentuan-ketentuan sebagaimana disebutkan pada butir 12 di atas, ketentuan terkait e-Statement Rekening Dana Nasabah, dan ketentuan lainnya yang berlaku di BCA sehubungan dengan pembukaan Rekening Dana Nasabah. BCA berhak untuk mengubah ketentuan-ketentuan tersebut yang akan diberitahukan oleh BCA dalam bentuk dan melalui sarana apapun sesuai ketentuan hukum yang berlaku.

The holder of the Customer Fund Account hereby states that it agrees to be bound by the Additional Terms For Holder of Customer Fund Account of BCA, the provisions as set out in point 12 above, provisions concerning Customer Fund Account e-Statement, and other provisions stipulated by BCA in connection with the opening of the Customer Fund Account. BCA may modify such provisions which will be notified by BCA in any form and by any means whatsoever in accordance with the prevailing laws and regulations.

Pemilik Rekening Dana Nasabah dengan ini menyatakan telah membaca, memahami, dan menyetujui isi dari Ketentuan Tambahan Bagi Pemilik Rekening Dana Nasabah BCA sebagaimana tersebut di atas.

The holder of the Customer Fund Account hereby declares that it has read, understood, and agreed to the contents of the Additional Terms for Holder of Customer Fund Account of BCA as described above.

.....

Nama Jelas, Tanda Tangan Nasabah, dan stempel
Customer's Full Name, Signature and Company Seal

Jika Nasabah memilih 'Ya' pada pernyataan II.2 diatas, tuliskan **Pengendali Akhir** (Perorangan) Nasabah pada kolom dibawah ini.

*If the Customer selects 'Yes' for statement II.2 above, the Customer must specify its **Ultimate Shareholder/Controlling Party (Individual)** in the following column.*

No	Nama Lengkap sesuai Kartu Identitas <i>Full Name as written in Identity Card</i>	Tempat/ Tanggal Lahir <i>Place/ Date of Birth</i>	Alamat dan Negara Domisili <i>Address and Country of Residence</i>	Kewajiban Pajak <i>Tax Obligation</i>	
				TIN/ Identitas Setara TIN/ Keterangan Lain <i>TIN/Equivalent Tax ID/ Other Information</i>	Negara Domisili Pajak <i>Country of Tax Residency</i>

**PERNYATAAN NASABAH
CUSTOMER'S STATEMENT**

Nasabah dengan ini menyatakan bahwa:

The Customer hereby confirms and states that:

- Seluruh data atau informasi yang tertera pada formulir ini adalah benar, akurat, dan lengkap dan PT Bank Central Asia Tbk (BCA) tidak memberikan saran maupun konsultasi dalam bentuk apa pun kepada Nasabah terkait dengan pengisian data atau informasi pada formulir ini.

All the data or information provided in this form is correct, accurate, and complete and that PT Bank Central Asia Tbk (BCA) did not give any advice or consultation by any means whatsoever to the Customer in relation to the data or information provided in this form.

- Dalam rangka pertukaran informasi perpajakan antarnegara berdasarkan perjanjian internasional di bidang perpajakan, Nasabah dengan ini memberikan kuasa kepada BCA untuk memberikan data Nasabah, termasuk data terkait rekening dan keuangan Nasabah kepada otoritas pajak dan/atau otoritas berwenang lainnya sesuai ketentuan hukum yang berlaku.

For the exchange of tax information between countries under international taxation agreements, the Customer hereby authorizes BCA to provide the Customer's data, including information on the Customer's account(s) and financial data to any tax authorities and/or any other competent authorities in compliance with the prevailing laws and regulations.

3. Jika terdapat perubahan data atau informasi yang telah Nasabah berikan kepada BCA melalui formulir ini atau sarana lainnya (jika ada), Nasabah akan memberitahukan perubahan data atau informasi tersebut kepada BCA dalam jangka waktu selambat-lambatnya 30 (tiga puluh) hari kalender terhitung sejak terjadinya perubahan tersebut atau dalam jangka waktu lain yang akan diberitahukan oleh BCA kepada Nasabah dalam bentuk dan melalui sarana apa pun sesuai ketentuan yang berlaku.

If there is a change in the data or information provided by the Customer to BCA, the Customer shall notify BCA of such change within a period of no later than 30 (thirty) calendar days of the occurrence of the change or within any other period as may be notified by BCA to the Customer in any form and by any means.

4. Nasabah bertanggung jawab sepenuhnya atas kebenaran, akurasi, dan kelengkapan data atau informasi yang Nasabah berikan kepada BCA dan Nasabah dengan ini membebaskan BCA dari segala macam tuntutan, gugatan, dan/atau tindakan hukum lainnya sehubungan dengan hal tersebut dan pengisian formulir ini.

The Customer is fully liable for the truth, accuracy, and completeness of the data or information provided by the Customer to BCA and the Customer hereby indemnifies BCA against any and all claims, proceedings, and/or any other legal actions that may arise therefrom as well as from the completion of this form.

5. Nasabah setuju bahwa BCA berhak mengakhiri hubungan dengan Nasabah jika di kemudian hari dapat dibuktikan bahwa Nasabah telah memberikan data atau informasi yang tidak benar, tidak akurat, atau tidak lengkap, atau Nasabah tidak memberitahukan perubahan data atau informasi terkait Nasabah kepada BCA dalam jangka waktu yang ditentukan.

The Customer agrees that BCA may terminate its relationship with the Customer if it is later found that the Customer has provided BCA with false, inaccurate, or incomplete data or information or that the Customer has failed to notify BCA of the change in the Customer's data or information within the prescribed period.

DIISI OLEH BANK / FOR BANK USE			
Diproses Oleh / Processed by	Keterangan /Remarks		
		Ya / Yes	Tidak / No
	Nasabah Wajib FATCA (Form W-9 terlampir) / <i>The Customer is subject to FATCA (Form W-9 is attached)</i>	<input type="checkbox"/>	<input type="checkbox"/>
	Nasabah Wajib CRS / <i>The Customer is subject to CRS</i>	<input type="checkbox"/>	<input type="checkbox"/>
(Nama Petugas BCA) (Name of BCA Officer)			

.....

(Nama Nasabah)
(Name of the Customer)

Data Form for Authorized Officers and/or Beneficial Owners

Formulir Data Pengurus Pelaku Transaksi dan/atau Beneficial Owner



This form must be completed if the authorized officers handling account opening/ data updates or the beneficial owners are not BCA customers. This form can be made and signed in 2 (two) versions of languages, namely Indonesian and English. In the event that there is a discrepancy in interpretation between the two languages, then the version of Indonesian language shall prevail.

Formulir ini diisi apabila pengurus pelaku transaksi pembukaan rekening/pengkinian data atau beneficial owner bukan Nasabah BCA. Formulir ini dapat dibuat dan ditandatangani dalam 2 (dua) versi bahasa yaitu Bahasa Indonesia dan Bahasa Inggris. Dalam hal terdapat perbedaan interpretasi antara kedua bahasa, maka versi Bahasa Indonesia yang berlaku.

No. 1

Name / Nama	Identification Number / Nomor Identitas
-------------	---

No. 2

Name / Nama	Identification Number / Nomor Identitas
-------------	---

I, in this matter acting for myself, hereby confirm that my personal data is as described in the appendix to the Data Form for Authorized Officers Handling Account Opening/Data Updates or Beneficial Owners (hereinafter referred to as the "Form").

Dalam hal ini bertindak untuk diri sendiri, dengan ini menyatakan bahwa data diri saya adalah sebagaimana dimuat dalam lampiran Formulir Data Pengurus Pelaku Transaksi Pembukaan Rekening/Pengkinian Data atau Beneficial Owner (selanjutnya disebut "Formulir").

We, in this matter acting as _____ and _____ therefore authorized to act for and on behalf of and legally represent _____ (hereinafter referred to as the "**Non-individual Customer**"), hereby confirm that that the Beneficial Owner of the Non-individual Customer is:

Dalam hal ini bertindak selaku _____ dan _____ oleh karena itu berhak bertindak untuk dan atas nama serta sah mewakili _____ (selanjutnya disebut "Nasabah Badan"), dengan ini menyatakan bahwa Beneficial Owner dari Nasabah Badan adalah sebagai berikut:

1. _____
2. _____

with the data as described in this Form.

dengan data sebagaimana dimuat pada Lampiran Formulir ini.

A Statement / Pernyataan

1. We hereby declare that:

- a. all data and information we provide in this Form is complete and accurate;
- b. if the data and information we provide constitutes our personal data, we guarantee that such data is our own and does not belong to any other party.

2. We hereby understand and agree that PT Bank Central Asia Tbk ("BCA") is entitled to process the data provided in this Form for the purpose of opening the Non-individual Customer's account at BCA, providing services related to the Non-individual Customer's account, as well as complying with legal obligations in accordance with applicable law.

3. We are fully responsible for any consequences arising in connection with any error, incompleteness, and/or inaccuracy in the data provided in this Form, and we hereby hold BCA harmless against all claims, lawsuits, and/or other legal actions of any kind from any party in connection therewith.

4. All attachments to this Form constitute an integral and inseparable part of this Form.

1. Kami dengan ini menyatakan bahwa:

- a. semua data dan informasi yang kami berikan dalam Formulir ini berikut lampirannya lengkap dan benar;
- b. dalam hal data dan informasi yang kami berikan terkait adalah data diri kami pribadi, maka kami menjamin data yang kami berikan tersebut adalah data kami dan bukan milik pihak lain.

2. Kami dengan ini memahami dan setuju bahwa PT Bank Central Asia Tbk ("BCA") dapat memproses data yang kami berikan dalam Formulir ini untuk keperluan pembukaan rekening oleh Nasabah Badan di BCA, pemberian layanan terkait dengan rekening Nasabah Badan, dan pemenuhan kewajiban hukum sesuai dengan ketentuan hukum yang berlaku.

3. Segala akibat yang timbul sehubungan dengan kesalahan, ketidaklengkapan, dan/atau ketidakbenaran data yang kami sampaikan dalam Formulir ini menjadi tanggung jawab kami sepenuhnya dan kami dengan ini membebaskan BCA dari segala tuntutan, gugatan, dan/atau tindakan hukum lainnya dalam bentuk apa pun dari pihak manapun sehubungan dengan hal tersebut.

4. Lampiran dari Formulir ini adalah satu kesatuan yang tidak terpisahkan dari Formulir ini.

Duty Stamp & Signature of Authorized Officer
Meterai & Tanda Tangan Pengurus

Signature of Authorized Officer
Tanda Tangan Pengurus

Name of Authorized Officer
Nama Pengurus

Name of Authorized Officer
Nama Pengurus

Authorized Officers Handling Account Opening/Data Updates or Beneficial Owners Data
Data Pengurus Pelaku Transaksi Pembukaan Rekening/Pengkinian Data atau Beneficial Owner

Nama / Name	Identity Card No. / Nomor Identitas
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In This Matter Acting as / Bertindak sebagai <input type="checkbox"/> Authorized Officers Handling Account Opening/Data Updates Pengurus Pelaku Transaksi Pembukaan Rekening/Pengkinian Data <input type="checkbox"/> Beneficial Owner	Gender / Jenis Kelamin <input type="checkbox"/> Male / Laki-laki <input type="checkbox"/> Female / Perempuan
---	--

Occupation / Pekerjaan	Source of Income / Sumber Penghasilan <input type="checkbox"/> Business Proceeds / Hasil Usaha <input type="checkbox"/> Investment Proceeds / Hasil Investasi <input type="checkbox"/> Salary / Gaji
------------------------	---

Must be filled only for Authorized Officers Handling Account Opening/Data Updates
Diisi hanya untuk Pengurus Pelaku Transaksi Pembukaan Rekening/Pengkinian Data

Limited/Permanent Stay Permit No. ¹⁾ / Nomor KITAS/KITAP	Valid until ¹⁾ / Berlaku s.d ____ / ____ / ____ (DD/MM/YY)
---	--

Domicile Address / Alamat Domisili

Position / Jabatan

Tax ID / NPWP <input type="checkbox"/> Available / Memiliki NPWP <input type="checkbox"/> Not Available / Tidak memiliki NPWP <input type="checkbox"/> Spouse's Tax ID / NPWP Suami Istri	Tax ID No. ²⁾ / Nomor NPWP
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Mobile Phone No. (optional) / Nomor HP (opsional)	Email (optional) / Email (opsional)
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- Notes:
- 1) Must be filled in if the authorized officer is a foreign national residing in Indonesia
Diisi apabila pengurus merupakan WNA yang berdomisili di Indonesia
 - 2) Must be filled in if the authorized officer has an NPWP
Diisi apabila pengurus memiliki NPWP

Must be filled only for Beneficial Owner
Diisi hanya untuk Beneficial Owner

Place of Birth ¹⁾ / Tempat Lahir	Date of Birth ¹⁾ / Tanggal Lahir ____ / ____ / ____ (DD/MM/YY)
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Nationality ¹⁾ / Kewarganegaraan <input type="checkbox"/> Indonesian / WNI <input type="checkbox"/> Foreigner, Country / WNA, Negara _____	Status Perkawinan / Judul <input type="checkbox"/> Single / Lajang <input type="checkbox"/> Married / Menikah <input type="checkbox"/> Widow/Widower/Divorced / Janda/Duda
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Address As It Appears on Identity Card ¹⁾ / Alamat Sesuai Tanda Pengenal

Average Income Per Year (in Rupiah) / Penghasilan Rata-Rata Per Tahun (dalam Rupiah) <input type="checkbox"/> 0-50 million / 0-50 juta <input type="checkbox"/> >50-250 million / >50-250 juta <input type="checkbox"/> >250-500 million / >250-500 juta <input type="checkbox"/> >500 million-1,5 billion / >500 juta-1,5 M <input type="checkbox"/> 1,5 billion / >1,5 M

- Notes:
- 1) No need to be filled in for the Beneficial Owner if the Beneficial Owner is also an authorized officer of the non-individual customer
Tidak perlu diisi untuk Beneficial Owner apabila Beneficial Owner merupakan Pengurus nasabah badan



KETENTUAN BAGI PEMEGANG REKENING GIRO
PT BANK CENTRAL ASIA Tbk (“BCA”)
TERMS AND CONDITIONS FOR CURRENT ACCOUNT HOLDERS
PT BANK CENTRAL ASIA Tbk (“BCA”)

A. DEFINISI

1. **Pemegang Rekening** adalah nasabah perorangan, badan hukum, badan selain badan hukum atau gabungan daripadanya yang mengisi dan menandatangani formulir pembukaan rekening Giro dan telah disetujui oleh BCA.
2. **Laporan Mutasi Rekening** adalah salinan dari data mutasi rekening dalam bentuk *hardcopy* atau *softcopy* yang dibuat oleh BCA atas rekening Giro Pemegang Rekening.
3. **e-Statement** adalah Laporan Mutasi Rekening dalam bentuk *softcopy*.
4. **Hari Kerja** adalah hari pada waktu kantor BCA dan perbankan pada umumnya dibuka dan melakukan kegiatan operasional usahanya.
5. **Hari Kalender** adalah hari berdasarkan perhitungan kalender.

B. SYARAT-SYARAT UMUM

1. Dengan membuka suatu rekening Giro pada BCA maka Pemegang Rekening tunduk dan menyetujui Ketentuan-ketentuan bagi Pemegang Rekening Giro BCA ini. BCA berhak untuk mengubah Ketentuan-ketentuan bagi Pemegang Rekening Giro BCA ini yang akan diberitahukan oleh BCA di dalam bentuk dan melalui sarana apa pun sesuai ketentuan hukum yang berlaku.
2. Dalam hubungannya dengan Pemegang Rekening, BCA bertindak menurut ketentuan hukum dan ketentuan yang berlaku di BCA.
3. Pemegang Rekening wajib untuk menyerahkan kepada BCA, satu atau lebih spesimen (contoh) tanda tangan Pemegang Rekening, atau satu atau lebih spesimen tanda tangan orang-orang yang berhak untuk mewakili Pemegang Rekening melakukan transaksi sehubungan dengan rekening Giro, disertai dengan penjelasan mengenai hak-hak dan wewenang masing-masing. Spesimen tanda tangan tersebut tetap berlaku selama tidak ada pemberitahuan perubahan dari Pemegang Rekening yang disampaikan secara tertulis dan diterima oleh BCA.
4. Pemegang Rekening wajib memberitahukan secara tertulis kepada BCA mengenai data maupun perubahan data Pemegang Rekening antara lain namun tidak terbatas pada nama, alamat, nomor telepon, NPWP.
5. Untuk pelaksanaan transaksi transfer dana (termasuk pendaftaran rekening tujuan dalam rangka transaksi transfer dana) melalui fasilitas yang disediakan oleh BCA, bank lain, atau lembaga nonbank, Pemegang Rekening dengan ini memberikan kuasa kepada BCA untuk:
 - a) menampilkan nama dan/atau nomor rekening Pemegang Rekening pada fasilitas BCA yang digunakan untuk melakukan transaksi transfer dana;

A. DEFINITION

1. **Account Holder** means an individual, juristic person, any entity other than a juristic person, or a combination thereof that has completed and signed the application form for Current account opening and such application has been approved by BCA.
2. **Account Statement** means a copy of transaction history in the form of *hardcopy* or *softcopy* made by BCA in respect of the Account Holder's Current account.
3. **e-Statement** means account statement in the form of *softcopy*.
4. **Business Day** means a day on which BCA and other banks are open to carry on general business activities.
5. **Calendar Day** means any day of the calendar month.

B. GENERAL TERMS AND CONDITIONS

1. By opening a Current account with BCA, Account Holder agrees to comply with and adhere to these Terms and Conditions for BCA Current Account Holders. BCA has the right to amend these Terms and Conditions for BCA Current Account Holders upon notice by BCA in any form and by any means in accordance with the prevailing law.
2. In dealing with Account Holder, BCA shall act according to the prevailing law and any provisions applicable at BCA.
3. Account Holder must provide BCA with one or more specimen signatures of Account Holder, or one or more specimen signatures of the persons authorized to represent Account Holder to conduct transactions with respect to the Current account, as well as a detailed description of their respective rights and powers. Such specimen signatures shall remain valid unless a written notice of any change thereof is provided by Account Holder and received by BCA.
4. Account Holder must notify BCA in writing of all data and data changes of Account Holder, including but not limited to its name, address, telephone number, Tax ID Number (*NPWP*).
5. For the implementation of fund transfer transactions (including registration of destination accounts for the purpose of fund transfer transactions) through facilities provided by BCA, other banks, or non-bank institutions, the Account Holder hereby authorizes BCA to:
 - a) display the name and/or account number of the Account Holder on the BCA facilities used to conduct fund transfer transactions;

- b) memberikan data nama dan/atau nomor rekening Pemegang Rekening kepada bank lain, lembaga nonbank, dan pihak lain yang bekerja sama dengan bank lain atau lembaga nonbank tersebut untuk ditampilkan pada fasilitas yang digunakan untuk melakukan transaksi transfer dana.

Penampilan nama dan/atau nomor rekening tersebut dilakukan sebagai sarana konfirmasi kepada nasabah yang melakukan transfer dana untuk meminimalkan kemungkinan terjadinya salah transfer.

- 6. Untuk pelaksanaan transaksi setoran, transfer, pemindahan dana, maupun transaksi finansial lainnya dan keperluan verifikasi/konfirmasi atas status transaksi yang Pemegang Rekening lakukan ke suatu rekening dana, *virtual account*, atau media lainnya yang dapat menerima dana atau digunakan sebagai sarana pengiriman dana/pembayaran melalui kantor cabang BCA, fasilitas yang disediakan oleh BCA, bank lain, atau lembaga nonbank, Pemegang Rekening dengan ini memberikan kuasa kepada BCA untuk:
 - a) menampilkan nama dan/atau nomor rekening Pemegang Rekening pada mutasi rekening dan laporan transaksi yang diterbitkan oleh BCA;
 - b) memberikan data nama dan/atau nomor rekening Pemegang Rekening kepada pihak lain yang melakukan pemrosesan transaksi setoran, transfer, pemindahan dana, maupun transaksi finansial lainnya, pihak penerima fasilitas *virtual account* atau media lainnya yang dapat menerima dana atau digunakan sebagai sarana pengiriman dana/pembayaran, maupun kepada pihak lain yang menerima dana hasil transaksi yang dilakukan oleh Pemegang Rekening.
- 7. Pemegang Rekening berhak mendapatkan Laporan Mutasi Rekening. Apabila dalam waktu 14 (empat belas) hari setelah Laporan Mutasi Rekening disediakan oleh BCA, Pemegang Rekening tidak memberikan sanggahan kepada kantor cabang BCA tempat membuka rekening Giro maka Pemegang Rekening dianggap telah menyetujui segala data yang termuat dalam Laporan Mutasi Rekening tersebut.
- 8. Laporan Mutasi Rekening atas nama Pemegang Rekening yang diterbitkan berdasarkan pembukuan BCA berlaku sebagai bukti yang sah mengenai mutasi, waktu, dan jumlah uang yang terdapat dalam rekening Giro, kecuali dapat dibuktikan sebaliknya.
- 9. BCA setiap saat berhak dan dengan ini diberi kuasa oleh Pemegang Rekening untuk melakukan koreksi terhadap Laporan Mutasi Rekening tersebut jika terdapat kesalahan pada Laporan Mutasi Rekening.
- 10. Pemegang Rekening dilarang menggunakan rekening Giro untuk menampung dana hasil transaksi atau kegiatan usaha yang dilarang dan/atau bertentangan dengan ketentuan hukum yang berlaku termasuk namun tidak terbatas pada transaksi pencucian uang, pendanaan terorisme, pendanaan proliferasi senjata pemusnah massal, investasi ilegal, penipuan, perjudian, narkoba, atau tindak pidana lainnya.

- b) provide data on the name and/or account number of the Account Holder to other banks, non-bank institutions, and other parties cooperating with other banks or non-bank institutions to be displayed on the facilities used for fund transfer transactions.

The display of such name and/or account number is conducted as a means of confirmation to customers who conduct fund transfers to minimize the possibility of wrong transfers.

- 6. For the implementation of deposit transactions, transfers, remittances, or other financial transactions and for the purposes of verification/confirmation of the status of transactions made by the Account Holder to a fund account, virtual account, or other means that can receive funds or can be used as a facility for fund transfer/payment through BCA branch offices, facilities provided by BCA, other banks, or non-bank institutions, the Account Holder hereby authorizes BCA to:
 - a) display the name and/or account number of the Account Holder on the account statement and transaction report issued by BCA;
 - b) provide data on the name and/or account number of the Account Holder to other parties who process deposit transactions, transfers, remittances, or other financial transactions, recipients of virtual account facilities or other means that can receive funds or can be used as a facility for fund transfer/payment, as well as to other parties who receive funds from transactions made by the Account Holder.
- 7. Account Holder is entitled to receive the Account Statement. If Account Holder, within 14 (fourteen) days after the Account Statement is provided by BCA, does not file any objection there to with the branch office of BCA where it opened its Current account, then Account Holder is deemed to have accepted all the data contained in the Account Statement.
- 8. Account Statement in the name of Account Holder issued by BCA based on its books and records shall be valid evidence of the account transaction history, time and total amount of money in the Current account unless sufficiently proven otherwise.
- 9. BCA is at all times entitled to and is hereby authorized by Account Holder to make corrections to the Account Statement if there is any error in the Account Statement.
- 10. Account Holder must not use the Current account to hold funds from any transactions or businesses that are prohibited by and/or contrary to applicable law, including but not limited to money laundering, terrorism financing, funding the proliferation of weapons of mass destruction, illegal investments, fraud, gambling, narcotics, and other criminal acts.

11. Pemegang Rekening dilarang menggunakan dana simpanan dalam rekening Giro untuk melakukan transaksi atau kegiatan usaha yang dilarang dan/atau bertentangan dengan ketentuan hukum yang berlaku termasuk namun tidak terbatas untuk melakukan pencucian uang, pendanaan terorisme, pendanaan proliferasi senjata pemusnah massal, investasi ilegal, penipuan, perjudian, narkoba, atau tindak pidana lainnya.
12. BCA berhak melakukan pemblokiran rekening Pemegang Rekening, menolak transaksi terhadap rekening Pemegang Rekening, dan/atau menutup hubungan usaha dengan Pemegang Rekening dalam hal:
 - a) Pemegang Rekening tidak memenuhi ketentuan hukum yang berlaku;
 - b) Pemegang Rekening tidak memberikan informasi dan dokumen pendukung sesuai ketentuan hukum yang berlaku;
 - c) Pemegang Rekening diketahui dan/atau patut diduga menggunakan dokumen palsu dan/atau memberikan data yang tidak benar kepada BCA;
 - d) Pemegang Rekening menyampaikan informasi yang diragukan kebenarannya; dan/atau
 - e) Pemegang Rekening memiliki sumber dana transaksi yang diketahui dan/atau patut diduga berasal dari hasil tindak pidana.
13. Penyampaian Laporan Mutasi Rekening kepada Pemegang Rekening dapat dilakukan dengan cara:
 - 13.1 Laporan Mutasi Rekening diakses melalui fasilitas *e-Channel* yang disediakan oleh BCA. Pemegang Rekening dapat mengakses Laporan Mutasi Rekening dalam bentuk *softcopy* (e-Statement) melalui fasilitas *e-Channel* yang disediakan oleh BCA sesuai dengan ketentuan yang berlaku di BCA.
 - 13.2 Laporan Mutasi Rekening dikirimkan via *e-mail*. Pemegang Rekening perorangan dapat meminta kepada BCA untuk mengirimkan Laporan Mutasi Rekening dalam bentuk *softcopy* (e-Statement) ke alamat *e-mail* yang ditentukan oleh Pemegang Rekening. Permintaan harus diajukan saat Pemegang Rekening mengajukan permohonan pembukaan Rekening Giro. Ketentuan ini hanya berlaku untuk Rekening Giro yang tidak berstatus "Rekening Gabungan".
 - 13.3 Laporan Mutasi Rekening dikirimkan ke alamat Pemegang Rekening. Pemegang Rekening yang berbentuk badan dapat meminta kepada BCA untuk mengirimkan Laporan Mutasi Rekening dalam bentuk *hardcopy* ke alamat Pemegang Rekening. Dalam hal Laporan Mutasi Rekening telah dikirimkan ke alamat Pemegang Rekening, namun dikembalikan kepada BCA karena alasan apa pun, maka BCA berhak untuk tidak lagi mengirimkan Laporan Mutasi Rekening dalam bentuk *hardcopy* ke alamat Pemegang Rekening.
11. Account Holder must not use the funds in the Current account to conduct any transactions or businesses that are prohibited by and/or contrary to applicable law, including but not limited to money laundering, terrorism financing, funding the proliferation of weapons of mass destruction, illegal investments, fraud, gambling, narcotics, and other criminal acts.
12. BCA is entitled to block Account Holder's account, reject any transaction involving Account Holder's account and/or terminate business relationship with Account Holder in the event:
 - a) Account Holder fails to comply with the prevailing law;
 - b) Account Holder fails to provide information and supporting documents in accordance with the prevailing law;
 - c) Account Holder is found and/or is reasonably suspected of using false documents and/or providing misleading data to BCA;
 - d) Account Holder provides allegedly inaccurate information; and/or
 - e) Account Holder's source of funds for transactions is found and/or reasonably suspected of emanating from a criminal offence.
13. The Account Statement may be delivered to Account Holder in the following manners:
 - 13.1 The Account Statement can be accessed through e-Channel provided by BCA. Account Holders can access Account Statement in softcopy form (e-Statement) through e-Channel facilities provided by BCA in accordance with the terms and conditions applicable at BCA.
 - 13.2 The Account Statement is sent to Account Holder's e-mail. The individual Account Holders may request BCA to send the Account Statement in softcopy form (e-Statement) to the e-mail address specified by the Account Holder. The request must be submitted when the Account Holder applies for the opening of a Current account. This term only applies to Current account which is not with the status of "Joint Account".
 - 13.3 The Account Statement is sent to Account Holder's address. Account Holders in the form of entities may request BCA to send Account Statement in hardcopy form to the Account Holder's address. If the Account Statement have been sent to the Account Holder's address but are returned to BCA for any reason, BCA reserves the right to no longer send the Account Statement in hardcopy form to the Account Holder's address.

14. Apabila Laporan Mutasi Rekening yang dikirim ke alamat Pemegang Rekening diterima oleh Pemegang Rekening dalam keadaan terbuka atau rusak maka Pemegang Rekening harus mencantumkan keterangan 'terbuka atau rusak' pada tanda terima Laporan Mutasi Rekening. Selanjutnya Pemegang Rekening harus melaporkan ke kantor cabang BCA tempat membuka rekening Giro mengenai Laporan Mutasi Rekening yang terbuka atau rusak tersebut dengan membawa Laporan Mutasi Rekening dimaksud.

Tanda Tangan

15. Pemegang Rekening memberikan persetujuan kepada BCA untuk memberikan data Pemegang Rekening kepada pihak lain di luar BCA, yang bekerja sama dengan BCA, dalam rangka kegiatan promosi atau untuk tujuan komersial lainnya.

Tanda Tangan

16. Pemegang Rekening memberikan persetujuan kepada BCA, baik sekarang maupun setelah Pemegang Rekening tidak lagi menjadi nasabah BCA, untuk melakukan penawaran produk/layanan BCA dan produk/layanan pihak lain yang bekerja sama dengan BCA via sarana komunikasi pribadi.

17. Selama Pemegang Rekening (termasuk salah satu atau beberapa pihak yang membentuk rekening Giro gabungan) masih berutang kepada BCA berdasarkan pinjaman uang, L/C, bank garansi atau jaminan yang diterbitkan oleh Pemegang Rekening (*borgtocht*), bunga, provisi, biaya kliring, biaya pembelian buku Cek/Bilyet Giro, meterai, wesel, surat aksepsi atau surat dagang lain yang ditandatangani oleh Pemegang Rekening sebagai akseptasi, endosan, atau sebagai penarik, avalis atau akibat penggunaan kartu kredit atau biaya-biaya atau kewajiban yang timbul berdasarkan apa pun juga, BCA berhak dan sepanjang perlu dengan ini diberi kuasa oleh Pemegang Rekening untuk mendebet rekening Giro Pemegang Rekening dan menggunakannya untuk pembayaran kembali atas setiap jumlah uang yang setiap waktu terutang kepada BCA. Segala akibat yang timbul dari pendebitan rekening Giro berdasarkan kuasa dari Pemegang Rekening tersebut menjadi tanggung jawab Pemegang Rekening sepenuhnya.

18. Apabila Pemegang Rekening meninggal dunia, BCA berhak meminta dokumen-dokumen keahliwarisan yang dipersyaratkan oleh BCA sebagai dasar pencairan saldo rekening Giro kepada ahli waris yang ditentukan dalam dokumen keahliwarisan. Dengan pencairan saldo rekening Giro milik Pemegang Rekening yang telah meninggal dunia kepada ahli waris atau kuasanya yang mendapat hak sesuai dengan dokumen keahliwarisan maka BCA dibebaskan dari seluruh tanggung jawab berkaitan dengan rekening Giro milik Pemegang Rekening.

19. Apabila dana di rekening Giro Pemegang Rekening tidak ada/tidak cukup maka atas permintaan pertama dari BCA, Pemegang Rekening wajib menyetor kepada BCA sejumlah uang yang dianggap cukup oleh BCA untuk pembayaran utang-utang Pemegang Rekening sebagaimana dimaksud dalam butir 17.

14. If the Account Statement sent to the Account Holder's address is received by Account Holder in an opened or damaged condition, Account Holder must add a note "opened or damaged" on the delivery receipt. Furthermore, Account Holder must report and bring such "opened or damaged" Account Statement to the BCA branch office where it opened the Current Account.

Signature

15. Account Holder authorizes BCA to provide Account Holder's data to any party other than BCA that has entered into a cooperation with BCA, for promotional activities or other commercial purposes.

Signature

16. Account Holder authorizes BCA, either now or after Account Holder is no longer a BCA customer, to offer BCA's products/services and products/services of other parties having entered into a cooperation with BCA via personal communication means.

17. As long as Account Holder (including any one or more parties forming a joint Current account) is still indebted to BCA by virtue of credit facilities, L/C, bank guarantees or any guarantee issued by Account Holder (*borgtocht*), interest, fees, clearing fees, fees for cheque/Bilyet Giro books, stamp duty, drafts, letters of acceptance or other trade documents signed by Account Holder for purposes of acceptance, endorsement, or withdrawal, guarantee or as a result of the use of credit cards or any charges or obligations incurred from any causes whatsoever, BCA has the right to and, to the extent necessary, is hereby authorized by Account Holder to debit Account Holder's Current account and to apply the proceeds to settle any amount due to BCA at any time. Any consequences arising from the debiting of the Current account by virtue of Account Holder's authorization shall be the sole responsibility of Account Holder.

18. In the event of the Account Holder's death, BCA may request any documentation of heirship as required by BCA as the basis for liquidating the balance in the Current account owned by the deceased Account Holder and paying the same to the rightful beneficiary(-ies) or attorney(s)-in-fact as specified in the documentation of heirship. Once the balance in the Current account owned by the deceased Account Holder has been liquidated and paid to the rightful beneficiary(-ies) or attorney(s)-in-fact as specified in the documentation of heirship, BCA is released and forever discharged from any liability whatsoever in connection with the Account Holder's Current account.

19. In the event of the lack or insufficiency of funds in Account Holder's Current account, at the first request of BCA, Account Holder must pay to BCA a certain amount deemed reasonably sufficient by BCA to settle Account Holder's debts as referred to in point 17.

20. Dalam hal Pemegang Rekening meminta kepada BCA untuk melakukan penagihan (inkaso) atas suatu warkat kepada bank penerbit warkat yang bersangkutan maka BCA berhak untuk menunjuk bank koresponden untuk melaksanakan penagihan (inkaso) tersebut. Kegagalan atau keterlambatan bank koresponden dalam melaksanakan penagihan (inkaso) kepada bank penerbit warkat, pengiriman dana hasil inkaso kepada BCA dan segala kerugian apa pun yang timbul sebagai pelaksanaan inkaso tersebut menjadi tanggung jawab Pemegang Rekening sepenuhnya.
21. Pemegang Rekening bertanggung jawab sepenuhnya atas:
 - a) keaslian, keabsahan, kebenaran, dan kelengkapan dokumen-dokumen yang diserahkan kepada BCA sehubungan dengan rekening Giro Pemegang Rekening; dan
 - b) kebenaran tanda tangan yang terdapat pada setiap dokumen dan kewenangan orang-orang yang menandatangani dokumen-dokumen tersebut.
22. Pemegang Rekening bertanggung jawab sepenuhnya terhadap kerugian yang terjadi karena tidak diberikannya data yang lengkap, tidak dapat diterimanya pemberitahuan baik melalui telepon, telex, maupun sarana komunikasi lainnya, keterlambatan atau tidak sampainya surat yang dikirim oleh Pemegang Rekening kepada BCA, atau surat yang dikirim oleh BCA kepada Pemegang Rekening yang terjadi bukan karena kesalahan BCA.
23. Pemegang Rekening dapat melakukan penutupan rekening Giro di kantor cabang BCA dan dengan alasan tertentu BCA berhak menutup rekening Giro.
24. Pemegang Rekening setuju bahwa pihak yang bersama-sama dengan Pemegang Rekening membentuk rekening Giro yang berstatus "Rekening Gabungan" "ATAU" berhak melakukan transaksi finansial dan non-finansial atas rekening Giro yang berstatus "Rekening Gabungan" "ATAU" tersebut melalui fasilitas yang disediakan oleh BCA. Untuk keperluan tersebut, Pemegang Rekening dengan ini memberikan persetujuan kepada BCA untuk memberikan akses ke rekening Giro yang berstatus "Rekening Gabungan" "ATAU" kepada pihak yang bersama-sama dengan Pemegang Rekening membentuk rekening Giro yang berstatus "Rekening Gabungan" "ATAU" tersebut.
25. Segala tindakan yang dilakukan oleh salah satu atau beberapa pihak yang membentuk rekening Giro yang berstatus "Rekening Gabungan" adalah mengikat semua pihak yang secara bersama-sama telah membentuk rekening Giro yang berstatus "Rekening Gabungan" dan karenanya masing-masing pihak bertanggung jawab secara tanggung renteng terhadap BCA atas semua akibat yang timbul darinya.
26. Apabila di kemudian hari Pemegang Rekening mengajukan fasilitas m-banking, KlikBCA, dan/atau fasilitas lain yang terkait dengan pembukaan rekening Giro maka Pemegang Rekening dengan ini menyatakan tunduk pada syarat-syarat dan ketentuan-ketentuan m-banking, KlikBCA, dan/atau fasilitas lain yang terkait dengan pembukaan rekening Giro yang dipergunakan oleh Pemegang Rekening.
20. If Account Holder requests BCA to make a collection of instruments (*inkaso*) from the issuing bank, BCA has the right to appoint a correspondent bank to process the collection. Failure or delay by such correspondent bank in processing the collection with the issuing bank, remitting the proceeds to BCA and any loss incurred as a result of the collection process shall be the sole responsibility of Account Holder.
21. Account Holder shall be fully responsible for:
 - a) the authenticity, validity, correctness and completeness of all documents submitted to BCA in connection with Account Holder's Current account; and
 - b) the validity of the signature(s) in each and every document and the authority of the person(s) who signed such document.
22. Account Holder is fully liable for any losses arising from any incomplete data, failure to receive notification by telephone, telex, or other means of communication, or delay in or non-delivery of any notices delivered by Account Holder to BCA, or letter sent by BCA to Account Holder which is not attributable to BCA's fault.
23. Account Holder may close its Current account at the BCA branch office and BCA for a certain reason may close the Current account.
24. Account Holder hereby agrees that the party with whom Account Holder opens Current account with the status of "Joint Account" "OR" may conduct financial and non-financial transaction on the Current account with the status of "Joint Account" "OR" through facilities provided by BCA. For such purpose, the Account Holder hereby gives approval to BCA to provide access to the Current account with the status of "Joint Account" "OR" to the party with whom Account Holder opens Current account with the status of "Joint Account" "OR".
25. Any actions taken by one or more parties that open a Current account with the status "Joint Account" shall be binding on all such parties and therefore each of them is jointly and severally liable to BCA for any consequences arising therefrom.
26. If Account Holder later applies for such facilities as m-banking, KlikBCA, and/or other facilities associated with the Current account, Account Holder hereby agrees to accept the terms and conditions of such m-banking, KlikBCA, and/or other facilities associated with the Current account as used by Account Holder.

27. BCA tidak bertanggung jawab atas kerugian, gugatan atau tuntutan dari pihak mana pun yang terjadi sebagai akibat dari kejadian yang berada di luar kemampuan BCA (force majeure) antara lain namun tidak terbatas pada pelaksanaan ketentuan atau peraturan dari pihak yang berwenang, terganggunya sistem komunikasi, bencana alam, pemogokan, huru hara, atau keadaan darurat.
28. BCA berhak melakukan koreksi atau reversal atas transaksi atau saldo rekening Giro Pemegang Rekening jika terjadi kesalahan posting yang dilakukan oleh BCA.
29. Untuk kepentingan dalam penyelesaian semua perkara antara BCA dan Pemegang Rekening, Pemegang Rekening dan BCA telah menyetujui tempat tinggal hukum yang umum dan tetap di kantor panitera Pengadilan Negeri yang membawahi wilayah di mana kantor cabang BCA tempat rekening Giro dibuka berlokasi, demikian dengan tidak mengurangi hak dari BCA untuk mengajukan tuntutan hukum terhadap Pemegang Rekening melalui Pengadilan Negeri lainnya dalam wilayah Republik Indonesia.
30. Simpanan dana Pemegang Rekening pada BCA dijamin oleh Lembaga Penjamin Simpanan (LPS) sesuai dengan nilai batas maksimal yang dijamin oleh LPS. LPS tidak menjamin simpanan dengan suku bunga yang melebihi suku bunga yang ditetapkan oleh LPS.
31. Data terkait rekening Giro di BCA disimpan BCA sesuai ketentuan yang berlaku.

C. KETENTUAN KHUSUS REKENING GIRO RUPIAH

1. Dengan dibukanya rekening Giro Rupiah, BCA dapat memberikan Buku Cek/Bilyet Giro kepada Pemegang Rekening.
Atas pemberian Buku Cek/Bilyet Giro tersebut, Pemegang Rekening akan dikenakan biaya. Besarnya biaya maupun perubahannya akan diberitahukan oleh BCA kepada Pemegang Rekening dalam bentuk dan melalui sarana apa pun sesuai ketentuan hukum yang berlaku.
2. Pemegang Rekening bertanggung jawab sepenuhnya terhadap setiap penyalahgunaan Cek/Bilyet Giro yang telah diberikan oleh BCA kepada Pemegang Rekening.
3. Pemegang Rekening harus melakukan setoran pertama atas rekening Giro yang telah dibuka di BCA. Besarnya setoran pertama maupun perubahannya akan diberitahukan oleh BCA kepada Pemegang Rekening dalam bentuk dan melalui sarana apa pun sesuai ketentuan hukum yang berlaku.
4. Khusus untuk Pemegang Rekening Giro perorangan dapat diberikan kartu Paspur yang dapat digunakan untuk melakukan transaksi tertentu melalui mesin Anjungan Tunai Mandiri (ATM) BCA atau sarana lain yang ditentukan oleh BCA.
5. Penyetoran dapat dilakukan bebas setiap saat selama konter buka pada waktu jam kerja BCA atau melalui mesin setoran tunai (Cash Deposit Machine).

27. BCA is not liable for any losses, claims or demands from any party arising from any events that occur beyond the control of BCA (force majeure) including but not limited to the implementation of any rules or regulations issued by competent authorities, disruption of communication systems, natural disasters, strikes, riots, or emergencies.
28. BCA has the right to make necessary corrections to or reversals of Account Holder's transactions or balance if BCA makes an error in posting the relevant data.
29. For the purpose of dispute settlement between BCA and Account Holder, Account Holder and BCA have agreed on a common and permanent legal domicile at the Registrars' office of the District Court having jurisdiction over the BCA branch where the Current account was opened, without prejudice to BCA's right to file lawsuits against Account Holder through other District Courts within the territory of the Republic of Indonesia.
30. Account Holder's funds deposited with BCA are guaranteed by the Indonesia Deposit Insurance Corporation (*Lembaga Penjamin Simpanan, LPS*) according to the stipulated maximum amount covered by the LPS. The LPS shall not guarantee any deposit with an interest rate exceeding the maximum rate stipulated by the LPS.
31. Any data connected with the Current account at BCA shall be stored by BCA in accordance with the prevailing law.

C. SPECIAL TERMS AND CONDITIONS FOR RUPIAH CURRENT ACCOUNT

1. Upon the opening of the Rupiah Current account, BCA will provide Account Holder with a Cheque/Bilyet Giro book.
Account Holder will be charged a certain fee for the issuance of such Cheque/Bilyet Giro book. The amount of such fee and any change thereto will be notified by BCA to Account Holder in any form and by any means in accordance with the prevailing law.
2. Account Holder is fully liable for any misuse of the Cheque/Bilyet Giro provided by BCA to Account Holder.
3. Account Holder must make an initial deposit to its Current account, which is opened at BCA. The amount of such initial deposit and any change thereto will be notified by BCA to Account Holder in any form and by any means in accordance with the prevailing law.
4. The Paspur card, which can be used to conduct certain transactions through BCA Automated Teller Machines (ATM) or other facilities as may be determined by BCA, will be available only to individual Current Account Holders only.
5. Deposit can be made at any time at the teller counter during BCA business hours or through cash deposit machines.

6. Setoran dengan warkat Cek, Bilyet Giro, Wesel, dan sejenisnya akan dikreditkan ke dalam rekening Giro pada hari yang sama sejak diterimanya warkat tersebut, namun dana yang telah dikreditkan tersebut bukan merupakan dana efektif yang dapat langsung ditarik oleh Pemegang Rekening (floating). Efektif atau tidaknya dana pada rekening Giro masih tergantung pada hasil kliring dari Bank Indonesia dan waktu pelaksanaan kliring (same day, next day atau two days) masing-masing kantor cabang BCA. Untuk transaksi kiriman uang masuk, dana akan dikreditkan ke rekening Giro setelah dana efektif diterima oleh BCA.
 7. Apabila terjadi tolakan terhadap setoran Cek, Bilyet Giro, Wesel dan sejenisnya maka BCA berhak untuk mendebet kembali dana pada rekening Giro senilai Cek, Bilyet Giro, Wesel dan sejenisnya yang ditolak pembayarannya beserta biaya yang timbul akibat tolakan tersebut.
 8. Dalam hal warkat yang disetor ditolak pembayarannya oleh bank penerbit warkat maka warkat tolakan tersebut dapat diambil oleh penyeter dalam jangka waktu 30 (tiga puluh) hari kalender terhitung sejak tanggal penolakan warkat. Apabila dalam jangka waktu tersebut, penyeter tidak mengambil warkat tolakan maka BCA tidak bertanggung jawab atas segala akibat yang timbul karena tidak diambilnya warkat tolakan tersebut.
 9. Pemegang Rekening wajib menanggung biaya-biaya yang timbul sehubungan dengan pembukaan rekening Giro di BCA antara lain tetapi tidak terbatas pada biaya pembuatan/penggantian kartu Paspur, biaya administrasi, biaya transaksi, biaya administrasi tambahan apabila saldo rata-rata rekening Giro dalam bulan bersangkutan kurang dari minimum saldo yang telah dipersyaratkan, dan biaya lainnya. Besarnya biaya-biaya dimaksud berikut perubahannya akan diberitahukan kepada Pemegang Rekening dalam bentuk dan melalui sarana apa pun sesuai ketentuan hukum yang berlaku. Biaya-biaya tersebut langsung didebet oleh BCA dari rekening Giro yang bersangkutan.
 10. Pemegang Rekening wajib memperhatikan ketentuan-ketentuan sebagai berikut:
 - a) Cek yang diajukan kepada BCA untuk dibayar sebelum tanggal yang disebutkan dalam Cek sebagai tanggal penarikan (Cek yang "postdated") tetap akan dibayar oleh BCA, apabila dana Pemegang Rekening pada hari diajukannya Cek tersebut cukup tersedia.
 - b) Yang diartikan dengan Bilyet Giro adalah surat perintah dari Pemegang Rekening untuk memindahkan dana dari rekening Giro rupiah kepada rekening pihak penerima yang namanya tercantum pada Bilyet Giro tersebut dan Bilyet Giro tersebut tidak dapat dicairkan secara tunai atau dipindahtangankan.
 - c) Permintaan Buku Cek/Bilyet Giro harus dilakukan secara tertulis oleh Pemegang Rekening dan pengembalian lembar pertama (tanda terima) Buku Cek / Bilyet Giro harus dilakukan pada saat penerimaan Buku Cek/Bilyet Giro oleh Pemegang Rekening atau orang yang diberi kuasa.
6. Deposit in forms of Cheques, *Bilyet Giro*, drafts, and other instruments of similar nature will be credited to the Current account on the same day of receipt of such instruments, but the funds so credited shall not constitute good funds (*dana efektif*) that can be readily used or withdrawn by Account Holder (floating). The status of good funds in the Current account is dependent on the clearing result from Bank Indonesia and time of the clearing process (same day, next day or two days) as applicable to each BCA branch. For incoming remittance transactions, funds will be credited to the Current account once the amounts are actually received by BCA in good funds.
 7. In the event that a Cheque, *Bilyet Giro*, draft and any other instrument of similar nature is rejected, then BCA has the right to debit Account Holder's Current account with an amount equal to the amount of the rejected Cheque, *Bilyet Giro*, draft and any other instrument of similar nature, along with any fees arising therefrom.
 8. In the event the issuing bank refuses to pay the instrument deposited by Account Holder, the rejected instrument may be collected or picked-up by the depositor within 30 (thirty) calendar days of the rejection date. If the depositor fails to collect the rejected instrument within such period, BCA disclaims liability for any consequences arising from such non-collection of that instrument.
 9. Account Holder shall bear all costs and fees incurred in connection with the opening of the Current account with BCA, including but not limited to the fee for producing/replacing the Paspur card, administration fee, transaction fee, additional administration fee if the average balance in the relevant month is less than the required minimum balance, and any other fees. The amount of such fees and any related changes thereto shall be notified to Account Holder in any form and by any means in accordance with the prevailing law. Such fees shall be directly debited by BCA from Account Holder's Current account.
 10. Account Holder must abide by the following provisions:
 - a) Any cheque presented to BCA for payment before the payment date stated on the cheque ("postdated cheque") will still be paid by BCA on condition that Account Holder has sufficient funds available in Account Holder's account.
 - b) *Bilyet Giro* means a written order from Account Holder to transfer funds from Rupiah Current account to the account of the beneficiary whose name is stated on that *Bilyet Giro* and the *Bilyet Giro* is not cashable nor transferable.
 - c) Request for a Cheque /Bilyet Giro Book must be made in writing by Account Holder; and the return of the first sheet (receipt) of the Cheque/Bilyet Giro book must be done once the Cheque/Bilyet Giro book is received by Account Holder or by any other person authorized by Account Holder.

- d) Batas waktu pengambilan Buku Cek/Bilyet Giro yang telah dipesan oleh Pemegang Rekening, paling lambat 30 (tiga puluh) hari kalender sejak tanggal permohonan Buku Cek/Bilyet Giro yang diajukan oleh Pemegang Rekening.
 - e) Apabila setelah 30 (tiga puluh) hari kalender sejak tanggal permohonan Buku Cek/Bilyet Giro, Pemegang Rekening tidak mengambil Buku Cek/Bilyet Giro yang dipesan maka BCA secara sepihak berhak untuk menghancurkan Buku Cek/Bilyet Giro tersebut. Pemegang Rekening akan tetap dikenakan biaya sesuai dengan ketentuan yang berlaku untuk setiap Buku Cek/Bilyet Giro yang tidak diambil dan dihancurkan oleh BCA.
 - f) Bilyet Giro yang diajukan kepada BCA untuk dipindahbukukan sebelum tanggal jatuh tempo, akan ditolak oleh BCA tanpa melihat cukup atau tidaknya dana yang tersedia.
 - g) Pemegang Rekening wajib menyediakan dana yang cukup di rekening Giro untuk keperluan pembayaran Cek/Bilyet Giro yang masih beredar. Bilyet Giro yang telah jatuh tempo atau Cek yang diajukan kepada BCA akan ditolak oleh BCA sebagai Cek/Bilyet Giro kosong apabila tidak tersedia cukup dana di rekening Giro Pemegang Rekening untuk pembayaran Cek/Bilyet Giro tersebut.
 - h) Pemegang Rekening tidak akan melakukan penarikan Cek/Bilyet Giro kosong dengan alasan apa pun. Pemegang Rekening tidak keberatan rekening Gironya ditutup dan namanya dicantumkan dalam Daftar Hitam yang dikeluarkan oleh Bank Indonesia apabila melakukan penarikan Cek/Bilyet Giro kosong.
 - i) Pemegang Rekening membebaskan BCA dari segala tuntutan hukum atas setiap konsekuensi hukum yang timbul akibat penolakan Cek/Bilyet Giro kosong yang dilakukan sesuai dengan ketentuan yang berlaku.
 - j) Pembatalan Cek oleh Pemegang Rekening harus diajukan secara tertulis dan hanya dapat dilaksanakan oleh BCA setelah berakhirnya tenggang waktu pengunjukan sepanjang pada waktu penerimaan pemberitahuan tertulis itu, amanat dalam Cek tersebut belum dilaksanakan. Bilyet Giro tidak dapat dibatalkan oleh Pemegang Rekening sejak Bilyet Giro tersebut diterbitkan oleh Pemegang Rekening.
 - k) Apabila ada laporan secara tertulis mengenai kehilangan Cek/Bilyet Giro yang disertai dengan surat keterangan Kepolisian maka BCA berhak menolak untuk membayar penarikan Cek/Bilyet Giro tersebut.
 - l) Pemegang Rekening bersedia mematuhi ketentuan-ketentuan yang mengatur mengenai Cek/Bilyet Giro antara lain mengenai penandatanganan Cek/Bilyet Giro, pelunasan bea meterai, serta ketentuan lain yang mengatur mengenai penarikan Cek/Bilyet Giro.
11. Pemegang Rekening dengan ini memberikan persetujuan kepada BCA untuk memberikan data Pemegang Rekening kepada bank pembayar yang diperlukan dalam rangka penerusan transaksi kiriman uang Pemegang Rekening.
- d) The deadline for collecting the requested Cheque/*Bilyet Giro* book is no later than 30 (thirty) calendar days of the date on which Account Holder makes the request for such Cheque/*Bilyet Giro* book.
 - e) If Account Holder fails to collect the requested Cheque/*Bilyet Giro* book after the lapse of such 30 (thirty) calendar days of the date on which Account Holder makes the request therefor, BCA has the right to unilaterally destroy such Cheque/*Bilyet Giro* book. Account Holder will still be charged in accordance with the applicable terms and conditions for each Cheque/*Bilyet Giro* book that is not collected and destroyed by BCA.
 - f) Any *Bilyet Giro* presented to BCA for book-entry or transfer before its due date will be dishonored by BCA regardless of whether or not there are sufficient funds available in the Current account
 - g) Account Holder must ensure sufficient funds in the Current account for payment of the outstanding Cheque/*Bilyet Giro*. Any *Bilyet Giro* which has fallen due or any Cheque presented to BCA will be dishonored by BCA and treated as a dud Cheque/*Bilyet Giro* if there are insufficient funds in Account Holder's Current account for payment of the Cheque/*Bilyet Giro*.
 - h) Account Holder shall not draw a dud Cheque/*Bilyet Giro* for any reason. Account Holder hereby agrees and acknowledges that its Current account will be closed and Account Holder's name will be put on the Bank Indonesia Blacklist if Account Holder draws such dud Cheque/*Bilyet Giro*.
 - i) Account Holder holds BCA harmless against all legal proceedings and any legal consequences arising from the rejection of a dud Cheque/*Bilyet Giro* to the extent such rejection is in accordance with the applicable laws and regulations.
 - j) Cancellation of a Cheque by Account Holder must be made in writing and can only be processed by BCA after the expiry of the offer timeframe provided that the instruction on such Cheque has not been processed at the time BCA receives the written notice. Bilyet Giro shall not be canceled by Account Holder since the Bilyet Giro is issued by Account Holder.
 - k) In the event of any written report on the loss of any Cheque/*Bilyet Giro* accompanied by a Police certificate, then BCA has the right to dishonor the Cheque/*Bilyet Giro*.
 - l) Account Holder agrees to comply with all the provisions governing Cheque/*Bilyet Giro*, including, among others, those concerning the signing of Cheques/*Bilyet Giro*, payment of stamp duty, and other provisions for drawing a Cheque/*Bilyet Giro*.
11. Account Holder hereby authorizes BCA to provide Account Holder's data to the paying bank as may be required for the remittance of Account Holder's funds.

12. Penutupan rekening Giro Rupiah dikenakan biaya. Besarnya biaya penutupan maupun perubahannya akan diberitahukan oleh BCA kepada Pemegang Rekening dalam bentuk dan melalui sarana apa pun sesuai ketentuan hukum yang berlaku.
13. Pada waktu berakhirnya hubungan rekening Giro antara BCA dan Pemegang Rekening maka Pemegang Rekening wajib menyelesaikan semua kewajibannya yang masih terutang atas Cek/Bilyet Giro yang telah ditarik dan masih beredar serta menyerahkan kembali semua sisa buku Cek/Bilyet Giro yang masih ada pada Pemegang Rekening kepada BCA.

12. Account Holder shall be subject to a certain fee upon closing its Rupiah Current account. The amount of such closing fee and any change thereto will be notified by BCA to Account Holder in any form and by any means in accordance with the prevailing law.
13. Upon termination of the relationship between BCA and Account Holder in respect of the Current account, Account Holder must settle all of its obligations in connection with any Cheque/*Bilyet Giro* that has been drawn but remains outstanding, and return all of the remaining sheets of the Cheque/*Bilyet Giro* book in its possession to BCA.

D. KETENTUAN KHUSUS REKENING GIRO VALUTA ASING (VALAS)

1. Dengan dibukanya rekening Giro Valas, BCA akan memberikan Letter of Authorization (LA), yaitu surat perintah untuk mendebet rekening Giro Valas, kepada Pemegang Rekening.
Pemegang Rekening bertanggung jawab sepenuhnya terhadap penyalahgunaan LA yang telah diberikan kepadanya.
2. Pemegang Rekening harus melakukan setoran pertama atas rekening Giro Valas yang telah dibuka di BCA. Besarnya setoran pertama maupun perubahannya akan diberitahukan oleh BCA kepada Pemegang Rekening dalam bentuk dan melalui sarana apa pun sesuai ketentuan hukum yang berlaku.
3. Penarikan atau pemindahbukuan dana harus menggunakan LA atau sarana lain sesuai ketentuan yang berlaku di BCA, dan dapat dilakukan bebas setiap saat selama konter buka pada waktu jam kerja BCA.
Penarikan dalam bentuk banknotes dari rekening Giro Valas hanya dapat dilakukan di kantor cabang BCA tempat rekening Giro Valas dibuka, namun khusus penarikan dalam bentuk banknotes Dollar Amerika Serikat dari rekening Giro Valas Dollar Amerika Serikat dapat dilakukan di kantor cabang BCA tempat rekening Giro Valas dibuka maupun di kantor cabang BCA lainnya yang telah ditunjuk BCA atau sesuai perubahan ketentuan yang akan diberitahukan oleh BCA dalam bentuk dan melalui sarana apa pun sesuai ketentuan hukum yang berlaku. Penarikan dari rekening Giro Valas dalam mata uang Rupiah ataupun pemindahbukuan dari rekening Giro Valas dapat dilakukan di seluruh kantor cabang BCA.
4. LA tidak dapat digunakan sebagai alat pembayaran, dipindahtangankan, maupun diinkasokan.
5. Apabila setoran diterima dalam jenis valuta yang lain dari rekening Giro Valas maka pengkreditan ke dalam rekening Giro Valas mempergunakan kurs jual beli yang berlaku pada BCA. Pemegang Rekening Giro Valas dengan ini membebaskan BCA dari tanggung jawab dan kerugian sebagai akibat devaluasi/depresiasi valuta dari warkat-warkat yang masih dalam proses inkaso maupun transfer.
6. Setoran dengan Telegraphic Transfer (TT) dari bank lain dalam valuta yang sama akan dikenakan komisi sesuai ketentuan yang berlaku di BCA.

D. SPECIAL TERMS AND CONDITIONS FOR FOREIGN CURRENCY CURRENT ACCOUNT

1. Upon opening a Foreign Currency Current account, BCA will provide Account Holder with Letter of Authorization (LA), namely an instruction letter to debit the Foreign Currency Current account.
Account Holder is solely responsible for any misuse of the LA provided.
2. Account Holder must make an initial deposit to the Foreign Currency Current account opened with BCA. The amount of the initial deposit and any change thereto will be notified by BCA to Account Holder in any form and by any means in accordance with the prevailing law.
3. All withdrawals or transfer of funds must use the LA or any other means in accordance with the provisions applicable at BCA, and can be made at any time at the teller counter during BCA business hours.
Any withdrawal in the form of banknotes from the Foreign Currency Current account can only be made at the BCA branch office where the Foreign Currency Current account was opened; however, solely for withdrawal of banknotes denominated in United States Dollar from a United States Dollar Current account, such withdrawal can be made either at the BCA branch office where the Foreign Currency Current account was opened or at any other BCA branch office designated by BCA or in accordance with any amended terms as may be notified by BCA in any form and by any means in accordance with the prevailing law. Withdrawal in Rupiah from the Foreign Currency Current account or inhouse transfer from the Foreign Currency Current account may be done in all BCA branch offices.
4. The LA cannot be used as a means of payment and is not transferable or redeemable.
5. If deposit payments are received in a denomination other than the currency in which the Foreign Currency Current account is denominated, then the amount shall be credited to the Foreign Currency Current account using the applicable exchange rates at BCA. Account Holder of the Foreign Currency Current account hereby holds BCA harmless against any liabilities and losses as a result of currency devaluation/depreciation of any outstanding instruments still in the collection or transfer process.
6. Deposit payments through Telegraphic Transfer (TT) in the same currency from another bank will be subject to a commission fee in accordance with the applicable provisions at BCA.

7. Untuk setiap transaksi transfer atau pemindahbukuan dalam valuta lain dari rekening Giro Valas, Pemegang Rekening Giro Valas setuju bahwa:
 - 7.1 BCA berhak untuk membebankan segala biaya yang timbul atas setiap transaksi transfer atau pemindahbukuan yang dilakukan pada rekening Giro Valas.
 - 7.2 Transfer atau pemindahbukuan dari rekening Giro Valas akan dilakukan dengan menggunakan kurs yang berlaku di BCA.
8. Penarikan dari rekening Giro Valas berupa banknotes tunduk kepada ketentuan kurs yang berlaku di BCA dan pada ketersediaan banknotes tersebut di BCA.
9. Pemegang Rekening Giro Valas akan dikenakan:
 - 9.1 Biaya administrasi rekening sesuai dengan mata uang rekening Giro Valas yang dibuka; dan
 - 9.2 Biaya penalti apabila saldo rata-rata rekening Giro Valas dalam bulan bersangkutan kurang dari minimum saldo yang telah dipersyaratkan.

Besarnya biaya-biaya tersebut di atas maupun perubahannya akan diberitahukan oleh BCA kepada Pemegang Rekening Giro Valas dalam bentuk dan melalui sarana apa pun sesuai ketentuan hukum yang berlaku. Biaya-biaya tersebut langsung didebet oleh BCA dari rekening Giro Pemegang Rekening yang bersangkutan.
10. Penutupan rekening Giro Valas dikenakan biaya sesuai dengan mata uang rekening Giro Valas yang dibuka. Besarnya biaya penutupan tersebut di atas maupun perubahannya akan diberitahukan oleh BCA kepada Pemegang Rekening Giro Valas, dalam bentuk dan melalui sarana apa pun sesuai ketentuan hukum yang berlaku.

E. PENANGANAN KELUHAN (PENGADUAN)

1. Keluhan/pengaduan kepada BCA sehubungan dengan rekening Giro dapat disampaikan oleh Pemegang Rekening kepada kantor cabang BCA atau kepada HALO BCA. Untuk keperluan penanganan keluhan/pengaduan tersebut, BCA berhak meminta Pemegang Rekening untuk menyerahkan fotokopi identitas diri Pemegang Rekening dan dokumen pendukung lainnya.
2. BCA akan menanggapi keluhan tersebut sesuai dengan ketentuan hukum yang berlaku. Informasi lebih lanjut terkait penanganan pengaduan oleh BCA dapat dilihat pada bca.id/penangananpengaduan.

F. BAHASA

Ketentuan bagi Pemegang Rekening Giro PT Bank Central Asia Tbk. ("BCA") ini dapat dibuat dan ditandatangani dalam 3 (tiga) versi bahasa yaitu bahasa Indonesia, bahasa Inggris, dan bahasa Mandarin. Dalam hal terdapat perbedaan interpretasi antara bahasa Indonesia, bahasa Inggris, dan bahasa Mandarin, maka versi bahasa Indonesia yang berlaku.

7. For each transfer transaction, whether interbank or intrabank transfer, in a currency other than the currency in which the Foreign Currency Current account is denominated, Account Holder of the Foreign Currency Current account agrees that:
 - 7.1. BCA has the right to charge all fees incurred for such interbank or intrabank transfer transaction made from or over the Foreign Currency Current account.
 - 7.2. The interbank or intrabank transfer from the Foreign Currency Current account will use the exchange rate prevailing at BCA.
8. Withdrawal from the Foreign Currency Current account in the form of banknotes are subject to the prevailing exchange rates at BCA and the availability of such banknotes at BCA.
9. Account Holder of the Foreign Currency Current account shall be subject to the following fees:
 - 9.1 Administration fee in the currency in which the Foreign Currency Current account is denominated; and
 - 9.2 Penalty fee if the average balance of the Foreign Currency Current account in the relevant month is less than the required minimum balance.

The amount of the fees specified above or any changes thereto will be notified by BCA to Account Holder of the Foreign Currency Current account in any form and by any means in accordance with the prevailing law. Such fees will be directly debited by BCA from Account Holder's Current account.
10. Account Holder shall be subject to a certain fee upon closing the Foreign Currency Current account. The amount of such closing fee and any changes thereto will be notified by BCA to Account Holder of the Foreign Currency Current account in any form and by any means in accordance with the prevailing law.

E. COMPLAINT HANDLING

1. Any complaints about Current account can be lodged by the Account Holder with BCA through a BCA branch office or HALO BCA. For the purposes of handling such complaints, BCA has the right to ask the Account Holder to submit a copy of the Account Holder's identity and other supporting documents.
2. BCA will respond to complaints in accordance with the applicable law. Further information regarding complaint handling by BCA can be found at bca.id/penangananpengaduan.

F. LANGUAGE

These Terms and Conditions for Current Account Holders of PT Bank Central Asia Tbk. ("BCA") are made and signed in 3 (three) versions of languages, namely Indonesian, English, and Mandarin. In the event that there is a discrepancy in interpretation between the versions of Indonesian, English, and Mandarin, then the version of Indonesian language shall prevail.

Pemegang Rekening dengan ini menyatakan telah memahami sepenuhnya dan menyetujui Ketentuan bagi Pemegang Rekening Giro PT Bank Central Asia Tbk (“BCA”) sebagaimana tersebut di atas dan BCA telah memberikan penjelasan dan meminta konfirmasi kepada Pemegang Rekening atas penjelasan tentang manfaat, biaya, dan risiko, serta hak dan kewajiban terkait dengan rekening Giro BCA.

Account Holder hereby declares that Account Holder has fully understood and accepted these Terms and Conditions for BCA Current Account Holders as described above and BCA has provided sufficient explanation and asked for confirmation of the Account Holder's understanding of the benefits, fees and risks as well as rights and obligations related to BCA Current account.

.....,20....

Pemegang Rekening,
Account Holder,

Nama jelas dan Tanda Tangan Pemegang Rekening
Full Name and Signature of Account Holder

Ketentuan Bagi Pemegang Rekening Giro PT Bank Central Asia Tbk. (“BCA”) ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan Peraturan Otoritas Jasa Keuangan.

These Terms and Conditions for Current Account Holders of PT Bank Central Asia Tbk. (“BCA”) have been adjusted to the prevailing laws and regulations including Regulations of the Financial Services Authority (OJK).

KETENTUAN DAFTAR HITAM NASIONAL (DHN)
RULES AND PROVISIONS FOR THE NATIONAL BLACKLIST
(DAFTAR HITAM NASIONAL, “DHN”)

1. Pemilik Rekening Giro Rupiah akan dikenakan sanksi pembekuan hak penggunaan Cek dan/atau Bilyet Giro (BG) dan/atau dicantumkan identitasnya dalam DHN, jika melakukan penarikan Cek dan/atau BG Kosong yang memenuhi kriteria DHN atau karena identitasnya telah dicantumkan dalam DHN oleh Bank lain.
 2. Pemilik rekening wajib mengembalikan sisa blanko Cek dan/atau Bilyet Giro kepada Bank jika hak penggunaan Cek dan/atau Bilyet Gironya dibekukan, identitas Pemilik Rekening dicantumkan dalam DHN, atau Rekening Giro ditutup atas permintaan sendiri.
 3. Pemilik Rekening wajib melaporkan pemenuhan kewajiban penyelesaian Penarikan Cek dan/atau Bilyet Giro Kosong yang pemenuhannya dilakukan dalam jangka waktu 7 (tujuh) Hari Kerja setelah tanggal penolakan.
 4. Kriteria pencantuman identitas Pemilik Rekening dalam DHN sebagai berikut.
 - 4.1 Melakukan penarikan Cek dan/atau BG Kosong yang berbeda sebanyak 3 (tiga) lembar atau lebih dengan nilai nominal masing-masing di bawah Rp 500.000.000 (lima ratus juta rupiah) pada Bank Tertarik yang sama dalam jangka waktu 6 (enam) bulan, atau
 - 4.2 Melakukan penarikan Cek dan/atau BG Kosong 1 (satu) lembar dengan nilai nominal Rp 500.000.000 (lima ratus juta rupiah) atau lebih.
 5. Penghitungan penarikan Cek dan/atau BG Kosong berlaku untuk Cek dan/atau BG yang diproses melalui kliring maupun pemindahbukuan kepada Bank Tertarik, dengan ketentuan penghitungan sebagai berikut.
 - 5.1 Setiap lembar Cek dan/atau BG yang diunjukkan oleh Pemegang dan ditolak pembayarannya oleh Bank Tertarik dengan alasan Saldo Rekening Giro tidak cukup atau Rekening Giro telah ditutup, dikategorikan sebagai Penarikan Cek dan/atau BG Kosong.
 - 5.2 1 (satu) lembar Cek dan/atau BG yang sama dan diunjukkan berulang-ulang oleh Pemegang kepada Bank Tertarik dan ditolak pembayarannya dengan alasan saldo tidak cukup atau rekening telah ditutup, dihitung sebagai 1 (satu) lembar Penarikan Cek atau BG Kosong.
 - 5.3 Beberapa lembar Cek dan/atau BG yang diunjukkan oleh Pemegang dan ditolak pembayarannya oleh Bank Tertarik pada tanggal yang sama dengan alasan saldo tidak cukup atau rekening telah ditutup, jumlah penarikan Cek dan BG Kosongnya dihitung sebanyak jumlah lembar Cek dan/atau BG ditolak.
 6. Rekening Giro Rupiah Pemilik Rekening akan ditutup jika Pemilik Rekening melakukan penarikan Cek dan/atau BG kosong lagi dalam masa pengenaan sanksi DHN.
1. Any holder of a Rupiah Current Account is liable to the sanction of being deprived of the right to use Cheques and/or Bilyet Giros (BG) and/or being placed on the DHN (National Blacklist), if such Account Holder draws a dud Cheque and/or Bilyet Giro under the DHN criteria or if such Account Holder has been placed on the DHN by any other Bank.
 2. Account Holder must return the remaining blanks Cheque and/or Bilyet Giro (BG) to the Bank if the right to use the Cheque and/or Bilyet Giro is frozen, the identity of the Account Holder has been placed on the DHN, or closure of the Current Account authorized by Account Holder.
 3. Account Holder must report the fulfillment of its obligations in settlement of the issuance of the dud Cheque and/or Bilyet Giro (BG) which the fulfillment is carried out within a period of 7 (seven) Business Days after the rejection date.
 4. The criteria for placing the Account Holder on the DHN shall be as follows:
 - 4.1 Drawing 3 (three) or more Dud Cheques and/or Bilyet Giros on separate occasions, each for a nominal value of below Rp 500,000,000 (five hundred million rupiah) from the same Drawee Bank within a period of 6 (six) months, or
 - 4.2 Drawing 1 (one) Dud Cheque and/or Bilyet Giro for a nominal value of Rp 500,000,000 (five hundred million rupiah) or more.
 5. Any Cheque and/or Bilyet Giro drawn by the Account Holder shall be deemed as a Dud Cheque and/or Bilyet Giro to the extent such Cheque and/or Bilyet Giro has been processed for clearing or for inhouse transfer by the Drawee Bank, and the number of Dud Cheques and/or Bilyet Giros shall be calculated in the following manner:
 - 5.1 Any Cheque and/or Bilyet Giro presented by the Bearer and dishonored by the Drawee Bank due to insufficient funds in the relevant Current Account or closure of the Current Account shall be treated as a Dud Cheque and/or Bilyet Giro.
 - 5.2 Any 1 (one) Cheque and/or Bilyet Giro that is presented repeatedly by the Bearer to the Drawee Bank and is dishonored due to insufficient funds or closure of the relevant account, to the extent the same Cheque and/or Bilyet Giro has been presented, shall be counted as issuance of 1 (one) Dud Cheque and/or Bilyet Giro.
 - 5.3 Any number of Cheques and/or Bilyet Giros presented by the Bearer and dishonored by the Drawee Bank on the same date due to insufficient funds or closure of the relevant account shall be deemed as issuance of Dud Cheques and/or Bilyet Giros as many as the number of the relevant dishonored Cheques and/or Bilyet Giros.
 6. The Rupiah Current Account of the Account Holder shall be closed if the Account Holder continues to issue another Dud Cheque and/or Bilyet Giro during the DHN sanction period.

7. Pencantuman identitas Pemilik Rekening dalam DHN berlaku selama 1 (satu) tahun sejak tanggal penerbitan. Jika Pemilik Rekening melakukan penarikan Cek dan/atau BG kosong lagi saat identitasnya masih tercantum dalam DHN, maka identitas Pemilik Rekening akan dicantumkan ke dalam DHN pada periode berikutnya dan pencantuman berlaku 1 (satu) tahun sejak tanggal penerbitan DHN yang terakhir.
8. Pembatalan pencantuman identitas Pemilik Rekening dalam DHN terkait dengan penarikan Cek dan/atau BG Kosong hanya dapat dilakukan untuk kondisi sebagai berikut.
 - 8.1 Bank Tertarik telah menerima bukti penyelesaian kewajiban atas penarikan Cek dan/atau BG Kosong dari Pemilik Rekening kepada Pemegang dalam jangka waktu 7 (tujuh) Hari Kerja setelah tanggal penolakan.
 - 8.2 Terdapat putusan pengadilan yang memiliki kekuatan hukum tetap yang menyatakan bahwa Bank harus membatalkan penolakan Cek dan/atau BG kosong atau menyatakan bahwa Pemilik Rekening tidak dikategorikan melakukan penarikan Cek dan/atau BG Kosong.
 - 8.3 Terjadi keadaan darurat yang mengakibatkan Pemilik Rekening tidak dapat memenuhi kewajibannya atas penarikan Cek dan/atau BG, seperti bencana alam atau kerusakan masal di suatu wilayah tanah air Indonesia.
 - 8.4 Terbukti bahwa pembayaran atau pemindahbukuan dari Cek dan/atau BG kosong diperuntukkan bagi Pemilik Rekening sendiri sehingga tidak ada pihak lain yang dirugikan.
9. Bank Tertarik akan melakukan rehabilitasi Pemilik Rekening dari DHN jika pembatalan pencantuman identitas Pemilik Rekening dalam DHN telah disetujui oleh Bank Indonesia.
10. Berlakunya rehabilitasi identitas Pemilik Rekening dari DHN sebagai berikut.
 - 10.1 Untuk Bank Tertarik terhitung sejak tanggal diterimanya surat persetujuan dari Bank Indonesia.
 - 10.2 Untuk Bank selain Bank Tertarik, terhitung sejak tanggal dilakukannya rehabilitasi identitas Pemilik Rekening dari DHN oleh Bank Tertarik.
7. The Account Holder's identity shall be on the DHN for 1 (one) year commencing from the issuance date thereof. If the Account Holder issues another dud Cheque and/or Bilyet Giro while still listed on the DHN, then the identity of the Account Holder will be placed again on the DHN in the next period, which shall be effective for 1 (one) year from the issuance date of such latest DHN.
8. Cancellation of placement of the Account Holder on the DHN in relation to the issuance of Dud Cheques and/or Bilyet Giros can only be done under the following conditions.
 - 8.1 The Drawee Bank has received satisfactory evidence of the settlement of all obligations under the Dud Cheques and/or Bilyet Giros issued by the Account Holder to the Bearer within a period of 7 (seven) Business Days after the rejection date.
 - 8.2 There is a final and binding court decision or order that the Bank cancel the dishonour of the dud Cheque and/or Bilyet Giro or the court finds that the Account Holder did not issue any Dud Cheque and/or Bilyet Giro.
 - 8.3 There occurs a force majeure, preventing the Account Holder from performing the relevant obligations under the issued Cheques and/or Bilyet Giros, including natural disasters or major riots in the territory of the Republic of Indonesia.
 - 8.4 It is satisfactorily proven that the payment or inhouse transfer in relation to the issuance of the dud Cheques and/or Bilyet Giros is made in favour of the Account Holder itself, so that no other party incurs any loss arising therefrom.
9. The Drawee Bank will rehabilitate the Account Holder from the DHN provided that the removal of the Account Holder's identity from the DHN is approved by Bank Indonesia.
10. The rehabilitation of the Account Holder's identity from the DHN shall be effective in the manner as described below.
 - 10.1 As regards the Drawee Bank, with effect from the date on which approval from Bank Indonesia is received.
 - 10.2 As regards any Bank other than the Drawee Bank, with effect from the date on which the Drawee Bank rehabilitates the Account Holder's identity from the DHN.

Pemilik Rekening dengan ini menyatakan telah memahami sepenuhnya ketentuan DHN tersebut di atas.

The Account Holder hereby declares and confirms that the Account Holder fully understands the rules and provisions for the DHN as described above.

 Tanda tangan Pemilik Rekening /
Signature of the Account Holder

Nama Pemilik Rekening / *Name of Account Holder*

**BCA**

**KETENTUAN E-STATEMENT
REKENING DANA NASABAH PT
BANK CENTRAL ASIA TBK
("BCA")**

A. DEFINISI

1. **RDN** adalah Rekening Dana Nasabah.
2. **e-Statement RDN** adalah mutasi rekening koran RDN dalam bentuk *softcopy* yang dikirimkan ke alamat *e-mail* yang diberikan Nasabah atau kuasanya kepada BCA sesuai ketentuan yang berlaku di BCA.
3. **Nasabah** adalah pemilik RDN.
4. **Perusahaan Efek** adalah perusahaan efek tempat Nasabah mengajukan permohonan pembukaan RDN.
5. **Ketentuan** adalah Ketentuan e-Statement Rekening Dana Nasabah BCA ini.

B. PERMOHONAN E-STATEMENT RDN

1. Untuk dapat memperoleh e-Statement RDN, Nasabah atau kuasanya dapat mengajukan permohonan e-Statement RDN kepada BCA.
2. Permohonan e-Statement diajukan kepada BCA melalui Perusahaan Efek atau sesuai ketentuan lainnya yang berlaku di BCA yang akan diberitahukan oleh BCA kepada Nasabah atau kuasanya dalam bentuk dan melalui sarana apapun sesuai dengan ketentuan hukum yang berlaku.
3. Permohonan e-Statement RDN akan diproses oleh BCA selama data identitas Nasabah yang mengajukan permohonan e-Statement RDN sesuai dengan data yang tercatat di BCA.
4. Atas pertimbangan tertentu, BCA berhak menolak permohonan e-Statement RDN yang diajukan Nasabah.
5. Setelah permohonan e-Statement RDN selesai diproses oleh BCA, BCA akan mengirimkan *e-mail* notifikasi atas permohonan e-Statement RDN yang disetujui oleh BCA ke alamat *e-mail* yang diberikan Nasabah atau kuasanya.

**BCA**

**TERMS OF THE E-
STATEMENT OF CUSTOMER
FUND ACCOUNT OF PT BANK
CENTRAL ASIA TBK ("BCA")**

A. DEFINITIONS

1. **RDN** means *Rekening Dana Nasabah* (Customer Fund Account).
2. **RDN e-Statement** means account statement of RDN in softcopy form which is sent to the e-mail address provided by Customer or their attorney to BCA pursuant to the applicable rules at BCA.
3. **Customer** means the RDN holder.
4. **Securities Company** means the securities company to which Customer delivers their request to open RDN.
5. **Terms** means this Terms of the e-Statement of Customer Fund Account of BCA.

B. REQUEST FOR RDN E-STATEMENT

1. To obtain RDN e-Statement, the Customer or their attorney may make a request for RDN e-Statement to BCA.
2. Any request for e-Statement to BCA through a Securities Company or pursuant to other rules applicable at BCA shall be notified by BCA to the Customer or their attorney in form and by means in accordance with applicable laws.
3. Any request for RDN e-Statement shall be processed by BCA to the extent that the identity data of the Customer who makes the request conforms to the data maintained by BCA.
4. Based on certain consideration, BCA shall be entitled to reject a request for RDN e-Statement made by a Customer.
5. Once BCA has processed the request for RDN e-Statement, BCA will send a notification e-mail in respect of the RDN e-Statement application approved by BCA to the e-mail address provided by the Customer or their attorney.

C. E-MAIL

1. Nasabah wajib mendaftarkan dan menggunakan alamat *e-mail* milik Nasabah sendiri.
2. Nasabah wajib memastikan bahwa alamat *e-mail* yang diberikan Nasabah atau kuasanya adalah valid dan aktif serta dapat menerima *e-mail* dengan *attachment* dalam bentuk PDF yang akan dikirim oleh BCA.
3. Nasabah wajib senantiasa menjaga ketersediaan *space* pada *mailbox e-mail* Nasabah.
4. BCA tidak bertanggung jawab atas kebenaran alamat *e-mail* yang diberikan Nasabah atau kuasanya.
5. Nasabah bertanggung jawab sepenuhnya atas segala akibat yang timbul dan dengan ini membebaskan BCA dari segala macam klaim, tuntutan, gugatan, dan/atau tindakan hukum lainnya dalam bentuk apapun sehubungan dengan hal-hal sebagai berikut:
 - a. Pengiriman e-Statement RDN, notifikasi, dan/atau informasi lainnya ke alamat *e-mail* Nasabah yang terdaftar di BCA.
 - b. Alamat *e-mail* yang diberikan Nasabah atau kuasanya tidak valid, tidak aktif, atau tidak dapat menerima e-mail yang dikirimkan oleh BCA.
6. Keamanan informasi atau data yang dikirim oleh BCA ke alamat *e-mail* yang diberikan Nasabah atau kuasanya merupakan tanggung jawab Nasabah.
7. Nasabah dapat mengajukan permohonan perubahan alamat *e-mail* Nasabah melalui Perusahaan Efek untuk diteruskan kepada BCA.
8. Apabila Nasabah melakukan perubahan alamat *e-mail*, maka notifikasi mengenai perubahan alamat e-mail dimaksud akan dikirimkan oleh BCA ke alamat *e-mail* terbaru Nasabah yang tercatat di BCA dan alamat *e-mail* Nasabah yang tercatat di BCA sebelum perubahan alamat *e-mail* dilakukan.

C. E-MAIL

1. The Customer shall register and use their own e-mail address.
2. The Customer shall ensure that the e-mail address provided by the Customer or by their attorney is valid and active and able to receive e-mails with attachments in PDF form sent by BCA.
3. The Customer shall at all times maintain the availability of their e-mail mailbox space.
4. BCA shall not be liable for the accuracy of any e-mail address provided by the Customer or by their attorney.
5. The Customer shall be fully liable for all consequences resulted and hereby hold BCA harmless against any claim, action, lawsuit, and/or any other legal action in any form in connection with the following:
 - a. Delivery of RDN e-Statement, notification, and/or other information to the Customer's e-mail address registered at BCA.
 - b. The e-mail address provided by the Customer or by their attorney being invalid, inactive, or unable to receive e-mails sent by BCA.
6. The security of the information or data delivered by BCA to the e-mail address provided by the Customer or by their attorney shall be the responsibility of the Customer.
7. The Customer may request to change their e-mail address through Securities Company to be forwarded further to BCA.
8. If the Customer changes the e-mail address, a notification regarding the change in the e-mail address will be sent by BCA to the Customer's latest e-mail address registered with BCA and the Customer's e-mail address registered with BCA before such e-mail address change is made.

9. Alamat *e-mail* yang akan digunakan BCA untuk keperluan pengiriman e-Statement RDN, notifikasi atas transaksi terkait dengan e-Statement RDN, dan informasi lainnya terkait dengan e-Statement RDN, adalah eStatement@klikbca.com. BCA berhak untuk sewaktu-waktu mengubah alamat *e-mail* pengiriman dari BCA tersebut di atas yang akan diberitahukan kepada Nasabah dalam bentuk dan melalui sarana apapun.
10. Alamat *e-mail* BCA sebagaimana disebutkan pada butir C.9 di atas hanya diperuntukkan bagi pengiriman e-Statement RDN maupun informasi lainnya terkait dengan e-Statement RDN dan tidak dapat menerima *e-mail* balasan yang dikirimkan oleh Nasabah.
11. BCA tidak bertanggung jawab atas kebenaran informasi yang diterima Nasabah dari alamat *e-mail* lain selain dari alamat *e-mail* pengiriman yang telah ditentukan oleh BCA.
12. Nasabah wajib mengambil tindakan yang diperlukan untuk memastikan agar *e-mail* yang dikirimkan BCA tidak dianggap sebagai *spam*, antara lain dengan mendaftarkan alamat *e-mail* BCA tersebut di atas dalam kontak alamat (*address book*) *e-mail* Nasabah.

D. PASSWORD E-STATEMENT RDN

1. Nasabah akan menerima kata sandi yang akan digunakan untuk membuka e-Statement RDN ("**Password**"). *Password* akan dikirimkan BCA ke alamat *e-mail* yang diberikan oleh Nasabah atau kuasanya dan tidak dapat diubah oleh Nasabah.

9. The e-mail address to be used by BCA to send RDN e-Statement, notification of transactions in respect of RDN e-Statement, and other information relating to RDN e-Statement shall be eStatement@klikbca.com. BCA shall be entitled to change the above-mentioned BCA's delivery e-mail address at any time which shall be notified to the Customer in any form and by any means whatsoever.
10. The e-mail address of BCA as specified in point C.9 above shall be intended only for delivery of RDN e-Statement and other information relating to RDN e-Statement and cannot receive any reply e-mails from the Customer.
11. BCA shall not be liable for the accuracy of any information received by the Customer from any e-mail address other than the BCA specified e-mail address for delivery.
12. The Customer shall take necessary measures to ensure that any e-mails sent by BCA will not be deemed as a spam, among other things, by registering the above-mentioned BCA e-mail address in the Customer's e-mail address book.

D. RDN E-STATEMENT PASSWORD

1. The Customer will receive a password to open RDN e-Statement ("**Password**"). Password will be sent by BCA to the e-mail address provided by the Customer or by their attorney and cannot be changed by the Customer.

2. Nasabah wajib menjaga keamanan *Password* antara lain dengan cara:
 - a. tidak memberikan *Password* kepada orang lain, kecuali untuk melakukan transaksi-transaksi tertentu pada situs BCA yang mengharuskan Nasabah untuk memberikan *Password*.
 - b. tidak memberikan akses ke alamat *e-mail* yang dipergunakan untuk pengiriman e-Statement RDN kepada orang lain.
 - c. hanya menggunakan komputer atau *gadget* pribadi dalam mengakses e-Statement RDN (tidak menggunakan perangkat milik orang lain atau yang diakses oleh banyak orang).
3. Apabila Nasabah menghendaki, Nasabah dapat mengajukan permintaan *Password* baru (*reset Password*) kepada BCA melalui Halo BCA atau Perusahaan Efek. BCA akan mengirimkan notifikasi *reset Password* beserta *Password* baru ke alamat *e-mail* Nasabah.
4. e-Statement RDN yang telah dikirim BCA sebelum Nasabah melakukan *reset Password* hanya dapat dibuka dengan menggunakan *Password* yang terdaftar di BCA pada saat e-Statement RDN tersebut diterima oleh Nasabah. Untuk dapat membuka e-Statement RDN dengan menggunakan *Password* yang baru, Nasabah harus terlebih dahulu meminta ulang e-Statement RDN melalui Halo BCA atau Perusahaan Efek.

E. E-STATEMENT RDN

1. e-Statement RDN akan dikirimkan oleh BCA dalam bentuk *file* PDF sebagai *attachment* dari *e-mail*.
2. Untuk dapat membuka e-Statement RDN, Nasabah wajib memasukkan *Password* yang diberikan BCA pada saat e-Statement RDN tersebut dikirimkan oleh BCA.
3. Nasabah dapat meminta kembali e-Statement RDN melalui Halo BCA atau Perusahaan Efek sesuai dengan ketentuan yang berlaku di BCA.

2. The Customer shall maintain the security of their *Password*, among other things, by:
 - a. not giving their *Password* to other person, except for the purpose of performing certain transactions on BCA website which require the Customer to provide *Password*.
 - b. not giving any access to the e-mail address used for RDN e-Statement delivery to other person.
 - c. using only personal computer or gadget when accessing RDN e-Statement (not using a device owned by other person or which is accessed by many people).
3. If the Customer so desires, they may make a request for a new *Password* (reset *Password*) to BCA via Halo BCA or Securities Company. BCA will send reset *Password* notification and the new *Password* to the Customer's e-mail address.
4. Any RDN e-Statement sent by BCA before the Customer has reset their *Password* can be opened only using the *Password* registered at BCA when the RDN e-Statement is received by the Customer. To open RDN e-Statement using the new *Password*, the Customer must firstly re-request the RDN e-Statement via Halo BCA or Securities Company.

E. RDN E-STATEMENT

1. RDN e-Statement will be sent by BCA in PDF file as e-mail attachment.
2. To open RDN e-Statement, the Customer must input the *Password* provided by BCA when BCA sent such RDN e-Statement.
3. The Customer may re-request RDN e-Statement via Halo BCA or Securities Company pursuant to the applicable rules at BCA.

4. BCA tidak akan mencetak dan mengirimkan rekening koran dalam bentuk *hard copy* (kertas) kepada Nasabah yang telah mengajukan permohonan e-Statement RDN.
5. Atas pertimbangan tertentu, BCA berhak untuk tidak mengirimkan e-Statement RDN kepada Nasabah.
6. Nasabah bertanggung jawab sepenuhnya atas segala akibat yang timbul sehubungan dengan tidak dapat diterimanya dan atau tidak dapat dibukanya e-Statement RDN oleh Nasabah karena alasan apapun di luar kesalahan BCA seperti *mailbox e-mail* Nasabah penuh atau adanya pembatasan tertentu dari administrator *e-mail* yang didaftarkan oleh Nasabah atau kuasanya yang menyebabkan e-Statement RDN tidak dapat diterima atau dibuka oleh Nasabah.

F. FORCE MAJEURE

Nasabah dengan ini membebaskan BCA dari segala tuntutan apapun, dalam hal BCA tidak dapat melaksanakan kewajibannya berdasarkan Ketentuan ini, baik sebagian maupun seluruhnya, karena kejadian-kejadian atau sebab-sebab di luar kekuasaan atau kemampuan BCA, termasuk namun tidak terbatas pada bencana alam, perang, huru-hara, keadaan peralatan, sistem atau transmisi yang tidak berfungsi, gangguan listrik, gangguan telekomunikasi, dan kebijakan pemerintah.

G. PENGAKHIRAN PEMBERIAN E-STATEMENT RDN

Pemberian e-Statement RDN akan berakhir antara lain jika:

- a. RDN ditutup karena alasan apapun.
- b. Nasabah mengajukan permohonan pengakhiran pengiriman e-Statement RDN kepada BCA melalui Perusahaan Efek.

4. BCA will neither print nor send account statement in hard copy form to any Customer who has requested for RDN e-Statement.
5. Based on certain consideration, BCA shall be entitled not to send RDN e-Statement to the Customer.
6. The Customer shall be fully liable for all consequences arising in connection with the Customer's failure to accept and/or open RDN e-Statement for reasons which are not due to the fault of BCA such as full mailbox in the Customer's e-mail or certain restrictions issued by the administrator of the e-mail registered by the Customer or by their attorney which causes the Customer unable to receive or open the RDN e-Statement.

F. FORCE MAJEURE

The Customer hereby hold BCA harmless against any claim in the event that BCA fails to perform any of its obligations here under, either in whole or in part, due to events or circumstances which are beyond its control or capacity, including but not limited to natural disasters, wars, riots, failure of equipment, system or transmission, power failure, telecommunication failure, and governmental policies.

G. TERMINATION OF RDN E-STATEMENT DELIVERY

Delivery of RDN e-Statement shall terminate, among other things, when:

- a. RDN is closed for any reason whatsoever.
- b. The Customer makes a request for termination of RDN e-Statement delivery to BCA via Securities Company.

H. KETENTUAN LAIN-LAIN

1. Nasabah dengan ini menyatakan telah memahami sepenuhnya isi dari Ketentuan ini.
2. BCA setiap saat berhak untuk mengubah, melengkapi atau mengganti Ketentuan ini yang akan diberitahukan oleh BCA kepada Nasabah dalam bentuk dan melalui sarana apapun sesuai ketentuan hukum yang berlaku.
3. Dengan mengajukan permohonan e-Statement RDN, Nasabah setuju untuk tunduk dan terikat pada Ketentuan maupun prosedur yang berlaku di BCA yang mengatur mengenai pemberian e-Statement RDN.
4. Ketentuan ini dibuat dalam 2 (dua) versi bahasa yaitu Bahasa Indonesia dan Bahasa Inggris. Dalam hal terdapat perbedaan antara kedua versi tersebut, maka Ketentuan dalam versi Bahasa Indonesia yang akan berlaku.
5. Apabila timbul perselisihan sehubungan dengan penafsiran dan pelaksanaan dari Ketentuan ini, BCA dan Nasabah sepakat untuk menyelesaikan perselisihan dimaksud secara musyawarah untuk mencapai mufakat. Setiap perselisihan atau perbedaan pendapat yang tidak dapat diselesaikan secara musyawarah oleh BCA dan Nasabah, akan diselesaikan melalui fasilitasi perbankan di Bank Indonesia atau Otoritas Jasa Keuangan atau mediasi yang dilakukan melalui Lembaga Alternatif Penyelesaian Sengketa yang tercantum dalam Daftar Lembaga Alternatif Penyelesaian Sengketa yang ditetapkan oleh Otoritas Jasa Keuangan. Apabila perselisihan tersebut tidak dapat diselesaikan secara musyawarah, fasilitas perbankan, dan/atau mediasi sebagaimana dimaksud di atas, BCA dan Nasabah dengan ini sepakat untuk menyelesaikan perselisihan dimaksud melalui Pengadilan Negeri Jakarta Pusat, dengan tidak mengurangi hak BCA untuk mengajukan gugatan atau tuntutan melalui Pengadilan Negeri lainnya dalam wilayah Republik Indonesia.

H. MISCELLANEOUS

1. The Customer hereby declares that they has fully understood the content of these Terms.
2. BCA shall at any time have the right to amend, complete or replace this Terms as shall be notified by BCA to the Customer in any form and by such means in accordance with the applicable laws.
3. By submitting application for RDN e-Statement, the Customer agrees to comply with and be bound by the provisions and procedures that apply at BCA which regulates the provision of RDN e-Statement.
4. This Terms is made in two language versions, Indonesian version, and English version. In the event of discrepancy between the two versions, the Terms in Indonesian version shall prevail.
5. If a dispute arises in connection with interpretation and implementation of this Terms, BCA and the Customer agree to resolve such dispute amicably to reach a consensus. Any dispute or difference of opinion which cannot be resolved amicably by BCA and the Customer shall be resolved through banking facilitation at Bank Indonesia or the Financial Services Authority (*Otoritas Jasa Keuangan*) or mediation by an Alternative Dispute Resolution Institution as specified in the List of Alternative Dispute Resolution Institution stipulated by Financial Services Authority. In the event that the dispute cannot be settled amicably through discussion, banking facilitation, and/or by mediation as specified above, BCA and the Customer hereby agree to settle such dispute through the District Court of Central Jakarta, without prejudice to the right of BCA to bring claims or actions before other District Courts within the territory of the Republic of Indonesia.

Nasabah dengan ini menyatakan telah membaca, memahami, dan menyetujui isi dari Ketentuan E-Statement Rekening Dana Nasabah BCA sebagaimana tersebut di atas.

The Customer hereby declares that they have read, understood, and agreed to the Terms in the Terms of The E-Statement of Customer Fund Account of BCA as stated above.

.....

Nama jelas dan Tanda Tangan Nasabah

Full Name and Signature of Customer

Ketentuan e-Statement Rekening Dana Nasabah PT Bank Central Asia Tbk (“BCA”) ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan Peraturan Otoritas Jasa Keuangan.

This Terms of the e-Statement of Customer Fund Account of PT Bank Central Asia Tbk (“BCA”) have been adjusted in accordance with the applicable laws and regulations including the Regulation of Financial Services Authority.



- Tidak dapat dibuka sebagai *joint account*, tidak dapat ditutup otomatis, tidak dapat dikenakan status *dormant*, dan tidak dapat didebet untuk pembayaran biaya layanan BCA Prioritas nasabah (bila ada).
Cannot be opened as a joint account, cannot automatically closed, cannot put under dormant status, or cannot be debited for customer's BCA Prioritas service fees (if any).
- Tidak memerlukan setoran awal, serta tidak ada saldo minimum dan saldo ditahan.
No initial deposit and no minimum balance required, and no hold on the account balance.
- Tidak diberikan warkat/Kartu Paspor BCA, fasilitas produk perbankan elektronik, serta plafon kredit dan fasilitas *overdraft*.
No checkbook/Paspor BCA Card, no electronic banking product facilities, and no credit and overdraft facilities provided.
- Diberikan suku bunga/jasa giro (Kecuali untuk Nasabah Badan Usaha Bank).
The RDN earns interest/current account interest (Except for Customers in the form of a Banking Entity).
- Bebas biaya administrasi, biaya penalti, dan biaya penutupan rekening.
No administration fees, penalty fees, and account closure fees.
- Fitur utama lainnya dapat dilihat melalui Ringkasan Informasi Informasi Produk dan/atau Layanan Umum Rekening Dana Nasabah pada website resmi BCA www.bca.co.id.
Other main features can be accessed through the General Product and Service Information Summary Customer Fund Accounts on BCA's official website www.bca.co.id.

Biaya:

Fees and Charges:

- Pajak penghasilan: 20% dari nominal bunga/jasa giro.
Income tax withholding: 20% of the interest/current account interest amount
- Biaya transfer yang dibebankan ke nasabah saat terdapat instruksi pemindahan dana dari RDN ke bank lain melalui Perusahaan Efek adalah sebagai berikut:
Transfer fees charged to the customer for fund transfers from the RDN to an account at another bank via the Securities Company are as follows:

Real Time Online	BI Fast	LLG	RTGS
Rp6.500,00	Rp2.500,00	Rp2.900,00	Rp25.000,00

Manfaat:

Benefits:

- Informasi saldo dan mutasi dapat diakses melalui *e-channel* BCA (KlikBCA Individu, KlikBCA Bisnis, BCA Mobile, myBCA), Aplikasi Perusahaan Efek (jika ada), dan web AKSes KSEI.
Account balance and transaction activity information can be accessed through BCA e-channels (KlikBCA Individu, KlikBCA Bisnis, BCA Mobile, myBCA), the Securities Company's App (if any), and the AKSes KSEI website.
- *e-statement* dikirim ke email nasabah setiap bulan.
e-statements are sent to the customer's email address monthly.

Risiko:**Risks:**

- Perusahaan Efek memiliki kuasa penuh untuk melakukan transaksi atas RDN termasuk untuk melakukan pendebitan dan pengkreditan dana dari/ke RDN.
The Securities Company has full authorization to make transaction on RDN including to debit and credit funds from/to the RDN.
- Nasabah tidak dapat melakukan pendebitan atau penarikan dana dari RDN secara langsung tanpa melalui Perusahaan Efek.
The Customer cannot directly debit or withdraw funds from the RDN without going through the Securities Company.
- Simpanan nasabah tidak dijamin oleh Lembaga Penjamin Simpanan (LPS) apabila:
The Customer's deposits will not be covered by the Indonesia Deposit Insurance Corporation (LPS) if:
 - Nominal saldo seluruh simpanan (termasuk bunga) nasabah pada satu bank melebihi (ekuivalen) Rp2.000.000.000,00 (dua miliar rupiah) baik untuk rekening milik nasabah sendiri maupun rekening gabungan (*joint account*).
The total balance of the customer's deposits (including interest) in one bank exceeds (an equivalent of) IDR2,000,000,000 (two billion rupiah) for both of customer's personal accounts and joint accounts.
 - Suku Bunga yang nasabah dapatkan melebihi tingkat bunga penjaminan LPS.
The interest rate obtained by the Customer exceeds the deposit insurance interest rate set by the LPS.
- Fluktuasi nilai kurs, suku bunga tabungan/jasa giro bisa terjadi mengikuti kondisi pasar.
Fluctuations in exchange rates and savings/current account interest rates may occur in line with market conditions.

Persyaratan dan Tata Cara:**Requirements and Procedure:**

- Pembukaan RDN diperuntukan bagi nasabah perorangan (WNI maupun WNA) dan badan usaha.
The RDN can be opened by individual customers (both Indonesian and foreign citizens) as well as non-individual customers (business entities).
- Khusus Nasabah Badan Usaha, pengurus badan usaha wajib mengisi Formulir Data Nasabah perorangan.
For Non-individual Customers (business entities), the board members of the business entity must fill out an Individual Customer Data Form.
- Persyaratan dan tata cara lainnya dapat dilihat melalui Ringkasan Informasi Produk dan/atau Layanan Umum pada website resmi BCA www.bca.co.id.
Other requirements and procedures can be access through the Product and Service Information Summary General Customer Fund Accounts on BCA's official website www.bca.co.id.

- Melampirkan dokumen yang diperlukan:

The customer must provide the required documentation.

Jenis Nasabah <i>Type of Customer</i>	Dokumen <i>Required Documentation</i>
.....	Mengikuti informasi detail syarat dan dokumen yang berlaku pada produk Rekening Dana Nasabah di <i>website</i> resmi BCA www.bca.co.id . <i>Refer to the detailed information on the terms and conditions and required documentation for the Customer Fund Account (RDN) product on BCA's official website at www.bca.co.id.</i>

Nasabah dapat menyampaikan pertanyaan dan pengaduan melalui:

The Customer can ask questions and lodge complaints via the following:

Hubungi Kami:

Contact Us:

Halo BCA 1500888

Email: halobca@bca.co.id

WA: +628111500998

Webiste: www.bca.co.id

Media Sosial:

Social Media:

Facebook : GoodLife BCA

Instagram : @goodlifebca

Youtube : Solusi BCA

X (Twitter) : @BankBCA

Simulasi ¹⁾:

Simulation ¹⁾:

Saldo Tapres ²⁾ <i>Tapres Balance ²⁾</i>	Suku Bunga per Tahun Sesuai Saldo ³⁾ <i>Annual Interest Rate according to Balance ³⁾</i>	Nominal Bunga Bulanan ⁴⁾ <i>Monthly Interest Amount ⁴⁾</i>
Rp20.000.000,00	0.02%	Rp328,77
Rp100.000.000,00	0.07%	Rp5.753,42
Rp600.000.000,00	0.08%	Rp39.452,05
Rp1.010.000.000,00	0.15%	Rp124,520.55

Perubahan Terakhir: 01 Maret 2025

Last Update: 01 March 2025

Saldo Rekening Giro ²⁾ <i>Current Account Balance ²⁾</i>	Jasa Giro per Tahun Sesuai Saldo ³⁾ <i>Annual Current Account Interest rate according to Balance ³⁾</i>	Nominal Jasa Giro Bulanan ⁵⁾ <i>Monthly Current Account Interest Amount ⁴⁾</i>
Rp1.500.000,00	0,50%	-
Rp2.500.000,00	0,50%	Rp1.027,40.
USD10,000	0,20%	USD1.32

Perubahan Terakhir: 03 Desember 2024

Last Update: 03 December 2024

Saldo BCA Dollar ²⁾ <i>BCA Dollar Balance ²⁾</i>	Suku Bunga per Tahun Sesuai Saldo ³⁾ <i>Annual Interest Rate according to Balance ³⁾</i>	Nominal Bunga Bulanan ⁴⁾ <i>Monthly Interest Amount ⁴⁾</i>
USD500	0,05%	USD0.02
USD250,000	0,80%	USD164.38
SGD10,000	0,10%	SGD0.82

Perubahan Terakhir: 03 Desember 2024

Last Update: 03 December 2024

Keterangan:

Notes:

¹⁾ Simulasi ini hanya sebagai alat bantu atau contoh perhitungan yang bersifat perkiraan dan tidak dimaksudkan untuk menyediakan rekomendasi apapun.

¹⁾ *This simulation is intended to provide the customer with an estimate calculation only and is not meant to give any recommendations.*

²⁾ Posisi saldo rata-rata bulanan RDN.

²⁾ *Position of the average monthly balance of the RDN.*

³⁾ Suku bunga/jasa Giro dapat berubah sewaktu-waktu sesuai dengan kondisi pasar dan akan diinformasikan melalui sarana informasi BCA, salah satunya *website* resmi www.bca.co.id.

³⁾ *The Interest rate/Current Account Interest rate may change at any time in line with market conditions and the change will be notified to the Customer via BCA's information channels.*

⁴⁾ Nominal Suku Bunga/jasa Giro = bunga *gross* sebelum dipotong pajak sesuai ketentuan yang berlaku (Asumsi 1 bulan = 30 hari dan 1 tahun = 365 hari).

⁴⁾ *Interest/Current Account Interest Amount = gross interest amount before tax withholding according to the applicable laws and regulations (Assumption: 1 month = 30 days and 1 year = 365 days).*

⁵⁾ Jasa Giro Bulanan didapatkan ketika memenuhi nominal rata-rata saldo rekening Giro tertentu yang sesuai ketentuan BCA.

⁵⁾ *The Customer will earn the Monthly Current Account Interest if the Customer meets the average monthly balance of the Current Account according to the provisions applicable at BCA.*

Informasi Tambahan:

Additional Information:

- Setoran dana dapat dilakukan dengan cepat dan aman melalui *e-channel* BCA (KlikBCA Individu, KlikBCA Bisnis, myBCA dan BCA Mobile), ATM, ATM Non tunai, *counter* BCA dan transfer dari bank lain (BI Fast, LLG, RTGS, *Inward Remittance*).

Deposits can be made quickly and securely through BCA's e-channels (KlikBCA Individual, KlikBCA Business, myBCA, and BCA Mobile), ATMs, Non-cash ATMs, BCA Counters, and transfers from other banks (BI Fast, LLG, RTGS, Inward Remittance).

- Bunga tabungan akan dikreditkan setiap akhir bulan ke rekening yang bersangkutan.
- Dalam hal terdapat penurunan suku bunga, akan berpengaruh terhadap berkurangnya nominal bunga yang diterima nasabah.

Savings interest/current account will be credited to the relevant account at the end of each month.
A decrease in the Current Account Interest rate will result in a reduction in the Interest amount received by the customer.

- Nasabah dapat mengajukan penutupan RDN melalui Perusahaan Efek dan tidak dikenakan biaya penutupan rekening.

The Customer may apply for the closure of the RDN through the Securities Company without incurring an account closure fee.

- BCA wajib untuk menginformasikan segala perubahan atas manfaat, biaya, risiko, syarat dan ketentuan Produk dan/atau Layanan ini melalui surat atau melalui cara-cara lainnya sesuai dengan syarat dan ketentuan yang berlaku. Pemberitahuan tersebut akan diinformasikan 30 (tiga puluh) hari kerja sebelum efektif berlakunya perubahan.

BCA must notify the Customer of any changes to the benefits, fees and charges, risks, including the terms and conditions for this Product and/or Service by letter or other methods in accordance with the applicable terms and conditions. Such notice will be provided 30 (thirty) business days before the effective date of the change.

- Nasabah dapat menerima penawaran produk lain dari pihak lain di luar Bank yang bekerja sama dengan Bank, jika nasabah memberikan persetujuan kepada Bank untuk memberikan data nasabah kepada pihak lain di luar Bank yang bekerja sama dengan Bank.

The Customer may receive offers for other products from parties other than the Bank that cooperate with the Bank, if the Customer gives consent to the Bank to share the customer's data with such parties other than the Bank that cooperate with the Bank.

- Nasabah dapat menerima penawaran produk dan/atau layanan Bank dan produk dan/atau layanan pihak lain yang bekerja sama dengan Bank via sarana komunikasi pribadi, jika nasabah memberikan persetujuan kepada Bank untuk menerima penawaran produk dan/atau layanan tersebut via sarana komunikasi pribadi.

The Customer may receive offers for the Bank's products and/or services and/or the products and/or services belonging to other parties that cooperate with the Bank via personal communication channels, if the Customer gives consent to the Bank to provide such product and/or service offers via personal communication channels.

- Informasi Tambahan lainnya yang dapat dilihat melalui Ringkasan Informasi Produk dan/atau Layanan Umum pada *website* resmi BCA www.bca.co.id.

Other additional information regarding the fees and charges, benefits, and risks can be accessed through the Product and Service Information Summary on BCA's official website at www.bca.co.id.

Disclaimer (penting untuk dibaca):

Disclaimer (important to read):

- BCA berhak menolak permohonan pembukaan rekening nasabah apabila tidak memenuhi persyaratan dan peraturan yang berlaku.

The Bank may reject the Customer's application for a product if the Customer fails to meet the applicable terms and conditions.

- Nasabah telah membaca dan memahami produk RDN sesuai Ringkasan Informasi Produk dan Layanan.

The Customer has read and understood the RDN product according to the Product and Service Information Summary.



- Ringkasan ini hanya merupakan sarana informasi produk dan layanan bagi calon nasabah/nasabah yang tidak dimaksudkan sebagai penawaran resmi atas suatu produk dan/atau layanan.
This summary simply constitutes a means of providing product and service information for prospective/existing customers and is not intended as an official offer for a product and/or service.
- Nasabah wajib untuk membaca, memahami, dan menyetujui aplikasi pembukaan rekening.
The Customer must read, understand, and sign the account opening application form.
- Informasi yang tercakup dalam Ringkasan Informasi Produk dan Layanan ini berlaku sejak tanggal cetak dokumen sampai dengan adanya perubahan terbaru atas Ringkasan Informasi Produk dan Layanan dimaksud.
The information contained in this Product and Service Information Summary remains valid until the issuance of its latest update.
- Nasabah harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini sebelum menyetujui pembukaan RDN dan berhak bertanya kepada pegawai Bank atau melakukan panggilan ke Halo BCA di 1500888 atas semua hal maupun pengaduan terkait Ringkasan Informasi Produk dan Layanan.
The Customer must carefully read this Product and Service Information Summary before opening the RDN account and may contact the Bank's employee or call Halo BCA at 1500888 to inquire about all matters or file complaints related to the Product and Service Information Summary.

Ringkasan ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan peraturan Otoritas Jasa Keuangan.

This summary has been aligned with the laws and regulations in force including regulations of the Financial Services Authority.

_____, _____ 20__

Pegawai/Petugas yang Menjelaskan
Explaining Staff/Assistant

Nasabah
Customer

Nama Jelas dan Tanda Tangan
Name and Signature

Nama Jelas dan Tanda Tangan
Name and Signature

BCA berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia

BCA is licensed and supervised by the Financial Services Authority and Bank Indonesia

BCA merupakan peserta penjamin LPS

BCA is a member of the LPS insurance scheme

Tanggal Cetak Dokumen
Release Date



**Informasi Tambahan untuk Pembukaan Rekening Dana Nasabah (RDN)
Perorangan**

Nama :

Lama tinggal di alamat tempat tinggal terakhir

Apakah memiliki rekening/kartu kredit di Bank lain/ institusi lain? Ya, di Bank/Institusi
Sudah berapa lama

Tidak.

Apakah punya hubungan usaha dengan Luar Negeri? Ya, Negara
 Tidak.

Sumber Kekayaan (*Source of Wealth*)*? Warisan Hibah/Hadiah
 Tabungan Gaji
 Hasil usaha Lainnya

*) dapat lebih dari 1 (satu)



**Informasi Tambahan untuk Pembukaan Rekening Dana Nasabah (RDN)
Korporasi/Badan Usaha**

Nama :

Apakah memiliki rekening di Bank lain? Ya, di Bank
Sudah berapa lama

Tidak.

Apakah punya hubungan usaha dengan Luar Negeri? Ya, Negara
 Tidak.

Apakah memiliki perusahaan anak dengan kepemilikan 25%/lebih? Ya, Bidang usaha apa saja
 Tidak.

SURAT PERNYATAAN

Yang bertanda tangan di bawah ini:

Nama :
Nomor Identitas :
Alamat :
Nomor *Handphone* :

Nama :
Nomor Identitas :
Alamat :
Nomor *Handphone* :

dalam hal ini bertindak dalam kedudukannya berturut-turut sebagai dan dari dan oleh karena itu berhak bertindak untuk dan atas nama serta sah mewakili PT/Yayasan/CV/Firma/Lainnya*..... (selanjutnya disebut **“Pemberi Pernyataan”**).

Pemberi Pernyataan dengan ini menyatakan bahwa:

1. *Beneficial owner* dari Pemberi Pernyataan adalah:

Nama :
Tanda Pengenal : KTP-el Paspor
Nomor identitas :
Alamat sesuai identitas
Jalan :
RT :
RW :
Kelurahan :
Kecamatan :
Kota :
Provinsi :
Negara :
Kode Pos :
Kewarganegaraan : WNI WNA
Negara Kewarganegaraan :
Tempat Lahir :
Tanggal Lahir :
Jenis Kelamin : Perempuan Laki-laki
Sumber Penghasilan : Hasil Usaha Hasil Investasi Gaji
Status Perkawinan : Lajang Menikah Janda/Duda
Penghasilan rata-rata per tahun : 0-50 juta >250-500 juta
 >50-250 juta >500 juta-1,5 M

Request for Taxpayer Identification Number and Certification

**Give Form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <input type="checkbox"/> Other (see instructions) ▶ _____	Exemptions (see instructions): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number									

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Employer identification number									

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. The IRS has created a page on IRS.gov for information about Form W-9, at www.irs.gov/w9. Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the

withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity,
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust, and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* on page 1.

What is FATCA reporting? The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 3 and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

Partnership, C Corporation, or S Corporation. Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA) name" on the "Business name/disregarded entity name" line.

Disregarded entity. For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulation section 301.7701-2(c)(2)(iii). Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on the "Name" line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the "Business name/disregarded entity name" line. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Note. Check the appropriate box for the U.S. federal tax classification of the person whose name is entered on the "Name" line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

Limited Liability Company (LLC). If the person identified on the "Name" line is an LLC, check the "Limited liability company" box only and enter the appropriate code for the U.S. federal tax classification in the space provided. If you are an LLC that is treated as a partnership for U.S. federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation, as appropriate. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for U.S. federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

Other entities. Enter your business name as shown on required U.S. federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name/disregarded entity name" line.

Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the *Exemptions* box, any code(s) that may apply to you. See *Exempt payee code* and *Exemption from FATCA reporting code* on page 3.

Exempt payee code. Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements.

- A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B—The United States or any of its agencies or instrumentalities
- C—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
- D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
- E—A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
- F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

- G—A real estate investment trust
- H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
- I—A common trust fund as defined in section 584(a)
- J—A bank as defined in section 581
- K—A broker
- L—A trust exempt from tax under section 664 or described in section 4947(a)(1)
- M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt payee code* earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

- 1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.
- 2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.
- 3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.
- 4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).
- 5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ⁴
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

***Note.** Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.