Product and Service Information Summary for
API BCA

Name of Issuer   : PT Bank Central Asia Tbk
Name of Product   : API BCA
Type of Product   : Electronic Banking Feature/Service
Description   : Application Programming Interface (API) BCA is a banking service provided by BCA to facilitate the processing of various financial transaction instructions, such as checking account balances and account activities, as well as making funds transfers and other banking transactions directly from the Facility Recipient's platform/application/website.

Main Features of API BCA:
- Online and real-time access to banking transaction services.
- Convenient integration with the Facility Recipient's platform/application/website.
- API BCA conforms with the National Open API Payment Standard (SNAP) established by Bank Indonesia.
- The list of available API BCA services can be viewed at https://developer.bca.co.id/id/Fitur-API.

Fees

API fees are charged based on the frequency of transactions made (hits). For more information regarding BCA API fees, please contact api_support@bca.co.id or Halo BCA Bisnis at 1500998.

Benefits:
- The Facility Recipient can integrate their application with BCA's banking system, making it easier for the Facility Recipient to conduct online and in real-time banking transactions, such as checking their account balance and account activity, as well as making funds transfers directly from the Facility Recipient's platform/application/website.
- Easy to integrate because API BCA follows the National Open API Payment Standard (SNAP) established by Bank Indonesia.

Risks:
- There is a possibility that the API BCA communication network/system will be disrupted, resulting in a failure in the processing of banking transactions via API.
- There may be misuse of the Facility Recipient's API BCA due to the leakage of the API credentials (API security key) and transaction data owing to the Facility Recipient's carelessness. Therefore, the Facility Recipient should ensure that the API credentials (API security key) and transaction data are always stored properly.
- The Facility Recipient will be charged a minimum monthly API BCA fee if the API BCA utilization is below the agreed minimum utilization of the API.

Requirements and Procedure:
- The prospective Facility Recipient is a Customer that owns a Business in the form of a Business Entity/Organization or an Individual that directly cooperates with or acts as an IT Gateway and Aggregator.
- The Facility Recipient does not engage in a business that violates the applicable laws and norms of decency.
- To be able to use the API BCA facility, the prospective Facility Recipient must

- o   request the API facility through any of the following
    - online application, by accessing https://webform.bca.co.id/api/registrasi-api
    - submission of an application through the PIC of the Head Office Business Unit.
    - submission of an application through the Branch Office.
  - o   sign the API BCA Facility Form and the Terms and Conditions for API BCA.
  - o   provide other supporting documents in accordance with the provisions applicable at BCA;
  - o   carry out the application system development, testing with BCA, and implementation according to the API BCA feature selected by the Facility Recipient.
  - o   comply with the technical and procedural standards for SNAP as established by Bank Indonesia for SNAP-based API BCA services.
- •   The API BCA facility can be used for the benefit of:
  - o   the Facility Recipient, and/or
  - o   the Consumer.

The Facility Recipient can ask questions and lodge complaints via the following:

Contact Us:
Halo BCA Bisnis   : 1500998
Email   : api_support@bca.co.id
WhatsApp   : +628111500998 using #API
Website   : https://developer.bca.co.id

Social Media:
Facebook   : GoodLife BCA
Instagram   : @goodlifebca
Youtube   : Solusi BCA
X (Twitter)   : @BankBCA

Simulation *):

Fee**) per Transaction	Number of Transactions	Fee Amount Payable per Month
For example, the fee per transaction is Rp300, and the minimum monthly API BCA fee is Rp500,000	100	Rp500,000 (The Facility Recipient will be charged the minimum monthly API BCA fee)
	10,000	Rp3,000,000 (The fee amount payable is the fee per transaction multiplied by the number of transactions. The minimum monthly API BCA fee does not apply because the fee amount payable exceeds the minimum monthly API BCA fee)

Notes:
*) This simulation only serves as a sample calculation and does not reflect the actual API fee amount payable by the Facility Recipient.

Additional Information:

RIPLAY API BCA

- The Bank has the right to change the benefits, fees, risks, as well as terms and conditions for this product and/or service, and such change will be notified by BCA in any form and through any means in accordance with the applicable law.
- The Bank will provide notice of any changes in the benefits, fees, risks, terms and conditions of these products and services by mail or other means in accordance with the applicable terms and conditions. Notice will be given 30 days prior to the effective date of the changes.
- All other information regarding API BCA can be accessed on BCA's official website at www.developer.bca.co.id.
- To terminate the API BCA Facility, the Facility Recipient can submit a termination request through the PIC of the Business Unit and fill out the API Facility Termination Form.

Disclaimer (Important):
- The Bank may reject the application for the product if the Facility Recipient fails to meet the applicable requirements and provisions.
- The Facility Recipient has read and understood the information on API BCA as described in this Product and Service Information Summary.
- This summary simply constitutes a means of providing product and service information for the prospective Facility Recipient and is not intended as an official offer for a product and/or service.
- The Facility Recipient must carefully read, understand, and sign the API BCA Application Form and the Terms and Conditions for API BCA.
- The information contained in this Product and Service Information Summary shall be effective as of the printing date of this Product and Service Information Summary until the issuance of its latest update.
- The Facility Recipient must carefully read this Product and Service Information Summary before deciding to apply for the API Facility and may contact the Bank's employee or call Halo BCA at 1500998 to inquire about all matters or file complaints related to this Product and Service Information Summary.

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

BCA is licensed and supervised by the Financial Services Authority
BCA is a member of the LPS insurance scheme