

**TERMS AND CONDITIONS FOR m-BCA (MOBILE BANKING)
PT BANK CENTRAL ASIA Tbk**

A. DEFINITIONS

1. **m-BCA (Mobile Banking)** means a banking product service of PT Bank Central Asia Tbk ("**BCA**") that can be accessed directly by the Customer via cellular phone/mobile phone, either by using the menu that is already available on the Subscriber Identification Module (SIM) Card, by using SMS media, or by using the menu on BCA mobile by using internet network media on mobile phones combined with SMS media according to the applicable provisions at BCA.
2. **BCA mobile** means an application that can be downloaded from the official BCA website or official application/software distribution media designated by BCA which is owned by the mobile operating system found on the Customer's mobile phone to conduct transactions via m-BCA and KlikBCA or to obtain Info BCA.
3. **m-BCA PIN** (Personal Identification Number) means a personal identification number for Customers who use m-BCA.
4. **Access Code** means a personal code for Customers who use m-BCA on BCA mobile.
5. **Transaction Code** means a code generated by m-BCA on BCA mobile to conduct cash withdrawal transactions, cash deposits at BCA ATMs, or transactions at BCA branch offices without using a BCA ATM Card.
6. **BCA Credit Cards** means all types of credit cards issued by BCA for Customers.
7. **KlikBCA** means a KlikBCA service that can be accessed by Customers via smartphone.
8. **Info BCA** means an information service regarding BCA products and services including their promotional programs, locations of BCA Automated Teller Machines (ATMs) and BCA branch offices, as well as other information related to BCA.
9. **Sakuku** means electronic money denominated in Rupiah, using an official application from BCA and is server-based and uses a cellular phone number as an account number.
10. **BCA ATM Card** means an ATM card issued by BCA that can be used by BCA ATM Card holders to conduct certain banking transactions through BCA ATMs and/or other facilities determined by BCA.
11. **Quick Response Code** or **QR Code** means a two-dimensional code consisting of three square pattern markers in the lower left corner, upper left corner, and upper right corner, has a black module in the form of square dots or pixels, and has the ability to store alphanumeric data, characters, and symbols.
12. **Transfer QR Code** means a QR Code generated by m-BCA on BCA mobile or any other means determined by BCA which can be used by the Customer to carry out QRIS Transfer Transaction.
13. **QR Code for Payment** or **Payment QR Code** means a QR Code used to facilitate contactless payment transactions through scanning.
14. **National Standard QR Code Payment (Quick Response Code Indonesian Standard)** or **QRIS** means a standard Payment QR Code set by Bank Indonesia to be used in facilitating payment transactions in Indonesia.
15. **Cellular Operator** means a company that provides cellular telephone network services.
16. **BCA e-Banking Mobile Number** means a mobile phone number used as a means of authentication/authorization in transactions on BCA e-Channel.

17. **BCA e-Channel** means a BCA electronic channel that can be accessed by Customers and non-Customers to conduct banking transactions and/or obtain information related to services or products marketed through BCA, which will be notified by BCA from time to time in any form and through any means in accordance with the applicable law.
18. **SMS** (Short Message Services) means a service for delivering short messages in the form of text and/or numbers that can be received and/or sent via mobile phones.
19. **OTP** (One Time Password) is a unique and confidential password generated by BCA system and sent via SMS to the mobile phone number used by the Customer to access m-BCA.
20. **Customer** means an individual account holder in the form of savings, current accounts, deposits, BCA Credit Cards, and/or mutual funds at BCA.
21. **QRIS Transactions** means payment transactions facilitated by Payment QR Code based on QRIS.
22. **QR Cross-border Transaction** means payment transactions facilitated by QR Code Payments generated by merchants in countries determined by Bank Indonesia.
23. **QRIS Transfer Transaction** means a transfer transaction using a Transfer QR Code.
24. **QRIS Merchant Presented Mode (MPM) Transaction** means payment transaction using Payment QR Code Payment displayed by the merchant to be scanned by the Customer.
25. **QRIS Customer Presented Mode (CPM) Transaction** means payment transaction using Payment QR Code displayed by the Customer to be scanned by the merchant.
26. **BagiBagi Transaction** means a fund transfer transaction from the Customer's account connected to the BCA ATM Card used for m-BCA registration to one or more Sakuku and/or other accounts using gamification elements, in accordance with the applicable provisions at BCA which will be notified from time to time in any form and through any means in accordance with the applicable law.
27. **BCA Keyboard** means an on-screen keyboard found on BCA mobile that allows BCA mobile users to directly access features on BCA mobile without having to open BCA mobile.
28. **Financial Diary** means a feature that can be accessed by Financial Diary User in m-BCA to obtain financial analysis (among others transaction information based on certain categories) which derives from transaction data on certain account and BCA Credit Card that have been connected to the Financial Diary User's m-BCA.
29. **Financial Diary User** means Customer who has fulfilled the criteria set forth by BCA to be able to use Financial Diary, whom will be notified in any form and through any means in accordance with the applicable law.

B. REGISTRATION OF m-BCA

1. Any Customer that owns a BCA ATM Card is entitled to obtain and use m-BCA.
2. To be able to use m-BCA, Customer must have a certain Cellular Operator SIM Card, install BCA mobile, and have an m-BCA PIN which is determined by the Customer at the time of registration at BCA ATMs, BCA Electronic Data Capture (EDC) machines, or through other means determined by BCA. If the Customer registers for m-BCA at a BCA branch office counter, the Customer is required to use the Customer's BCA ATM Card PIN to activate m-BCA. The Customer may thereafter change the m-BCA PIN in the m-Admin - Change PIN menu.

3. BCA has the right to determine the number of mobile phone numbers that Customer can use to register for m-BCA, which will be notified to the Customer in any form and through any means in accordance with the applicable provisions.
4. BCA has the right to register the mobile phone number used by the Customer to activate m-BCA into the BCA e-Banking Mobile Number database.
5. The Customer may add, change, and/or delete the BCA e-Banking Mobile Number through BCA ATM machine or other means determined by BCA at a later date.

C. TERMS OF USE

1. Customers can use m-BCA to obtain Info BCA and/or conduct banking transactions provided by BCA which will be notified by BCA in any form and through any means in accordance with the applicable law.
2. Through m-BCA, Customers can access:
 - an account connected to the BCA ATM Card used for m-BCA registration;
 - information on deposit accounts, loan accounts and mutual fund accounts that have the same customer number as the main account of the BCA ATM Card used for m-BCA registration;
 - information on BCA Credit Cards that have been connected to m-BCA.
3. BCA has the right to verify the Customer who accesses or conducts transactions on m-BCA, among others by verifying the Customer's personal data and/or asking the Customer to enter an OTP upon conducting certain transactions on m-BCA.
4. With the consent of the Customer, BCA has the right to access the Customer's location when the Customer intends to open bank account at m-BCA, activate BCA mobile, and switch to another mobile phone for the convenience and security of the Customer in conducting transactions.
5. Specifically for QRIS Transfer Transaction, QRIS MPM Transaction and QR Cross-border Transaction, Customer can choose to continue using the m-BCA PIN as a means of transaction authorization or activate the PIN-free transaction feature for QRIS Transactions up to a certain nominal as will be notified by BCA in any form and through any means in accordance with the applicable law.
6. Specifically for QRIS CPM Transaction, Customer shall:
 - a. check and ensure the correctness of the transaction amount at the terminal before showing the Payment QR Code to be scanned by the merchant. By showing the Payment QR Code to the merchant, the Customer declares that the Customer has confirmed and approved the transaction amount displayed on the terminal by the merchant; and
 - b. maintain the security of the Payment QR Code and ensure that such Payment QR Code is only shown to the merchant to be scanned by the merchant.

All consequences and losses arising from the Customer's negligence in checking and ensuring the suitability/correctness of the transaction amount entered by the merchant at the terminal and maintaining the security of the Payment QR Code are solely the Customer's responsibility. The Customer hereby releases BCA from any and all claims, lawsuits, demands, and/or other legal actions in any form brought by any party including the Customer, in relation with the above matter. All disputes that arise between the Customer and the merchant related to QRIS CPM Transaction shall be resolved by the Customer and the merchant without involving BCA.
7. By conducting QRIS Transfer Transaction, QRIS Transactions and QR Cross-border Transactions, Customer agrees that BCA has the right to provide data on the

Customer's name and mobile phone number connected to m-BCA to the party receiving the proceeds resulting from the QRIS Transfer Transaction, QRIS Transaction and QR Cross-border Transaction for identification purposes of the QRIS Transfer Transaction, QRIS Transaction and QR Cross-border Transaction.

8. Through BCA Keyboard, the Customer may carry out transactions as determined and will be notified by BCA from time to time in any form and through any means in accordance with the applicable law.
9. The Customer agrees that:
 - a. BCA has the right to store and use the Customer's personal data and other data attached to the cellular phone (mobile phone) used by the Customer to download BCA mobile;
 - b. BCA and/or other parties cooperating with BCA may obtain, access, store, and use data attached to the cellular phone (mobile phone) used by the Customer to download BCA mobile;among others, for the convenience and security of the Customer in conducting transactions as well as for the purpose of promoting banking products of BCA and products of other parties cooperating with BCA.
10. Customers who register BCA Credit Cards on m-BCA can automatically access BCA Credit Card information services at the BCA Internet Banking facility (KlikBCA) as long as the Customer registers for the service using the same BCA ATM Card used for m-BCA registration.
11. Orders/instructions given by the Customer through m-BCA can only be carried out using the Customer's mobile phone number that has been registered with BCA and after the Customer has activated m-BCA on the Customer's mobile phone.
12. The Customer must ensure the availability of funds in the Customer's account before conducting financial transactions through m-BCA. The Customer must fill in all the required data for each transaction correctly and completely.
13. As a sign of approval, the Customer is required to enter the m-BCA PIN to conduct financial transactions and other transactions determined by BCA.
14. The Customer is required to request a Transaction Code via BCA mobile before conducting a cardless cash withdrawal and/or cash deposit transaction at BCA ATM, or a transaction at BCA branch office without using BCA ATM Card. The Transaction Code can only be used by the Customer for a certain period of time which will be notified by BCA on BCA mobile. All consequences arising from the use of the Transaction Code are the sole responsibility of the Customer.
15. Each instruction from the Customer that is stored in the BCA data center shall be deemed accurate and binding on the Customer, and shall constitute valid evidence of the instructions from the Customer to BCA for relevant transaction, unless the Customer can prove otherwise.
16. BCA has the right to determine the limit on transactions made by the Customer through m-BCA which will be notified in any form and through any means in accordance with the applicable law.
17. Limit for cardless cash withdrawal and cash deposit transactions at BCA ATMs is based upon the Customer's debit card limit.
18. Limit for QRIS Transfer Transactions is based upon the transfer limit for BCA ATM Card connected to m-BCA.
19. Limit for QRIS Transactions and QR Cross-border Transactions per transaction follows the limit determined by Bank Indonesia, while the daily cumulative limit for QRIS

Transactions and QR Cross-border Transactions follows the daily limit determined by BCA which will be notified in any form and through any means in accordance with the applicable law.

20. BCA accepts and carries out any instruction from the Customer as a valid instruction based on the use of the mobile phone number and m-BCA PIN and/or Transaction Code. BCA is under no obligation to review or investigate the authenticity, validity, or authority of the user of such mobile phone number and m-BCA PIN and/or Transaction Code or to assess or prove the accuracy or completeness of the instructions referred to. Therefore, the instruction shall be deemed valid and legally binding on the Customer, unless the Customer can prove otherwise.
21. All transactions that have been instructed by the Customer to BCA cannot be cancelled for any reason. Notwithstanding this provision, the Customer may cancel the BagiBagi Transaction link created by the Customer via m-BCA on the BCA mobile as long as the BagiBagi Transaction link has not expired. All transactions that have been processed using the BagiBagi Transaction link prior to the cancellation of the BagiBagi Transaction link are the sole responsibility of the Customer. The Customer is also responsible for all consequences arising in connection with the cancellation of the BagiBagi Transaction link and releases BCA from all kinds of claims, lawsuits, and/or other legal actions in any form and from any party.
22. The Customer is required to upgrade the BCA mobile application at the request of BCA.
23. Customer's failure to upgrade the BCA Mobile results in the Customer's inability to use BCA mobile or limited ability to access certain features on BCA mobile.
24. For each financial transaction successfully processed by BCA based on instruction from the Customer, the Customer will receive proof of the transaction in the form of a reference number which will be stored in the Inbox of the Customer's mobile phone, as evidence that the transaction has been processed by BCA with the following conditions:
 - The message inbox on the Customer's mobile phone is not full.
 - There is no interference on the communication network and Cellular Operators.
25. BCA reserves the right not to process any financial instructions from the Customer, if the Customer's account balance at BCA is insufficient for the relevant transaction or the Customer's account is blocked.
26. The Customer is obliged and responsible for ensuring the accuracy and completeness of transaction instructions sent to BCA via m-BCA. BCA is not liable for any consequences arising from incomplete, unclear data, or inaccurate instructions from the Customer.
27. The prevailing exchange rate for every transaction in a foreign currency shall be the TT (Telegraphic Transfer) rate which also applies to transactions conducted through BCA ATMs.
28. Records, tapes/cartridges, computer printouts, copies or other forms of information or data storage held by BCA shall constitute valid and binding evidence of Customer's instruction that is processed by BCA.
29. The customer accepts and acknowledges the validity, correctness, or authenticity of the proof of any instructions and communications electronically sent by BCA, including any documents in the form of computer records or proof of transactions conducted by BCA, tape/cartridges, computer printouts, copies or other forms of storage other information contained in BCA. All of these facilities and/or documents are the only valid

and binding evidence for the banking transactions conducted by the Customer through m-BCA, unless the Customer can prove otherwise.

30. By conducting transaction through m-BCA, the Customer acknowledges that all communications and instructions received by BCA from the Customer shall be treated as valid evidence despite the absence of any document made in writing and/or signed by the Customer and BCA.
31. Limit for transfer transaction and phone credit purchase through m-BCA are combined limit with limit that applies to the same transactions made through BCA ATM facilities and other electronic banking facilities. BCA has the right to change the amount of the limit for such transactions which will be notified by BCA in any form and through any means in accordance with the applicable law.
32. The Cellular Operator has the right to charge the Customer for each transaction, whether it is successful or unsuccessful.
33. Transaction data that can be seen on the notification menu is only 15 (fifteen) transaction data at maximum within the last 7 (seven) days.
34. The Customer hereby agrees that BCA has the right to inform the Customer's name, account number, and/or transaction data made through m-BCA to other parties related to the transactions made by the Customer.
35. When the Customer conducts a QRIS Transfer Transaction, the Customer must ensure the correctness of the beneficiary's name, account number, and the transfer amount. The Customer shall be fully responsible for all consequences arising from the QRIS Transfer Transaction made by the Customer, including any losses arising from the Customer's failure to ensure the correctness of the beneficiary's name, account number, and the transfer amount.
36. When the Customer conducts a QRIS Transaction, the Customer must ensure the correctness of the merchant's name and the QRIS Transaction amount. The Customer shall be fully responsible for all consequences arising from the QRIS Transaction made by the Customer, including any losses arising from the Customer's failure to ensure the correctness of the merchant's name and the payment transaction amount.
37. QR Cross-border Transaction is conducted in rupiah currency by following the transaction rate determined by BCA.
38. When the Customer conducts a QR Cross Border Transaction, the Customer must ensure the correctness of the merchant's name, transaction nominal, and QR Cross-border Transaction rate. The Customer is fully responsible for all consequences arising from the QR Cross-border Transaction conducted by the Customer, including losses incurred as a result of the Customer's failure to ensure the correctness of the merchant's name, transaction nominal, and QR Cross-border Transaction rate.
39. In the event that the Customer conducts a BagiBagi Transaction, the Customer is fully aware that the BagiBagi Transaction link generated from the BagiBagi Transaction made by the Customer can be forwarded by the initial recipient of the BagiBagi Transaction link to any party through various means so that the BagiBagi Transaction link can be utilized by both the initial recipient of the BagiBagi Transaction link and the party receiving the forwarded BagiBagi Transaction link. The Customer shall be fully responsible for the use of the BagiBagi Transaction link made by the Customer by any party.
40. The source account of the BagiBagi Transaction will be debited immediately after the BagiBagi Transaction link is created. In the event that there are remaining funds that are not taken by the recipient of the BagiBagi Transaction link until the BagiBagi

Transaction link expires, then the funds will be returned by BCA to the source account at a time determined by BCA which will be notified by BCA to the Customer in any form and through any means in accordance with the applicable law.

41. BCA has the right to close the m-BCA service, among others, if m-BCA is used to create a QR Code and/or to commit an unlawful act.
42. Through Financial Diary, Financial Diary User may, among others:
 - a. obtain transaction information based on certain categories which derives from certain transaction data during a certain period that occurs in account and BCA Credit Card that have been connected to the Financial Diary User's m-BCA;
 - b. obtain notification of certain transaction that occurs in account and BCA Credit Card that have been connected to the Financial Diary User's m-BCA.
43. Financial Diary User authorizes BCA to automatically record, recapitulate, and categorize transactions for every transaction that occurs from account and BCA Credit Card that have been connected to the Financial Diary User's m-BCA.
44. Financial Diary User agrees that transactions data shown in Financial Diary are not proof of transactions made through the Financial Diary User's account and BCA Credit Card, but only aims to facilitate Financial Diary User to obtain financial analysis of transactions made by the Financial Diary User. In the event of discrepancies between transaction data shown in Financial Diary and transaction data recorded in Financial Diary User's account statement provided by BCA to the Financial Diary User through means other than Financial Diary, among others account statement, passbook, KlikBCA Individu, m-BCA, and myBCA, then transaction data recorded in the Financial Diary User's account statement shall prevail.

D. m-BCA PIN, OTP, ACCESS CODE, TRANSACTION CODE, AND CUSTOMER OBLIGATIONS

1. The m-BCA PIN, OTP, Access Code, and Transaction Code must be used only by the relevant Customer.
2. Customers must keep the confidentiality of their m-BCA PIN, OTP, Access Code, and/or Transaction Code by:
 - Not disclosing the m-BCA PIN, OTP, Access Code, and/or Transaction Code to other parties including the Customer's family members or closest associates;
 - Not storing the m-BCA PIN and Access Code on mobile phones, other objects or media that allow other people to see the m-BCA PIN and Access Code;
 - Carefully using the m-BCA PIN, Access Code, and/or Transaction Code in a way that prevents others from seeing them;
 - Not using a mobile phone number, m-BCA PIN, and Access Code that are determined or chosen by another party or that are easy to guess, such as date of birth or a combination thereof and a phone number.
3. Any misuse of the m-BCA PIN, OTP, Access Code, and/or Transaction Code is the full responsibility of the Customer. The Customer hereby releases BCA from all claims that arise, both from other parties and the Customer himself, as a consequence of any misuse of the m-BCA PIN, OTP, Access Code, and/or Transaction Code.
4. The use of the m-BCA PIN, OTP, Access Code, and/or Transaction Code on m-BCA has the same legal force as a written instruction signed by the Customer.
5. The Customers can at any time change their m-BCA PIN and Access Code.
6. If the Customer's Cellular Operator SIM card or mobile phone expires/is lost/stolen/transferred to another party, the Customer must report the same to the

nearest BCA branch office or Halo BCA to block/prevent access to m-BCA. All unauthorized transaction instructions using the mobile phone numbers, m-BCA PINs, OTP, Access Codes, and/or Transaction Codes conducted before the authorized officer of BCA receives such report from the Customer shall become the sole responsibility of the Customer.

7. The Customer must ensure that the cellular phone/mobile phone used for transactions using m-BCA is free from viruses, malware, and/or other things that may harm the Customer.
8. The Access Code and m-BCA PIN used for transactions using the BCA Keyboard are the same as the Access Code and m-BCA PIN used on BCA mobile.

E. BLOCKAGE OF ACCESS TO m-BCA, BCA MOBILE (MENU m-BCA) AND TRANSACTION CODE

1. The access to m-BCA shall be blocked if the Customer conducts the following:
 - Incorrectly entering the m-BCA PIN or OTP 3 (three) times in a row;
 - A request to block the BCA ATM Card due to loss/stolen; or
 - A request to block m-BCA because the Cellular Operator SIM Card is lost/stolen.
2. BCA has the right to block the Customer's m-BCA if the Customer conducts the following:
 - a. The Customer has not made any transactions (financial or non-financial) through m-BCA for 3 (three) consecutive months from the last transaction date;
 - b. Based on the data provided by the Cellular Operator to BCA, the mobile number used by the Customer for m-BCA registration is indicated to be no longer used by the Customer (recycled); or
 - c. Based on BCA's assessment, the Customer conducts transactions (financial or non-financial) beyond reasonable usage limits.
3. Incorrectly entering the Access Code three times in a row or replacing the SIM Card installed on the mobile phone with another SIM Card can result in the m-BCA menu on BCA mobile being inaccessible to the Customer.
4. In the event that m-BCA is blocked or the Customer enters the Transaction Code incorrectly 3 (three) times in a row when conducting transaction at BCA ATM or at BCA branch office, all active Transaction Codes, whether generated by m-BCA at BCA mobile or transaction code generated by other BCA banking product services, cannot be used by the Customer.
5. Customers are prohibited from copying BCA mobile on other mobile phones. The copy of BCA mobile cannot be used by the Customer.
6. The Customer must re-install BCA mobile on the mobile phone if the m-BCA menu on the BCA mobile is blocked.
7. The blocking of the m-BCA menu on BCA mobile does not affect the m-BCA services available on the SIM Card, so Customers can still conduct transactions using the m-BCA menu that is already available on the SIM Card.
8. If m-BCA is blocked, the Customer must contact BCA and re-register m-BCA at BCA ATM, BCA EDC machine or BCA branch office counter.

F. FORCE MAJEURE

In the event that BCA is unable to process any instructions from the Customer, whether partially or wholly due to events or causes beyond the control or capability of BCA, including but not limited to natural disasters, war, riots, equipment/systems/transmissions

breakdown, power failures, telecommunication disruption, government policy prohibiting BCA from providing services through m-BCA, as well as any other events or causes beyond the control and capability of BCA, the Customer hereby releases BCA from all claims of any kind in connection therewith.

G. TERMINATION OF m-BCA

1. The provision of m-BCA facility will terminate if:
 - a. The Customer submits an application for termination of m-BCA to BCA because, among others:
 - The Customer terminates the use of the BCA ATM Card or mobile phone number; or
 - The Customer changes mobile phone number.
 - b. The Customer closes all accounts connected to the BCA ATM Card.
2. BCA has the right to terminate the provision of m-BCA facility to Customers, if, among others:
 - a. The Customer uses the m-BCA facility or allows the m-BCA facility to be used by another party to commit an act that violates the law;
 - b. Based on the data provided by the Cellular Operator to BCA, the mobile number used by the Customer for m-BCA registration is indicated to be no longer used by the Customer (recycled);
 - c. Based on BCA's assessment, the Customer used m-BCA beyond reasonable use;
 - d. The Customer does not conduct any transactions (financial or non-financial) through m-BCA for a period of time determined by BCA which will be notified to the Customer in any form and through any means in accordance with the applicable law; or
 - e. The number of mobile phone numbers used by the Customer for m-BCA registration exceeds the number of mobile phone numbers determined by BCA.

H. MISCELLANEOUS

1. The proof of transactions made by the Customer through m-BCA is the account transactions recorded in the bank statement or the Tahapan passbook (if printed).
2. Any complaints related to m-BCA must be submitted by the Customer to BCA no later than 3 (three) months from the date the transaction through m-BCA was made.
3. The Customer must immediately notify BCA in writing if there is a change in the Customer's data.
4. Customer may contact Halo BCA or BCA branch offices for any issues related to the transactions, access blockage, and/or closure of m-BCA.
5. The Customer must contact the relevant Cellular Operator to handle any issues related to the SIM Card, Cellular Operator network, internet network on the mobile phone, usage bills from the Cellular Operators, SMS fees, and the value-added services of Cellular Operators.
6. The Customer hereby releases BCA from all kinds of claims, lawsuits, and/or other legal actions in any form and from any party, including from the Customer in relation to the blockage of access to m-BCA or the termination of m-BCA based on the data BCA received from the Cellular Operator that the mobile number is no longer used by the Customer as referred to in point E.2.b and point G.2.b of these Terms and Conditions for m-BCA (Mobile Banking) of PT Bank Central Asia Tbk.

7. BCA has the right to amend these Terms and Conditions for m-BCA (Mobile Banking) of PT Bank Central Asia Tbk, which will be notified by BCA to the Customer in any form and by any means in accordance with the applicable law.
8. The Customer hereby undertakes to comply with these Terms and Conditions for m-BCA (Mobile Banking) of PT Bank Central Asia Tbk and all applicable provisions at BCA concerning the services, facilities, and transactions that can be conducted using BCA ATM Card which will be notified by BCA to the Customer in any form and by any means in accordance with the applicable law.

I. DISPUTE RESOLUTION

1. The Customer agrees that any dispute or difference of opinion arising from and/or in connection with the implementation of these Terms and Conditions for m-BCA (Mobile Banking) of PT Bank Central Asia Tbk between the Customer and BCA shall be resolved in an amicable manner.
2. Any dispute or difference of opinion that cannot be amicably resolved by the Customer and BCA shall be resolved by means of banking facilitation at Bank Indonesia or the Financial Services Authority or by means of mediation through an Alternative Dispute Resolution Institution included in the List of Alternative Dispute Resolution Institutions determined by the Financial Services Authority.
3. Any dispute or difference of opinion that cannot be resolved in an amicable manner through banking facilitation, and/or through mediation as described in point 2 above shall be resolved through the District Court of Central Jakarta, without prejudice to BCA's right to file a lawsuit or claim through another District Court within the territory of the Republic of Indonesia.

J. LANGUAGE

These Terms and Conditions for m-BCA (Mobile Banking) of PT Bank Central Asia Tbk are made in Indonesian and English versions. In the event of any discrepancy between the Indonesian and English versions, then the Indonesian version shall prevail.

These Terms and Conditions for m-BCA (Mobile Banking) of PT Bank Central Asia Tbk have been adjusted to the laws and regulations including Regulations of the Financial Services Authority