

Terms of Banking Service Version 3.7

1. INTRODUCTION

- 1.1. Welcome to the digital banking services application provided by PT Super Bank Indonesia Tbk. ("**Superbank Application**" or "**Application**").
- 1.2. These Digital Banking Terms and Conditions of PT Super Bank Indonesia Tbk. ("**Banking Terms**" or "**Service Terms**") govern the legal relationship between PT Super Bank Indonesia Tbk. ("**Bank**" or "**We**") and the individual/corporation ("**Customer**" or "**You**") who use the banking services/facilities through the Application ("**Digital Banking Services**") which are further explained in Section 2 of these Service Terms, or merely access the Application.
- 1.3. Please read these Terms of Service carefully before accessing the Digital Banking Services and the Application, to ensure that you are aware of your legal rights and obligations toward the Bank.
- 1.4. By accessing the Application and using the Digital Banking Services, you represent your agreement to these Terms of Service, notices and policies published on the Bank's website regarding Digital Banking Services and/or promotional programs conducted by the Bank, the Privacy Notice, as well as any information available in the Application, such as the help center and frequently asked questions (FAQ).
- 1.5. **Changes and Additions to Service Terms**
 - a. We reserve the right to change and/or add to these Service Terms at any time by providing written notification to the Customer through the notification media determined by the Bank 30 Working Days (or within another period determined by prevailing laws and regulations) before the said changes and/or additions become effective. If You do not object up to 30 Working Days (or within another period determined by prevailing laws and regulations) after the changes and/or additions are notified by the Bank, You agree that You are deemed to have given Your consent to such changes and/or additions.
 - b. You may terminate or stop using the Digital Banking Services and the Application if You do not agree to the changes We make.
 - c. Furthermore, We may change, modify, deactivate or stop any part of the Application or the Digital Banking Services available therein, for a period that We determine. We may release certain parts, sub-products, or features of the Digital Banking Services in a beta version, which may not function properly or in the same way as the final version. We may also set limits on certain features or restrict Your access to part or all of the Application or Digital Banking Services at Our own discretion.
- 1.6. **Privacy**

The confidentiality of Your data and privacy is very important to Us. Therefore, before accessing, using the Application, and Digital Banking Services, You must understand that to better protect Your rights, We have provided a Privacy Notice, to explain Our actions regarding Your data, including all information related to Your use of the Application and/or Digital Banking Services. Please study the Privacy Notice to understand how We collect and use the data and information related to Your use of the Application and/or Digital Banking Services. By continuing to access the Application and/or use the Digital Banking Services, You are deemed to have read and understood the Privacy Notice and agree to Our actions regarding the data You submit to Us and all other information arising from or related to the use of the Application and/or Digital Banking Services, as described in the Privacy Notice.

2. DIGITAL BANKING SERVICE

2.1. Definition

- a. **"Partner Account"** means Your account managed by and registered on the Partner Platform in accordance with the provisions applicable on each Partner Platform.
- b. **"OVO Account"** means a Partner Account used to access the server-based electronic money service named OVO managed by PT Visionet Internasional.
- c. **"Grab Account"** means a Partner Account used to access online-based services managed by PT Grab Teknologi Indonesia. To avoid doubt, the Grab Account is accessed through the Partner Platform managed by PT Grab Teknologi Indonesia.
- d. **"OVO Application"** means the Partner Platform managed and owned by PT Visionet Internasional as a Partner cooperating with the Bank.
- e. **"Bank Indonesia Fast Payment" or "BI-FAST"** is the Bank Indonesia retail payment system infrastructure used to facilitate fund transfers.
- f. **"Bank Indonesia Real Time Gross Settlement" or "BI-RTGS"** means a national-scale interbank money transfer service using the BI-RTGS system for transactions above Rp100,000,000.00 (one hundred million Rupiah) or other values as determined by Bank Indonesia from time to time.
- g. **"Biometrics"** means a technology method that uses unique human physical biological aspects, such as fingerprints and facial recognition, used to detect and recognize a person's characteristics and to perform access control.
- h. **"Working Day"** means every day (other than Saturday, Sunday or national holidays) where the bank is open to conduct general banking business in Indonesia.

- i. **"Bank Network"** means facilities provided by the Bank, including electronic channels (among others mobile banking, API, or the development of other electronic channels), including Online Transfer, SKNBI, BI-RTGS, BI-FAST networks and/or other channels developed by the Bank and enforced by Bank Indonesia in the future.
- j. **"Security Code"** means PIN, One Time Password or OTP, Biometric identifiers, digital identifiers, and/or other codes (which We determine that You can use to access Our Services).
- k. **"Customer Service"** means services which include a series of activities and support provided by the Bank to Customers in order to meet Customer needs and inquiries related to Digital Banking Services, consisting of notification channels, submission of complaints, questions, requests, and/or input as described in article 14 of these Banking Service Terms.
- l. **"Merchant"** means parties and/or sellers who cooperate with the Bank to accept Payment Transactions for the products and services offered or provided.
- m. **"Partner"** means a third party cooperating with the Bank in the provision of Digital Banking Services through the Partner Platform it owns. Partners consist of payment service providers, financial institutions, and/or Merchants who cooperate with the Bank.
- n. **"Affiliate Partner"** is a Partner with whom Superbank cooperates and is an affiliate of Superbank.
- o. **"Customer"** means You or the party who has successfully completed Registration and is registered with the Bank as a user of Digital Banking Services.
- p. **"Online Transfer"** or **"Real Time Online Transfer"** or abbreviated as **"RTOL"**, means a fund transfer service to other banks processed by the Bank in real time.
- q. **"One-Time Password"** or abbreviated as **"OTP"** means a unique number-shaped password generated by the Bank's system which is sent via short message service (SMS) to Your mobile phone number and is only valid for the authorization process for one Transaction.
- r. **"OVO Nabung by Superbank"** means a facility or feature in the Digital Banking Services as a form or additional facility of the Saku Account where the Customer can create this facility through the OVO Application. The provisions for its creation and use by the Customer, as well as the provision of the facilities therein by the Bank, are regulated in accordance with the provisions of articles.
- s. **"Personal Identification Number"** or **"PIN"** means 6 secret digits determined by the Customer, as the Customer's personal identifier.

- t. **"Blocking"** means the Bank's action to close the Customer's access (login) to the Application, block or reject all Transactions that result in a debit or reduction of the Customer's Account balance, such as fund transfers or payments, as well as automatically performing a Link Termination with the Partner Platform.
- u. **"Account Linking"** means the activity of linking the Account (both Main Account and Saku Account, as relevant and available from time to time) with the Partner Account, so that Digital Banking Services can be accessed through the Partner Platform. To avoid doubt, Account Linking and the use of Digital Banking Services through Account Linking, must be carried out in accordance with the procedures and provisions set by the Bank.
- v. **"Account Closure"** means the permanent closure of an Account from the Digital Banking Services.
- w. **"Partner Platform"** means an online platform in the form of a website and/or application managed and owned by the Partner from which Digital Banking Services can be accessed through cooperation between the Bank and the Partner.
- x. **"Link Termination"** means the activity of terminating Account Linking carried out by the Customer, in accordance with the procedures and provisions set by the Bank.
- y. **"Biller"** is the party with whom the Customer has a payment obligation for a Bill, such as a state electricity provider, internet network provider or other Bill provider.
- z. **"Device"** means all tools, electronic devices such as mobile phones or tablets, computers or other electronic, wireless, communication, transmission, or telecommunication hardware or media, including and not limited to the internet, terminals or systems that You may use and need to access and use the Application.
- aa. **"Registration"** means the process of registering You as a Customer of Digital Banking Services by following the due diligence process We administer.
- bb. **"Account Reactivation"** or **"Reactivation"** means the actions that a Customer must take to regain use of the Account and resume enjoying Digital Banking Services, to ensure the security of Account access. Such actions may include answering or completing questions provided by Us on the Application or Our other official communication media, performing a re-KYC (including uploading documents for Us to verify your identity), and other actions We deem necessary, in order to verify the authenticity of access to your Account, to the extent and as permitted under prevailing laws and regulations.
- cc. **"Account"** means the Main Savings (*Tabungan Utama*) and all Digital Banking Services available therein, including all *Saku* created by the Customer.

- dd. “Active Account”** refers to an Account in which Customer Transaction activity occurs.
- ee. “Inactive Account”** means an Account (and all Digital Banking Services available therein, including savings services or products such as Main Savings, *Saku*, *Celengan*, or OVO Nabung by Superbank, and loan services) in which one or more Customer Transaction activities have not occurred for more than 360 (three hundred sixty) consecutive days up to 1,800 (one thousand eight hundred) consecutive days.
- ff. “Dormant Account”** means the status assigned by the Bank to a Customer's Account (and all Digital Banking Services available therein, including deposit or savings services or products such as Main Savings, *Saku*, or OVO Nabung, or the PAS digital loan services provided by the Bank) in which one or more Customer Transactions have not occurred for more than 1,800 consecutive days since the Customer's last Customer Transaction. For clarity, the Bank will assign the Dormant Account status on the 1,801st day.
- gg. “Saku by Superbank” or “Saku”** means an additional savings account facility attached to the Main Savings Account, where a Saku can only be created if the Customer already has a Main Savings Account, without the Customer needing to re-upload KYC Data. Saku provides the benefit of ease for the Customer in managing finances where the Customer can:
- i. carry out Transactions in accordance with the provisions enforced by the Bank through Saku (inbound and outbound fund transfers, as well as carrying out payment Transactions in accordance with the provisions enforced by the Bank);
 - ii. choose to use the balance placed by the Customer in one of their Saku Accounts or in the Main Savings Account when conducting financial Transactions, so that the Customer can manage finances according to the fund allocation desired by the Customer;
 - iii. create more than 1 (one) Saku Account with a maximum of 8 Saku Accounts (not including OVO Nabung by Superbank) for each Main Savings Account;
 - iv. name each Saku and use it according to the Customer's needs; and
 - v. Close or delete any or all Saku owned by the Customer.

- hh. **"Bank Indonesia National Clearing System"** or **"SKNBI"** is the infrastructure used by Bank Indonesia in conducting fund transfers and scheduled clearing to process electronic financial data.
- ii. **"National Standard Quick Response (QR) Code for Payment" / "QR Code Indonesian Standard"** or abbreviated as **"QRIS"** is the QR code standard for payments set by Bank Indonesia, to be used in facilitating payment transactions using QR Payment Code in Indonesia.
- jj. **"Main Savings Account"** or **"Main Savings Account"** means the Customer's primary savings account registered with the Bank that can be accessed and created by the Customer in accordance with these Banking Service Terms. The Customer needs to carry out Registration to have a Main Savings Account at the Bank and enjoy the features and facilities of the Digital Banking Services available therein. For clarity, the Customer can only create 1 (one) Main Savings Account.
- kk. **"Bill"** means payment bills for utility products such as electricity, television subscription fees, water, or routine internet, purchase of credit/data packages, and electronic money top-ups, issued by the Biller in the Bill Payment service.
- II. **"Customer Transaction,"** as described in the Banking Terms of Service regarding the provisions of Account Management, means Transactions initiated or performed by the Customer by entering a Security Code, as follows:
 - i. Balance inquiry, whether on the Superbank Application, the Partner Platform where the Account is linked, or the platforms of Parties Connected to Affiliated Partners, as relevant;
 - ii. Transactions, such as opening a *Saku*, *Celengan*, cash deposits, fund transfer Transactions from the Customer's existing savings facilities or Accounts at the Bank, outgoing fund transfer Transactions both to other Superbank Accounts (including OVO Nabung) and to other bank accounts, payment Transactions performed or initiated by the Customer themselves, or the use of credit or loan products such as the *Pinjaman Atur Sendiri* (PAS) provided by the Bank through the Digital Banking Services;
- mm. **"Bill Payment"** means a service enabling the Customer to perform payment Transactions for Bills issued by Bill Issuers or Billers collaborating with the Bank through the Application, using the Customer's Account balance.
- nn. **"Bill Issuer"** or **"Biller"** means the provider/intermediary party responsible for the provision of Bills, collaborating with the Bank within the Bill Payment service.

- oo. **“Indonesia Deposit Insurance Corporation Regulations” or “LPS Regulations”** means the laws and regulations, amendments, additions, and their derivative regulations governing the implementation of oversight by the Indonesia Deposit Insurance Corporation or LPS, including Law Number 24 of 2004 concerning the Indonesia Deposit Insurance Corporation and the Government Regulation in Lieu of Law of the Republic of Indonesia Number 4 of 2008 concerning the Financial System Safety Net.
- pp. **“Transaction”** means any transaction, whether financial or non-financial, performed by a Customer on their Account, as governed by these Terms of Service.
- qq. **“QRIS Transaction”** is a payment transaction facilitated by a Payment QR Code based on QRIS.
- rr. **“Quick Response Code for Payments,”** abbreviated as **“Payment QR Code,”** is a two-dimensional code consisting of three square patterns at the bottom-left, top-left, and top-right corners, featuring black modules in the form of squares, dots, or pixels, and possessing the capacity to store alphanumeric data, characters, and symbols, used to facilitate contactless payment transactions through scanning or uploading from the gallery on the Customer’s Device. QRIS is implemented in accordance with Bank Indonesia provisions.

2.2. Scope of Digital Banking Services

You may use the Application or Partner Platform (as available to you from time to time) to access one or more of the following Digital Banking Services, online through your Device:

- a. Apply for Registration as a Customer of the Digital Banking Services;
- b. Perform Transactions consisting of financial Transactions and non-financial Transactions, including:
 - i. fund transfers from an account to other accounts registered with the Bank or accounts registered with other banks through the Bank Network available from time to time, such as through Online Transfer (RTOL), SKN, RTGS, BI-FAST and/or other channels developed by the Bank in the future, in accordance with the provisions implemented by Bank Indonesia;
 - ii. fund deposits through the Bank Network;
 - iii. provision of electronic account statements or account history on the Application;
 - iv. payment Transactions; including online Transactions on the Partner Platform, offline Transactions at physical outlets using QRIS, as well as Bill Payment Transactions available on the Application; and
 - v. other Transactions as available from time to time.

2.3. Registration

- a. To become a Customer, you must complete Registration through the registration channels provided by Us below:
 - i. App;
 - ii. other Registration channels that We provide and notify You from time to time, including through the Partner Platform which is regulated in article 2.13 of the Banking Service Terms.
- b. As part of the Registration process, you are required to undergo the due diligence process implemented by Us by meeting the criteria and submitting the relevant documentation, as follows:
 - i. be at least 17 years of age at the time of registration and/or possess an Indonesian National Identity Card (KTP);
 - ii. possess the authority to perform legal actions to enter into a binding agreement with Us and are not prohibited from doing so under prevailing laws and regulations or based on other agreements;
 - iii. you are not a citizen or a residence card holder of European Union countries or countries that are required to comply with the General Data Protection Regulation (GDPR), or any personal data protection law regimes other than those implemented by the Government of Indonesia;
 - iv. you are not a tax subject under the provisions of the Foreign Account Tax Compliance Act ('**FATCA Subject**') and the Common Reporting Standard ('**CRS Subject**'). Should your status change to a FATCA Subject and/or a CRS Subject, you are required to provide written notice to the Bank no later than 30 (thirty) calendar days after such change of status;
 - v. at the time of Registration, you are required to enter a valid National Identity Card (KTP) number, enter an active, valid, and accurate Indonesian mobile phone number that has not been previously registered with Us, and upload your KTP document to the Application or official Registration channels provided to you. For clarity, the KTP number, mobile phone number, and documents uploaded by you for the purpose of Registration shall hereinafter be referred to as '**Know Your Customer Data**' or '**KYC Data**';
 - vi. you may upload a copy of your valid Taxpayer Identification Number (NPWP) (if you are a taxpayer who already possesses a Taxpayer Identification Number), or not submit a copy of the NPWP if you do not yet meet the objective and subjective taxpayer requirements in accordance with the prevailing tax laws and regulations or have not yet been registered as a Taxpayer.
 - vii. For clarity, regarding tax information, you acknowledge and agree that,

- (a) your information as a Customer or prospective Customer will be forwarded to the authorities, specifically the Financial Services Authority (OJK) and the Indonesian tax authorities; and
 - (b) the Customer/prospective Customer acknowledges and agrees that the Bank reserves the right to refuse to process your Registration or terminate the Bank's relationship with you regarding your declaration as a FATCA Subject and/or a CRS Subject;
- viii. We may request you to provide other data and/or information in accordance with the Bank's requirements and/or as governed by prevailing legal provisions, for the purpose of providing Our Digital Banking Services from time to time. We may request such data and/or information from you through the communication media available to you, and you agree to provide such data and/or information to Us within the period specified and notified to you by Us. Any consequences arising from the failure to provide such data and/or information shall be entirely your responsibility; and
- ix. You will be required to read and agree to the Banking Terms of Service and Privacy Notice, and declare your consent to these provisions through the consent method provided by Us on the Application or other Registration channels provided to you by Us from time to time.
- c. After you have successfully uploaded the documents and information as mentioned in point (b) above, you will be requested to:
 - i. confirm the mobile phone number you are using by entering the OTP code sent by Us to the mobile phone number you registered for Registration;
 - ii. set a PIN as the Security Code to access your Application. Additionally, you may also choose to activate Biometric identifiers; and
 - iii. provide consent and perform other actions as implemented by Us from time to time.
- d. We care about your convenience in accessing the Bank's Digital Banking Services. Therefore, We may, at any time, implement additional security measures to ensure the security and integrity of the Bank's Digital Banking Services.
- e. We will verify the KYC Data that you have uploaded for the purpose of conducting due diligence and will notify you of the verification results through communication methods determined by Us from time to time via the Application and/or other communication media that you have disclosed to Us.

- f. The KYC Data that you upload and disclose to Us may only be used for one (1) Registration process in your own name and cannot be used to register for more than one (1) Main Savings Account. You are prohibited from conducting Registration on behalf of other parties or allowing and enabling other parties to conduct Registration using your own data. We cannot be held liable and reserve the right to take such actions as permitted by law if, due to your own negligence, it is found that there has been a misuse of your data or the data of another party during the Registration process.
- g. We reserve the right to reject or accept your proposed Registration if you do not meet the Bank's risk acceptance criteria, or if one or more of the KYC Data you have disclosed and uploaded has been previously used for a Registration process, is inaccurate, unclear, or constitutes invalid information and/or documents, or for other matters as permitted by applicable law.

h. Registration via Partner Platform

Related to the Registration process You carry out through the Partner Platform:

- i. the Registration process you undertake, whether conducted through the Application or a Partner Platform, will be processed by Us in accordance with the Registration provisions as set forth in these Terms of Service;
- ii. all Registration provisions are provided in order to protect your security, and please be advised that We never ask you to share the Security Codes you use, whether they be a PIN, token, or any authentication or authorization codes you possess, for the purpose of Registration;
- iii. the implementation of Registration on the Partner Platform will be further governed in Article 2.13 of these Terms of Service;
- iv. you may only perform Registration through the Registration channels determined by Us; and
- v. We will use the information channels available to Us to inform you regarding other Registration channels. To find out which other Registration channels or Partner Platforms are available besides the Application, you may contact Customer Service.

2.4. Benefits of Digital Banking Services

- a. Once We have approved your proposed Registration, you will be registered as a Customer and may use the Digital Banking Services in accordance with these Banking Terms of Service.
- b. By being registered as a Customer, you will enjoy the following benefits:
 - i. access the Main Savings Account through the Application and/or on a Partner Platform in accordance with the provisions of the Terms of Service;

- ii. open a Saku Account;
- iii. conduct Transactions from your Main Savings Account and/or Saku as provided by Us to you from time to time; and/or
- iv. access other savings features or banking products that provide added value for your financial activity needs, such as Time Deposit products, Bill Payments, or other products available to you from time to time.

2.5. Risk of Use

- a. By downloading and using the Application, you are deemed to have understood and comprehended all security risks in using the Application, Digital Banking Services, and other facilities as available to you from time to time, namely; risk of balance theft, takeover of access to the Application, hacking, fraud, or other actions that constitute a violation of law or that may be detrimental to you. In relation to these risks, we strongly urge you to always apply the Principle of Prudence.
- b. The Principle of Prudence can be applied and implemented through the following methods:
 - i. Do not submit, disclose, and/or send your Security Codes, or store them in locations that allow unauthorized parties to view and discover your Security Codes. Security Codes must only be known by you for your use in accessing the Application and the Digital Banking Services available therein. We will never ask you to disclose your Security Codes, and you are urged not to disclose said Security Codes, even to Our representatives, official officers, employees, and/or Our affiliates.
 - ii. Do not respond to any form of contact, whether phone calls, emails, or links, that are suspicious and claim to originate from Us. Please verify the authenticity of any contacts reaching out to you claiming to be from Us by contacting Customer Service.
 - iii. Always maintain the security and confidentiality of your Security Codes, the Device you use to access the Application, as well as your data and information, especially those related to your personal data (namely data that can be used to identify or track you, whether used individually or combined with other data).
 - iv. Do not use any software or programs on your Device that may jeopardize the security and confidentiality of your data and information.
 - v. Do not access the Application from electronic Devices that do not belong to you.

- vi. Always clear any traces of your Application access on Devices that you no longer use.
- vii. Always maintain the security of the Device used to access your Application so that it is not lost or falls into the hands of irresponsible parties.
- viii. Mandatorily use an access code to unlock the Device you use where the Application and your Superbank account are installed.
- ix. Immediately contact Customer Service if you experience the loss of the Device used to access your Application.
- x. Immediately contact Customer Service if you find any indications of unauthorized access to your Application.
- xi. Immediately and only contact Customer Service to request any assistance related to the Application or Digital Banking Services.
- xii. Always update the Application in accordance with the latest version released by Us.
- xiii. Regularly check the information and notifications provided through the Application or communication media available to you from time to time.
- xiv. Always verify the authenticity of any parties claiming to act for and on behalf of Us and/or Our affiliates. You may contact Customer Service to verify such authenticity.
- xv. Always verify the authenticity of any platform, website, or application claiming to be Our official communication media channel. You may contact Customer Service to check the matters referred to in this provision.
- xvi. Do not disclose information that should only be known by you to any party, such as; personal data, Transaction history, and your Security Codes.
- xvii. Do not download or use programs or electronic devices containing malware, spyware, viruses, and other programs that may jeopardize the security and confidentiality of your data and information, or your Application.
- xviii. Always change your PIN periodically and regularly to avoid risks associated with unauthorized access.

- xix. Immediately change your PIN if the PIN is known by, or you suspect that the PIN is known by, an unauthorized party.
 - xx. Always pay attention to the situation around you when accessing your Application or entering your PIN and OTP, and avoid suspicious environments when accessing your Application.
 - xxi. Do not allow any party to access/use your Device or use your Application.
 - xxii. Avoid using public Wi-Fi networks or Wi-Fi in public places to access or use your Application.
 - xxiii. Always take reasonable actions to prevent risks that may be detrimental to you.
- c. Please also be advised that for the purpose of risk control and to strive for the protection of the Digital Banking Services' security, the Superbank Application can only be accessed on Devices that have been configured with an access code set by yourself; therefore, if your Device can be opened without using an access code, you will not be able to access the Superbank Application or the features therein until you set an access code for your Device.
 - d. For the purposes mentioned in point (c) above, by downloading and using the Superbank Application, you also need to grant US permission to ensure whether an access code has been set on your device. For clarity, We only require information regarding whether a Device access code has been set or not, and We will not, under any circumstances, require, request from you, or attempt to ascertain the content of your Device access code, and you are obligated to constantly maintain and keep your Device access code confidential, and not share it with any party.
 - e. Any consequences and/or losses arising from your intent and/or negligence in applying the Principle of Prudence shall be your responsibility.

2.6. Risk of Application Access Takeover

- a. Please be advised that any access to the Application and/or utilization of the Digital Banking Services and/or services available through the Application, must be conducted using the determined Security Codes.
- b. You hereby understand that as long as the Security Codes you enter are consistent and correct (valid authentication), We will assume that any access, instructions, and/or utilization using such Security Codes are performed by yourself.
- c. In the event you realize that a breach of one or more of your Security Codes has occurred, which causes or potentially causes unauthorized access to the Application, the Digital Banking Services available therein, and one or more of your Accounts, you are obligated to immediately contact Customer Service to request a Blocking of the Account(s) that have been or are suspected to have been accessed without authorization, in order to prevent risks that may be detrimental to you.
- d. Your failure to maintain the confidentiality of the Security Codes, which results in your Application and/or Account(s) being accessed by other unauthorized parties, shall be your responsibility.

2.7. "Main Savings" Account

- a. You may only perform one (1) Digital Banking Service Registration and hold one Account of the Main Savings type.
- b. The Main Savings account may be used by the Customer to conduct Transactions as provided by Us to you from time to time.
- c. The Main Savings account that you open by performing Registration is a type of savings account protected by the Indonesia Deposit Insurance Corporation or LPS, where the LPS guarantee applies as follows:
 - i. The maximum deposit value guaranteed by the LPS per customer per bank is Rp2 Billion.
 - ii. Information regarding the guaranteed interest rate can be accessed at the following link: <https://apps.lps.go.id/BankPesertaLPSRate>.

- d. In the event that the Customer's deposit balance exceeds the maximum deposit value and/or exceeds the interest rate guaranteed by the LPS, or does not meet other requirements to be included in the LPS program in accordance with current LPS Regulations and/or relevant regulations in the future, the Customer agrees that the Customer's deposits (including both principal and interest as well as its rollovers) are not guaranteed by the LPS.
- e. The Customer agrees to fully assume any and all risks in the event that the guarantee claim on deposits is declared ineligible for payment in accordance with the current LPS Regulations and/or relevant regulations in the future.
- f. We may, by providing written notice to the Customer, add banking features or facilities that you can enjoy through the Digital Banking Services, which may include, among others, enabling you to create more than one (1) Main Savings account, changing one type of Main Savings account to another, or closing any Account.
- g. You shall be entitled to request Us to effect an Account Closure should you object to the aforementioned amendments. In such event, any outstanding fees or charges payable by you shall become immediately due and payable.

2.8. "Saku" Account

- a. By becoming a Customer of Our Digital Banking Services, the Customer may also open a Saku Account, subject to the following terms and conditions.
 - i. The creation of a Saku Account can only be performed by the Customer, and the Customer is not required to re-register to hold a Saku Account.
 - ii. The Customer may perform Transactions on the Saku Account using the same Security Code that the Customer uses to perform Transactions through the Main Savings Account.
 - iii. Customers may only create a maximum of 8 (eight) Saku Accounts (excluding OVO Nabung by Superbank).
 - iv. Delete or close one or more Saku Accounts without disrupting or affecting the Customer's other Saku Accounts or Main Savings account, in which case, if a Saku Account is deleted or terminated, the remaining balance therein will be transferred to the Main Savings account.

- b. Saku by Superbank or Saku is a savings product that enables Customers to receive interest from the deposit value deposited by the Customer, and is also guaranteed by the LPS in accordance with the current LPS Regulations and/or relevant regulations in the future. For clarity, the provisions related to the LPS in these Terms of Service that apply to the Main Savings Account shall also apply to the Saku Account.

2.9. Transaction

- a. Transactions may be conducted by the Customer on the Main Savings account and/or Saku in accordance with the provisions applicable in these Banking Terms of Service;
- b. Financial transactions may only be conducted in Rupiah currency;
- c. Transactions that may be conducted by the Customer include:
 - i. Financial transactions resulting in changes to the recording of the Customer's Savings Account balance, such as fund transfers or the movement of funds to and from the Main Savings Account or the Customer's Saku account, whether from other Main Savings or Saku accounts or from other banks (including fund transfers conducted via RTOL or BI-Fast), QRIS transactions, Bill Payment transactions, and other payment or financial transactions that We will provide to you from time to time;
 - ii. Non-financial transactions, such as balance inquiries, Account information, information on the location of ATMs/Bank branches, and other information as available to you from time to time either through the Superbank Application or Partner Platforms;
 - iii. change of mobile phone number and PIN to access the Application; and/or
 - iv. Other transactions (both financial and non-financial) that are currently available and/or will be determined or provided by the Bank in the future.

- d. The Bank may add Transaction features that the Customer can perform on the Digital Banking Services in accordance with the regulations enforced by Bank Indonesia and the Financial Services Authority (OJK), and the Customer may conduct such Transactions for purposes such as fund transfers or Merchant product payments, including Bill Payment Transactions, and non-financial Transactions such as checking Account balances or other non-financial Transactions, as available on the Digital Banking Services from time to time. For clarity, the Bank will provide written notice to the Customer regarding such additions, such as the types of Transaction features, new payment instruments, or Transaction channels (including Electronic Data Capture or EDC terminals, Automated Teller Machines or ATMs) that the Customer can use to transact, including all applicable fees, the amounts of which will be adjusted in accordance with the relevant Bank Indonesia regulations governing such Transactions. The aforementioned notice will be provided to the Customer through the official Superbank website and the Bank's official information media;
- e. The Bank reserves the right to impose fees on Transactions conducted by the Customer, in accordance with the Bank's policies and as regulated by Bank Indonesia, and the Customer is obligated to bear the costs arising in connection with the execution of such Transactions, including but not limited to administrative fees, transaction fees, and other fees, as relevant to the type of Transaction. The amount of the aforementioned fees, including any changes thereto, will be notified to the Customer in the form and through the media/means available at the Bank and shall be charged in accordance with the prevailing legal provisions;
- f. Transactions shall be conducted in accordance with the provisions applicable at the Bank, specifically related to the General Provisions for Transactions stipulated in Article 2.10 of the Banking Terms of Service.

2.10. General Transactions Provisions

- a. After the Customer logs in to the Application or opens the Partner Platform, the Customer may perform Transactions in accordance with the authorization provisions applicable at the Bank, whether financial or non-financial Transactions by entering a PIN, OTP, and/or Biometric identifier.

- b. The Customer may also perform Transactions, both financial and non-financial, such as payments for the purchase of goods and/or services on the Partner Platform, fund transfers, withdrawals, balance inquiries, as well as other financial and non-financial Transactions. Notwithstanding the foregoing, for Transactions conducted on the Partner Platform, the Bank reserves the right, based on the risk assessment conducted by the Bank on each Partner collaborating with the Bank and to the extent permitted by prevailing laws and regulations, to determine the authorization mechanism applicable to a Transaction on a Partner Platform or to waive the authorization requirement for the execution of a Transaction, in accordance with the Bank's risk assessment. In such event, the Bank will be responsible for the execution of Transaction processing in accordance with applicable law and will provide notification to the Customer regarding the procedures or mechanism for the execution of Transactions applicable to a Transaction on a Partner Platform.
- c. The Customer may use and select their own source of funds for financial Transactions, which can be sourced from the Main Savings Account, Saku, or OVO Nabung. The use of funds from these financial Transaction sources cannot be combined between one source of funds and another, such as combining funds in the Main Savings and Saku in a single financial Transaction.
- d. The provisions applicable to Transactions conducted through the Partner Platform are further governed in Article 2.12 of these Banking Terms of Service, concerning Transactions On Partner Platforms.
- e. The Bank shall perform authentication to verify that the Transaction is conducted by the authorized Customer and perform authorization to test and ensure that the related access can be granted to such Customer, and for the Customer's comfort and security in conducting Transactions, the Bank may implement security measures or additional security measures in accordance with the Bank's policy. This is to maintain the security and integrity of the Transactions performed by the Customer.
- f. The Customer shall be responsible for the authenticity, validity, or authority of use of the mobile phone number, as well as the Security Code used by the Customer.
- g. The Bank shall be entitled to determine the limits/caps (minimum and maximum) of the nominal value per Transaction and the nominal limits/caps per day (maximum nominal value of Transactions per day), the imposition of fees, as well as activities the Bank needs to undertake to manage the security of your Transactions, such as in the context of rejecting or delaying Transactions, on financial Transactions that can be performed by the Customer, in accordance with prevailing laws and regulations and the Bank's risk assessment.

- h. For Transactions facilitated by channels or networks managed and/or developed by Bank Indonesia, such as QRIS, BI-FAST, RTGS, and other channels developed from time to time, you acknowledge and agree that the maximum and minimum Transaction limits, the imposition of fees on Transactions, forwarding activities including the rejection or postponement of Transactions, and other matters related to the management standards of said payment facility network, shall be determined by the Bank while still observing the provisions enforced by Bank Indonesia.
- i. For payment Transactions facilitated by QRIS, you may perform Transactions by scanning the displayed QRIS or uploading the QRIS you have saved through the gallery on your Device, or by other methods that We develop and make available to you from time to time, such as, among others, displaying the QRIS code on your device to be scanned by a scanning tool, at outlets that accept Transaction payments using QRIS.
- j. For Bill Payment Transactions,
 - i. You may perform a Transaction by selecting the Bill Payment service available on the Application;
 - ii. You shall enter the Bill number or any form of Bill identification you possess, with correct and accurate details of the Bill number or identification;
 - iii. You shall be fully responsible for the accuracy and validity of the Bill number which serves as the Bill identification you intend to pay through the Bill Payment feature;
 - iv. Your error in entering the Bill number or identification, which results in You making a payment for another party's Bill, or if You enter an incorrect or wrong Bill nominal value, or errors caused by Your own negligence or willful act, shall be entirely Your responsibility and risk; and
 - v. All Your obligations in relation to Your relationship with the Bill Issuer or Biller, shall be entirely Your responsibility to each respective Bill Issuer or Biller. You are fully responsible for any failure to fulfill Your obligations to each respective Bill Issuer to whom You have an obligation, such as if You fail to fulfill the payment of Your electricity Bill or routine internet Bill.
- k. You may select your Main Savings Account, Saku, or OVO Nabung as your Transaction fund source.
- l. To perform a Transaction facilitated by a scanning tool on Your Device, or to access images or photos stored on Your Device, You are required to grant access to Superbank or the Partner Platform from which the Transaction is conducted. You understand and agree that without such consent, We will not be able to process the Transaction.

- m. Notification or changes to the nominal limits for all financial Transactions available in the Digital Banking Services, the applicable daily cumulative limits, as well as the fees applicable to each Transaction, and from where each Transaction can be performed, can be accessed by You through the official notification media owned by the Bank, such as the Bank's website or the Application.
- n. The Bank reserves the right not to execute or to reject a Customer's instruction for reasons not prohibited by law, including but not limited to if the Account is currently under Blocking, the Customer has not filled in or completed the KYC Data, documents, or information required until the determined timeframe for Customer due diligence, the Customer's balance in the Main Savings or Saku is insufficient, the Customer has reached the maximum Transaction limit or the Transaction nominal value does not meet the determined minimum Transaction limit, there are sufficient reasons to believe that there has been a security breach in the Application and/or the Customer's Account, and/or because the Transaction performed by the Customer is contrary to these Terms of Service and/or the prevailing law.
- o. You understand and agree that for any rejection, postponement, or cancellation of a financial Transaction (where applicable and possible), You shall be fully responsible for any losses (if any) in connection with the non-execution of such Transaction, including but not limited to any fund reversal or refund to Your Account.
- p. The Customer is obliged to always ensure that the Transaction instructions, especially instructions for financial Transactions where the Customer inputs the Transaction nominal value themselves, which the Customer provides are correct and accurate; the Transaction nominal value and outlet name are correct; the bill number and bill nominal value are correct; and to ensure that the Customer always has sufficient funds in the Main Savings or Saku; to ensure that every instruction given is not altered or canceled after the instruction has been received and/or processed by Us, and to comply with the Banking Terms of Service regarding the use of the Application and Digital Banking Services and to comply with all prevailing laws and regulations so that the Bank can execute the Transaction instruction provided by the Customer, as relevant, before deciding to proceed with the Transaction. Transactions that have been authorized by the Customer and processed by the Bank cannot be withdrawn and all consequences arising in connection with the continued processing of the Transaction shall be the Customer's responsibility.

- q. The Customer hereby declares and warrants the accuracy and completeness of the Transaction instructions provided, and the Customer understands and acknowledges, and agrees to the entire responsibility and risks for any consequences whatsoever, including but not limited to losses suffered by the Customer and/or other third parties, arising from the incompleteness, unclarity of data, and/or inaccuracy of the Transaction instructions provided by the Customer.
- r. The Customer hereby grants power to the Bank to debit the Account for the purpose of settling Transactions in accordance with the instructions given by the Customer, with due regard to the provisions of these Terms of Service.
- s. The Customer may refer to the Transaction history in the Application (in-app transaction history) or other notifications sent by the Bank as proof that the Transaction has been successfully performed. The Bank may also send notifications via SMS or email to the contact details provided by the Customer, or through notifications on the Partner Platform, or by other means the Bank deems appropriate.
- t. The Bank shall not be liable for any losses arising from the use of the Application that is not in accordance with the instructions for the use of the Application informed by the Bank to the Customer in accordance with these Terms of Service, and for losses arising from the Customer's error in providing Transaction instructions through the Application.
- u. The Customer shall ensure that the Customer's mobile phone number and Security Code are not duplicated, shared with other parties, or misused in any form by unauthorized persons.
- v. In the event that the Customer uses Biometric identifiers as the Security Code, the Customer hereby declares that the Biometric data used by the Customer as the Security Code is the original and actual Biometric data and belongs to the Customer themselves.
- w. For a Device where the Customer grants permission to their Device to store the Security Code, the Customer shall be responsible for always ensuring that the Device used does not contain malware, viruses, is not a Device that has been modified or reverse-engineered, or has been subjected to actions that pose a security risk to the Device. All risks and losses arising from the misuse of the Customer's Security Code data or the Customer's negligence in maintaining the confidentiality and security of the Device, including the security of the access code to unlock the Device, and the Security Code stored therein, shall be entirely the Customer's responsibility.

- x. The Customer is required to report any unrecognized Transaction or if the Customer suspects that the Customer's access to the Customer's Application and/or the Customer's Device has been taken over by an unauthorized party, as soon as possible by contacting Customer Service from the time the Customer becomes aware of the unrecognized Transaction or the discovery of indications of unauthorized takeover of the Customer's Application access.
- y. Every instruction from the Customer executed by the Bank in accordance with these Terms of Service, and stored in the Bank's system and/or data center, shall constitute true and binding data for the Customer, as well as valid proof of the Customer's instruction to the Bank to perform the intended Transaction.
- z. The Customer agrees to and acknowledges the validity, truth, and/or authenticity of the proof of execution of instructions and/or communications sent electronically by the Bank, including documents in the form of computer records or transaction evidence executed by the Bank, copies, or other forms of information storage available at the Bank. All such means and/or documents shall be the sole valid and binding evidence for banking transactions conducted by the Customer through the Application.

2.11. Reward Program and Loyalty Program

- a. Superbank Digital Banking Services also provide Customers with various benefits through the organization of promotional, reward, and loyalty programs that you may participate in immediately after successfully becoming a Customer.
- b. Based on loyalty criteria such as your use of the Digital Banking Services, Transaction value, or other loyalty criteria that We determine from time to time, the Customer will be grouped into a certain level, with each level having different benefits, as the Bank shall inform through its communication media from time to time. This type of loyalty program shall always be available and can be participated in as long as you are a Superbank Customer, until the Bank decides to amend or terminate the loyalty program.

- c. In addition to the loyalty programs mentioned above, either individually or in collaboration with a Partner or other third parties, the Bank may also organize other reward or loyalty programs for its Customers where the Customer may receive a reward for performing a Transaction or using Digital Banking Services, in accordance with the provisions of the Bank's reward program that the Customer participates in from time to time, or by fulfilling certain criteria determined by the Bank, the Customer will then obtain a reward that provides a benefit to the Customer.
- d. Each reward program has specific terms and conditions including but not limited to: effective period, type of reward, how to obtain it, how to claim/redeem it, and so forth. The terms and conditions of each respective reward apply to the Customer and constitute an integral and inseparable part of these Banking Terms of Service. The Customer can access, read, and understand the terms and conditions of each respective reward through the Application, Partner Platform, and/or other Bank communication media.
- e. The Customer agrees that the Bank shall be entitled to,
 - i. cancel the granting of a reward, withdraw participation, or reduce the Customer's loyalty level;
 - ii. suspend the customer's right to participate in any promotional, reward, or loyalty programs, including by nullifying the activities performed by the customer to meet the applicable terms and conditions stipulated by Superbank in these Terms of Service; or
 - iii. reject a request or instruction from the customer, including but not limited to the customer's instruction to perform Account Linking or Link Termination.

if the Bank finds indications of a violation of these Banking Terms of Service; based on a Bank investigation, the Bank needs to make corrections or rectify Transaction data recording or carry out a follow-up action; in accordance with the results of the investigation conducted by the Bank, if the execution of the Transaction is indicated to be a Transaction containing elements of fraud, and/or the Bank is aware of indications that the source of financial Transaction funds was obtained from unlawful acts, and/or that deceive the system or manipulate the qualification for the granting of a reward, as stipulated in the reward program. In such an event, the Customer acknowledges, agrees, and understands that the Bank shall be entitled to pursue the return of the reward that has been granted to the Customer, by means that are permissible under the prevailing law.

- f. If the reward program is in the form of after tax (tax has been deducted) and the tax has been paid by the Bank, then the Customer shall be obliged to comply with the tax provisions regarding such tax deduction, including by reporting the increase in income from the acquisition of the reward, and the Customer's negligence in fulfilling the Customer's tax obligations shall be entirely the Customer's responsibility.

- g. The Bank shall be entitled to amend the terms and conditions applicable to each loyalty program, reward program, or promotion, or at any time suspend or terminate a reward program or promotion as the Bank deems necessary by providing prior notice to you.
- h. The Bank will notify the Customer in writing through the communication media and your contact at the Bank, if the Bank takes the action mentioned in letter (e) of article (2.11) above.
- i. More complete information and requirements regarding any reward, loyalty, or promotion program will be notified by the Bank to the Customer through the communication channels owned by the Bank, such as mail, email, telephone, text messages, or the notification column on the Application or Partner Platform, including to inform about the organization of promotional, reward, or loyalty programs, the Customer's level status, to notify the Customer when the Customer is eligible to receive a reward, to communicate program changes, and to offer other promotional programs that may be of interest to the Customer.

2.12. Registration, Account Linking, Link Termination, and Transactions On Partner Platforms

Digital Banking Services may also be accessed by you through the Partner Platform, without the necessity of first downloading the Superbank Application, which are as follows:

- a. Registration On Partner Platform:
 - i. You may perform Registration on the Partner Platform while still following the same Registration provisions that We set for You.
 - ii. You can check the status of Your Registration through the Partner Platform where You performed the Registration. In addition, We may provide You with a notification regarding the status of the Registration You submitted through Your address or communication channel registered with the Bank.
 - iii. Depending on the cooperation We have with the Partner, You may be given the option to share data that You previously uploaded for the purpose of registering Your Partner Account or for Us to execute a Transaction instruction You perform on the Partner Platform. In this case, We will ask for Your prior consent, and by agreeing, the Partner will share such data with Us, for Us to process as part of the Registration and/or the execution of a Transaction instruction.
 - iv. Affiliated Partner

The following shall apply to your activities in the Digital Banking Services conducted by you through the Partner Platform owned or managed by an Affiliated Partner:

- (a) For the Registration process on the Partner Platform managed and owned by PT Grab Teknologi Indonesia, You are also entitled to grant consent to PT Visionet Internasional and PT Grab Teknologi Indonesia, to share with Us, Your data which You previously uploaded for the purpose of registration and/or linking of Your OVO Account with Your Grab Account, for Us to use in the Registration process so that You do not need to re-upload and resubmit such KYC Data to Us;
- (b) Upon submitting Registration through the Partner Platform owned or provided by the Affiliated Partner, the Customer will receive an identification used for the Bank to manage the Customer's Account and enhance the experience of using the Superbank Application, Banking Services, including other services provided by the Bank to the Customer through collaboration with the Affiliated Partner ("Ecosystem ID"); and
- (c) The Customer acknowledges and agrees that Your KYC Data needs to be disclosed by Us to the Affiliated Partner, to the extent and as long as it is in accordance with the provisions of these Banking Terms of Service and the prevailing laws and regulations.
- (d) For clarity, You understand that the Partner Platform owned by the Affiliated Partner to which Your Account is linked, may also be linked to other platforms collaborating with the Affiliated Partner ("Parties Connected to Affiliated Partners"). In this regard, if You grant authorization through the Partner Platform to link the Partner Platform with the platform of the Parties Connected to Affiliated Partners, You agree that:
 - such consent may immediately result in the linking of the Account with the platform of the Parties Connected to Affiliated Partners;
 - all activities performed by You on the platform of the Parties Connected to Affiliated Partners are activities that You are aware of and initiated Yourself; and
 - You shall be fully responsible for all such activities, including the security of using the platform of the Parties Connected to Affiliated Partners, and consequently, all access performed on the platform of the Parties Connected to Affiliated Partners, as recorded in Our system, shall be deemed by Us as Your own legitimate activity.
- v. In addition to the Partner Platform managed by PT Grab Teknologi Indonesia, you may also grant consent to the disclosure of your data that is present or has been uploaded by you on such other Partner Account to Us, and for Us to use it in the Registration process, as available from time to time based on the cooperation We have with the Partner.

- vi. You must ensure that the KYC Data You submit to Us, in accordance with the provisions of letters (iii) and (iv) above, is Your own current and valid data and information. Should You doubt or believe that Your data is not current and valid, You must re-upload such valid and current data and/or information to perform the Registration process.
 - vii. Please be advised that, in processing the Registration You submit through the Partner Platform, We will only proceed with the Registration process if the data You provide through the Partner is Your own data. We will conduct verification and checks in accordance with the Registration provisions stipulated in Article 2.3 of these Terms of Service.
 - viii. All data that You upload or submit directly through Us or submit through the Partner will be processed by Us in accordance with the provisions of Our Privacy Notice.
 - ix. For the avoidance of doubt, We will always ensure that only parties that have collaborated with Us can receive the provision of the Registration feature outside of the Application. For the purpose of prudence, You are advised to first contact Us through Customer Service to confirm with Us regarding the truth of the Partner Platform collaborating with Us.
- b. Account Linking and Link Termination:
- i. In addition to being able to perform Registration on the Partner Platform, You may also perform Account Linking on the Partner Platform so that You can access one or more Digital Banking Services through the Partner Platform without having to first access Your Application.
 - ii. You may request Account Linking with a Partner Account, provided it has been validly and properly authorized. Account Linking with more than 1 Partner Account managed by the same Partner will not be possible without You first performing a Link Termination with the Partner Account to which You are currently linked.
 - iii. If You perform Registration on the Partner Platform without downloading the Application, then You are still required to authorize Account Linking to be able to access Digital Banking Services through the Partner Platform.
 - iv. By not downloading the Application and accessing Digital Banking Services only through the Partner Platform, You may not be able to fully access the Digital Banking Services or may not be able to participate in certain Reward Programs that We only organize through the Application, depending on the cooperation We have with each Partner and for security purposes. Therefore, We still recommend that You also download the Application and access Your Account through the Application to ensure a more complete Digital Banking Service usage experience.

- v. With the performance of Account Linking, relevant information regarding the Account, such as Account statement or Transaction activity, Transaction history, and Transaction status, or other relevant information related to the utilization of Digital Banking Services on the Partner Platform, needs to be shared by Us with the Partner and/or displayed on the Partner Platform for the purpose of providing one or more Digital Banking Services that You use.
 - vi. The disclosure of the information referred to in point (v) above is required for the purpose of providing Digital Banking Services through the Partner Platform. By performing Account Linking and accessing Digital Banking Services through the Partner Platform, You have agreed to grant Us permission and authority to display and send the said information to the Partner for that purpose.
 - vii. You may terminate Account Linking, in accordance with the procedures We determine and notify you through the Application or other communication media used by the Bank from time to time.
 - viii. Link Termination on one Partner Platform will not affect the linking of Your Account with other Partner Platforms owned by Our other Partners.
 - ix. By performing Link Termination, You can no longer access Digital Banking Services through the Partner Platform and to resume using Digital Banking Services through the Partner Platform, You are required to repeat the Account Linking processes.
 - x. For clarity, all data You submit to Us and/or generated by Us based on the provision of Digital Banking Services through the Partner Platform shall be entirely done and processed in accordance with the provisions of the Privacy Notice and these Terms of Service.
 - xi. The provision of Digital Banking Services, including but not limited to the capability of the Digital Banking Services, feature configuration, security, processing of information related to the Digital Banking Services conducted through the Partner Platform, is entirely the responsibility of and shall continue to be carried out by and in accordance with the provisions applicable at the Bank.
- c. Transactions On Partner Platforms
- i. If You have successfully performed Account Linking, You may access Digital Banking Services through the Partner Platform, including performing Transactions for the purpose of purchasing products offered on the Partner Platform by complying with the Terms of Service applicable to the execution of the Transaction.
 - ii. The Digital Banking Services that may be available through the Partner Platform may be limited and are fully determined by the Bank, including, financial Transactions such as payment Transactions for products offered on

the Partner Platform, offline payment Transactions at merchants collaborating with the Partner facilitated by QRIS as available, and non-financial Transactions such as Registration, Account Linking and Link Termination, accessing Balance or accessing the report of payment Transaction history performed on the Partner Platform.

iii. Payment Transactions:

- (a) Payment Transactions on the Partner Platform can only be performed by the Customer if Account Linking has been successfully completed;
- (b) The payment Transaction methods available to the Customer on a Partner Platform are fully determined and notified by the Bank to the Customer from time to time;
- (c) Payment Transactions that may be available on the Partner Platform consist of online or direct debit payment Transactions, Transactions facilitated by QRIS, and/or payment Transactions facilitated by other payment methods as available to You from time to time.
- (d) Online Transactions with direct debit can be performed by the Customer to make payment for the purchase of products offered on the Partner Platform with funds sourced from either the Main Savings Account or Saku as available and linked to the Partner Platform;
- (e) Transactions facilitated by QRIS can be performed by the Customer on the Superbank Application or the Partner Platform, using the scanning media available thereon, with funds sourced from either the Main Savings Account or Saku, as available and linked to the Partner Platform;
- (f) The Customer shall be responsible for all payment obligations the Customer has to the Partner, whether arising from the purchase of products sold or from the Customer's access to the services and features available on the Partner Platform; and
- (g) The Bank will perform the debiting in accordance with the nominal value of the payment Transaction instructed to the Bank, while observing the Transaction limits determined by the Bank and the available balance in the Account.

- iv. The Bank will send a Transaction notification that has been processed by the Bank to the Partner, and the Customer may check the Transaction history directly on the Partner Platform and/or the Bank Application.
- v. The maximum and minimum Transaction limits on the Partner Platform shall be determined by the Bank and may change in accordance with the Bank's provisions, with written notification to the Customer through communication means that comply with the Bank's provisions.

- vi. The execution of Transactions on the Partner Platform is subject to these Terms of Service, particularly the provisions in Articles 2.9 and 2.10 concerning Transactions and General Provisions for Transactions.
 - vii. You shall keep confidential and shall not disclose or duplicate any information/data related to Transactions on the Partner Platform for the purposes of other parties.
 - viii. You may only perform Transactions on the Partner Platform if You have complied with the provisions stipulated in the Terms of Service.
- d. In addition to the provisions of Article 2.12 letter a point (iv) of these Banking Terms of Service, the activities of Linking, Registration in the Framework of Linking, Link Termination, and Transactions on OVO Nabung by Superbank, are specifically regulated based on the following provisions:
- i. The Customer can access Banking Services through the OVO Application by opening an OVO Nabung by Superbank account through the OVO Application.
 - ii. As explained, the OVO Nabung account is a form of Saku Account, so before having an OVO Nabung account, You need to have an Account by performing Registration and subsequently performing Account Linking with Your OVO Account.
 - iii. If, when performing the Linking, You do not yet have an Account, You will be directed to a page for You to perform Registration. You may also perform Registration on other Registration channels that We provide from time to time, but Linking and Link Termination can only be performed by You through the OVO Application.
 - iv. Account Linking with the OVO Account can only be done with the same mobile phone number and owned by the same party and cannot be done with an OVO Account owned by another party.
 - v. When performing Account Linking, You will also be asked for consent to the Terms of Use of OVO Nabung by Superbank enforced by PT Visionet Internasional.
 - vi. An Account that has been successfully linked on the OVO Application with the Customer's OVO Account, can be viewed by the Customer and accessed through the OVO Application under the name "OVO Nabung by Superbank", and all funds stored in the Customer's OVO Account will be automatically transferred into the OVO Nabung by Superbank account. For the avoidance of doubt, OVO Nabung by Superbank as one of the Customer's Saku Accounts, along with the inherent Banking Services, can also be accessed by the Customer through the Superbank Application.

- vii. Furthermore, the Customer may also request Link Termination so that OVO Nabung by Superbank can no longer be accessed through the OVO Application, and both Link Termination and Account Linking must be carried out in accordance with the provisions of Article 2.12 letter (b) of these Banking Terms of Service.
- viii. The following Transactions are the Transactions You may perform on the OVO Nabung by Superbank account,
 - (a) Financial Transactions such as fund transfers from and to the OVO Nabung by Superbank account, and payment Transactions, both online payment Transactions with direct debit and Transactions facilitated by QRIS at merchant outlets collaborating with PT Visionet Internasional;
 - (b) Non-financial transactions such as balance inquiry, OVO Nabung account number, or checking the transaction history on the OVO Nabung by Superbank account; and/or
 - (c) Other transactions that may be available from time to time.
- ix. Payment Transactions using OVO Nabung by Superbank,
 - (a) can only be initiated through the Application, the OVO Application, and the platform through which the OVO Application may be available in accordance with the cooperation between PT Visionet Internasional and each platform provider;
 - (b) the restriction/limit for Payment Transactions applicable to OVO Nabung by Superbank, shall be in accordance with the restriction or limit applicable at the Bank;
 - (c) the restriction/limit for Payment Transactions facilitated by a QRIS code shall be carried out by referring to the provisions regulated and enforced by Bank Indonesia; and
 - (d) If initiated from the OVO Application, it must be performed in accordance with the Terms of Use of OVO Nabung by Superbank, including the provisions for the use of the security code enforced by PT Visionet Internasional to authorize every payment Transaction instruction using OVO Nabung by Superbank.
 - (e) If initiated from the Application, it shall be performed in accordance with the provisions applicable at the Bank in Articles (2.9) and (2.10) of these Terms of Service.
 - (f) Access and authorization using the Security Code enforced by PT Visionet Internasional shall be carried out in accordance with Our assessment of the security implemented by PT Visionet Internasional,

and if We assess, based on the investigation We conduct, that the use of the Security Code enforced by PT Visionet Internasional may or potentially increase risk, the Bank shall be entitled to take necessary steps to prevent, minimize, or mitigate such risk, including by immediately performing Link Termination, or stopping the use of the OVO Application security code for You to access and perform Transactions on the OVO Nabung account.

- x. Fund transfer Transactions from and to the OVO Nabung by Superbank account may be performed subject to the following provisions,
 - (a) The Customer may perform fund transfers from the OVO Nabung by Superbank account through the OVO Application as well as the Superbank Application;
 - (b) For fund transfers initiated by the Customer through the OVO Application, it will be carried out using the security code enforced by the OVO Application and performed in accordance with the limit or maximum or minimum nominal transfer limit determined by the Bank;
 - (c) For fund transfers initiated by the Customer through the Superbank Application, it will be carried out using the Security Code determined by the Bank and performed in accordance with the limit or maximum or minimum nominal transfer limit determined by the Bank; and
 - (d) Fund transfers to the OVO Nabung by Superbank account, are performed by means of a book transfer from the Main Savings Account or other bank accounts, to the OVO Nabung by Superbank account, or through the OVO Account top-up channel provided by PT Visionet Internasional.
- xi. Transaction for balance inquiry and transaction history of OVO Nabung by Superbank account, may be performed subject to the following provisions,
 - (a) balance and history or transaction history of the OVO Nabung by Superbank account can be checked on the OVO Application, partner platforms where the OVO Application may be available in accordance with the cooperation with PT Visionet Internasional, or the Superbank Application;
 - (b) for the transaction history and history of the OVO Nabung by Superbank account on the OVO Application or on partner platforms collaborating with PT Visionet Internasional where the OVO Application may be available, only the transaction history and history from OVO Nabung Transactions initiated through the OVO Application or transaction history and history of OVO Nabung Transactions relevant to that partner platform will be displayed; and

- (c) balance inquiry of the OVO Nabung by Superbank account performed on the Superbank Application or other Partner Platforms collaborating with Superbank from time to time, shall be carried out in accordance with the procedures determined by the Bank and balance inquiry of the OVO Nabung by Superbank account performed on the OVO Application or platforms collaborating with PT Visionet Internasional, shall be carried out using the security code enforced by the OVO Application.
- e. We are not responsible for the provision of services and products provided by the Partner, including the provision of the Partner Platform and the Partner service features available thereon, and You shall be responsible for all consents You grant to the Partner regarding the use of the Partner Platform, related to the data You upload and/or Your activities or interactions with the Partner, the Partner Platform and all Partner services available thereon, including with respect to the Partner Account.
- f. We, for security reasons or other reasons permitted by law and at Our own discretion, have the right to accept, reject or cease the provision of the Digital Banking Services feature on the Partner Platform or any part thereof, refuse to execute the instructions You provide, such as instructions to perform Account Linking or Link Termination, if You do not meet the risk acceptance criteria We have for accessing Digital Banking Services on the Partner Platform, commit a violation of law or a violation of the Banking Terms of Service that We apply to You from time to time, including other provisions that We notify You of through Our information media, communication channels You inform Us of, the Superbank Application, and/or the Partner Platform.
- g. The data processing We perform in the context of executing Registration On the Partner Platform, Account Linking and Link Termination, as well as Transactions on the Partner Platform, is entirely carried out in accordance with the applicable Privacy Notice.

3. DEVICE AND SECURITY

- 3.1.** You will be able to access the Application by downloading and installing the Application on Your Device.
- 3.2.** You shall be responsible for the security of Your Device, by ensuring that Your Device is not used, accessed, or under the control of unauthorized parties, the Device You use must have a confidential access code installed by You to unlock Your Device, always lock Your Device when You are not using it, and not leave Your Device in a location where Your Device may be controlled by other unauthorized parties.

- 3.3.** You will require a Security Code to perform login, Device activation, Account Linking and the execution of each Transaction as required by Us for authentication and authorization purposes. To maintain your comfort and security in transacting, We may update and implement necessary additional security measures as implemented through the Application or through a series of steps and procedures determined by the Bank.
- 3.4.** Security Code Usage Procedure:
- a.** The Customer is obliged to create a strong PIN in accordance with the parameters determined by the Bank and is advised not to use combinations that can be easily guessed, or use personal information such as date of birth and sequential numbers.
 - b.** If performed using a Biometric identifier, the Customer is obliged to use the Customer's own original and actual face and/or fingerprint and not a photo or other printed form as the Security Code using the Biometric identifier.
 - c.** The OTP is only provided by the Bank to the Customer via the mobile phone number the Customer registered during Registration and the Customer is obliged to keep confidential, and is prohibited from sharing or allowing the OTP code provided by the Bank to become known to any other unauthorized party.
 - d.** The Bank never asks the Customer(s) or through its representatives to ask the Customer(s) to share either the OTP code or other Security Codes used by the Customer, and the Customer is obliged to always be careful when accessing the Application and not share the Security Code with any party, including parties claiming to be representatives of the Bank.
- 3.5.** The Customer shall be fully responsible for the security and confidentiality of the Security Code and is obliged to apply the Principle of Prudence to prevent loss, theft, forgery, or unauthorized use of the Application and/or Digital Banking Services.
- 3.6.** As a follow-up to securing the Customer's Account, the Bank will automatically perform a temporary Blocking of the Digital Banking Services if the Customer fails or incorrectly enters the PIN and/or Biometric identifier when accessing the Application, or takes other reasonable steps to avoid unauthorized access or Transactions on the Application on Your Device.
- 3.7.** If the Digital Banking Services are accessed from a Partner Platform or through Account Linking, the Customer must ensure that Account Linking is performed with the Customer's own Partner Account. If the Customer allows Account Linking to be performed on a Partner Account not owned by the Customer, the Customer shall be fully responsible for all activities, both financial and non-financial, performed on the Digital Banking Services accessed through that Partner Account.
- 3.8.** The Customer must also report as soon as possible when the Customer suspects or knows of:
- a.** that the Device or Security Code has been lost, stolen, and/or misused;

- b. that an unauthorized third party knows the Security Code; or
 - c. if there is unauthorized access or access performed by a party other than You, to one or more Digital Banking Services.
- 3.9.** If there has been a takeover or unauthorized access to your account on the Partner Platform to which one or more of your Accounts is linked, you may perform Link Termination through the Superbank Application to prevent further security disturbances and immediately report the issue to the Partner providing the Partner Platform and Superbank if you suspect or intend to anticipate unauthorized use or use without your authorization of the Digital Banking Services through your Account.
- 3.10.** If the Customer informs Us that the Security Code has been known by others, or there has been a takeover or security incident on the Partner Account or the Partner Platform, We may request the Customer to change the Security Code, terminate the Linking, and/or take other mitigation actions that We deem necessary in accordance with the results of Our investigation.
- 3.11.** All Transaction instructions given by the Customer by entering or using a valid Security Code in accordance with the provisions for the execution of Transactions stipulated in these Terms of Service, whether performed by You directly on the Application or the Partner Platform, will be considered by Us as valid instructions from the Customer, and the Customer agrees and understands that such information is equivalent to written instructions signed by the Customer, and is considered as the Customer's express authorization for Us to execute the instructions, including financial Transaction instructions.
- 3.12.** Mengenai penggunaan Perangkat untuk mengakses Aplikasi, Nasabah harus memastikan bahwa:
 - a. The Device must have been configured with an access code to unlock the Device;
 - b. The Device used to access the Application is free from electronic damage, mechanical damage, or data corruption, computer viruses, bugs, and/or malicious/prohibited software by the telecommunication service provider;
 - c. The use of appropriate tools or processing systems on the Customer's personal Device, such as the installation of up-to-date anti-virus, anti-malware, and firewall software which are continuously updated and operated with the latest anti-virus and/or the most current operating system; and
 - d. Ensuring that the Customer does not perform jailbreak, root, or modify the Device and/or other equipment, or download prohibited applications, which may increase the Device's vulnerability to viruses and malware.

- 3.13.** The Bank will continuously maintain the performance of the Digital Banking Services and the Application to always be accessible and available to the Customer, and the Customer acknowledges that the Digital Banking Services will be available online through the internet network or electronically provided by third-party service providers, such as electricity service providers, internet or communication networks which may not be free from disruptions. In this regard, the Customer acknowledges and understands that the Bank cannot be held liable for the failure or unavailability of the services, electronic/mechanical function damage, or other disruptions that may be caused by or occur in the services provided by such third-party service providers, as long as the Bank has taken reasonable steps as the Application provider.
- 3.14.** For security reasons, Digital Banking Services product development, operating system adjustments, and/or other reasons not contrary to prevailing law, the Bank shall be entitled and will from time to time perform maintenance and version updates of the Application, and You shall be responsible for ensuring that the Device You use is compatible and can run the Application (as We update it from time to time). You accept all consequences arising from Your Device being incompatible and/or unable to run the Application as We update it as described above.

4. ACCOUNT MANAGEMENT

4.1. Active Account and Inactive Account

- a. In order to access the Account and all Digital Banking Services available therefrom, the Customer's Account must have the status of an "Active Account," meaning an Account in which there is Customer Transaction activity, as follows:
- i. Balance inquiry, whether on the Superbank Application, the Partner Platform where the Account is linked, or the platforms of Parties Connected to Affiliated Partners, as relevant;
 - ii. Transactions, such as opening a *Saku account*, *Celengan account*, cash deposits, fund transfer Transactions from the Customer's existing savings facilities or Accounts at the Bank, outgoing fund transfer Transactions both to other Superbank Accounts (including OVO Nabung) and to other bank accounts, payment Transactions performed or initiated by the Customer themselves, or the use of credit or loan products such as the *Pinjaman Atur Sendiri* (PAS) provided by the Bank through the Digital Banking Services;
- b. For clarity, Customer Transactions shall not include:
- i. Credit Transactions (incoming fund transfers) from other Accounts issued by the Bank not owned by the Customer themselves (as available to the Customer from time to time), credit transactions originating from a bank or other financial service provider other than the Bank or referred to as "interbank", regardless of whether the funds are sent from another bank

account owned by the Customer themselves or another party, or Credit Transactions initiated by the Bank's system such as Transactions for the crediting of deposit interest;

- ii. Debit Transactions initiated by the Bank's system such as Transactions for the imposition of fees charged by the Bank, including, Debit Transactions for stamp duty, tax on deposit interest, and other fees charged by the Bank. For clarity, Debit Transactions in the form of Debit Transactions for Customer obligations to the Bank arising from loan products issued by the Bank such as Pinjaman Atur Sendiri, are included in Customer Transactions.
- c. If no customer initiated transactions occurs on the Account, for up to 360 (three hundred sixty) consecutive days, the Bank will change the status of the Customer's Account to an Inactive Account on the 361st day, where the status of the Inactive Account shall apply up to 1,800 (one thousand eight hundred) consecutive days or until the Customer performs Account Reactivation (whichever occurs first).
- d. Consequences of Inactive Account

For the purpose of securing and managing Your Account, including in an effort to comply with prevailing laws and regulations, You acknowledge and agree that in accordance with the Bank's policy and assessment, when Your Account enters the Inactive Account status:

- i. The Bank will continue to impose Fees (as relevant) for the management of the Account as applicable, during the time the Customer's Account remains an Inactive Account;
 - ii. The Bank will perform Blocking by restricting the Customer's access to the Inactive Account by closing the Customer's access (login) to the Application, blocking or rejecting all Transactions that result in the debiting or reduction of the Customer's Account balance, such as fund transfers or payments, and automatically performing a Link Termination with the Partner Application;
 - iii. The Customer's Account which is under Blocking, can still receive incoming funds (crediting or incoming fund transfers), whether originating from accounts managed by the Bank (intra-bank) or from accounts managed by other banks (inter-bank), as well as the crediting of interest on the Customer's deposit balance; and
 - iv. The Bank will continue to send you a notification through your communication media recorded at the Bank, including a notification regarding the status of your Account as an Inactive Account and the actions you need to take to restore the status of your Account.
- e. Account Reactivation for Inactive Account

The Customer must perform Account Reactivation in accordance with the procedures determined and notified by the Bank through the Application or the Customer's communication media recorded in the Bank's system, in order to use the Account and resume enjoying the Digital Banking Services.

f. Notifications Related to Inactive Accounts

The Bank will notify the Customer, either through the message box on the Superbank Application or through any communication media belonging to the Customer recorded at the Bank, at least 1 (one) time a year to remind the Customer regarding the Customer's Savings Account at the Bank. The Customer is obliged to always check the notifications sent by the Bank, use the Account, such as by logging in to the Application, to check the balance or perform a Customer Transaction on the Account, to prevent the Account from becoming an Inactive Account. The Customer needs to monitor the Superbank Application and open the notifications provided by the Bank through the Customer's contact, including further information if the Account has been designated by Us as an Inactive Account as well as the procedures that can be followed for Account Reactivation for Inactive Account through that Customer's contact.

4.2. Dormant Account

- a. If the Customer does not perform Account Reactivation for the Inactive Account up to the 1,800th day, the Bank will change the Inactive Account status on the 1,801st day, to a Dormant Account.
- b. Consequences of Dormant Account

After the Inactive Account changes to a Dormant Account,

- i. The Bank will notify the Customer regarding the change in the status of the said Account;
- ii. The Bank will continue to manage the Dormant Account with the following provisions:
 - (a) The Bank will continue to impose Fees for the management of the Account as applicable, during the time Your Account status is a Dormant Account;
 - (b) The Bank will perform a Blocking, where in addition to restricting the Customer's access to the Account as the restriction the bank performs on an Inactive Account, a Dormant Account also cannot be used for the receipt of Transactions that cause an increase in the Customer's Account balance (credit Transactions), whether originating from other Accounts issued and managed by the Bank (intrabank) or originating from accounts issued or managed by other banks, except credit

Transactions resulting from the calculation of interest on the deposit balance in the Customer's Account;

- (c) The Bank will continue to send You notification(s) through Your communication media recorded at the Bank, including a notification regarding the status of Your Account as a Dormant Account and the actions You need to take to restore the status of Your Account.
 - iii. The Bank will manage the Dormant Account as mentioned in Roman numeral (ii) above, for a period of 30 (thirty) years after the Account is designated as a Dormant Account or until the Customer performs Account Reactivation (whichever occurs first); and
 - iv. if the aforementioned 30 (thirty) years has elapsed, and the Customer does not perform Account Reactivation, the Bank will perform the settlement of the Dormant Account, as permitted under prevailing laws and regulations and the policies applicable at the Bank, including by:
 - (a) Perform the closure of the Dormant Account; and
 - (b) Surrender the remaining balance available in the Dormant Account upon the expiration of the aforementioned 30 (thirty) year period to the Balai Peninggalan Harta in accordance with the prevailing provisions.
- c. Dormant Account Reactivation

The Customer must perform Account Reactivation in accordance with the procedures determined and notified by the Bank through the Application or the Customer's communication media recorded in the Bank's system, in order to use the Account and resume enjoying the Digital Banking Services.

4.3. Account Closure Due to Zero Balance

If there is no balance (zero or nil balance) in the Customer's Account (including all available deposit features in the Account such as Main Savings, Saku, or OVO Nabung) for 6 consecutive months (180 days), the Bank will perform Account Closure. The Bank shall be entitled to provide notification to the Customer, either through the message box on the Superbank Application or through any communication media belonging to the Customer recorded at the Bank at the time of and before performing the Account Closure.

4.4. Implementation of Account Management

- a. Provisions for the Implementation of Inactive Account, Dormant Account, and Account Closure Due to Zero Balance

The imposition of Inactive Account, Dormant Account, and Account Closure Due to Zero Balance, shall be applied to the Customer's Account along with all Digital

Banking Services facilities owned by the Customer at the Bank, which include the Main Savings, all Saku and OVO Nabung owned by the Customer, Time Deposit, Pinjaman Atur Sendiri, as well as other facilities available within the Digital Banking Services from time to time. For clarity, this shall also apply in reverse, where the Account will not become an Inactive Account if there is still one or more Customer Transactions on one or more Digital Banking Services facilities, or if there is still a balance in one or more deposit features in the Customer's Account such as Main Savings, Saku, OVO Nabung, and other deposit fund features, the Bank will not perform the Closure.

- b. Exclusions from Inactive Account, Dormant Account, and Account Closure Due to Zero Balance

For clarity, all of the aforementioned Account management provisions shall not be applied to Customer Accounts that are in the following conditions:

- i. Accounts used by the Customer in relation to Digital Banking Services products, such as Accounts used for the disbursement and repayment of loans provided by the Bank (Pinjaman Atur Sendiri and/or other loan products as the Bank provides from time to time), Accounts used as the source of funds for Time Deposits, and other products in the Digital Banking Services;
- ii. Deposit accounts with active fixed-term features; and/or
- iii. Accounts or other fund deposit features available in the Account (Saku, OVO Nabung, and other deposit features in the Account) that are in dispute, including inheritance disputes before distribution, and accounts blocked by law enforcement officials in the process of law enforcement.

4.5. Validity Period of Account Management Provisions

The Account management provisions as mentioned in this Article 4 shall be effective from May 8, 2026 ("Account Management Effective Date"), and effective from the Account Management Effective Date, the Bank will gradually adjust the status of all Accounts, including performing Account Closure for Accounts meeting the criteria for Account Closure due to zero balance until May 7, 2026, in accordance with these Banking Terms of Service and the prevailing laws and regulations regarding the change of Account status in the context of Customer Account management. The Bank will provide notices and announcements regarding this Account change, on the communication media and information channels owned by the Bank.

4.6. Notification

- a. In managing the Customer's Account, and ensuring the overall security and convenience of using the Account and Digital Banking Services, the Bank undertakes efforts in the context of Customer Account management as well as to ensure compliance with prevailing laws and regulations and the protection of the interests of the Customer as the Account owner and user of the Digital Banking Services.
- b. If You are recorded in the Bank's system as not accessing Your Account or using it in accordance with the methods and for the period We determine in these Banking Terms of Service, We will notify You through the notification channels and communication media belonging to You that are recorded in Our system, such as through short messages or Whatsapp to Your mobile phone number, to Your email address, Push notification, inbox message on the Superbank Application, and/or a banner that appears when You open the Superbank Application, for You to immediately perform a Transaction or access the Digital Banking Services in the manner We determine, where You are responsible for ensuring that Your communication media is always active and accessible. You acknowledge and agree that We shall be entitled to take security measures towards Your Account by classifying the Account into the category of Inactive Account and Dormant Account, as explained in these provisions.

5. BLOCKING, AND ACCOUNT CLOSURE

5.1. Blocking

The Customer understands and agrees that in an effort to manage the Customer's Account, maintain the security, and assets of the Customer held at the Bank, including in order to fulfill compliance obligations with laws and regulations, the Bank can and is entitled to perform Blocking of the Customer's Account in accordance with the provisions of the Banking Terms of Service and prevailing laws and regulations.

- a. For clarity, in the event of a Blocking,
 - i. Transactions related to the collection of fees by the Bank, and the imposition of tax in accordance with the prevailing tax provisions, can still be performed;
 - ii. The Account can still receive incoming fund Transactions or credit Transactions; and
 - iii. You will be requested to perform Re-activation, should You wish to regain access to the Account.
- b. We advise You to immediately contact Customer Service, should You find that You are unable to perform one or more Transactions, or if You have received Our notification regarding the Blocking of Your Account.

- c. Blocking shall apply to all Customer Accounts, including any fund deposit facilities and features available therefrom, such as Saku, OVO Nabung, or Celengan, and consequently, should the Customer's Account be subject to Blocking, the Customer shall not be able to access all Digital Banking Services nor perform any Transaction on the Account, save for Transactions that are explicitly exempted or may still be processed or accepted pursuant to these Banking Terms of Service, as relevant.
- d. Blocking may occur due to one or more of the following reasons:
 - i. The Customer fails to enter the correct PIN and/or Biometric identifier when accessing the Application.
 - ii. The Bank finds indications and/or believes that the Customer's Account has been misused, including but not limited to, to accommodate and/or support criminal activities and/or the Customer's Account is involved in fraudulent activities/purposes and/or fraud related to the Customer's Account and/or the Digital Banking Services accessed by the Customer, including any activity that can or has caused loss or damage to the public and other parties, and/or the Bank.
 - iii. The Bank must perform Blocking for Account security reasons because the Bank finds indications of a security incident occurring on the Customer's Account; and/or
 - iv. Customer:
 - (a) providing data/information that We deem suspicious or doubtful of its accuracy;
 - (b) providing false/incorrect/invalid/incomplete data/information;
 - (c) unwillingness to provide data/information requested by Us;
 - (d) being subject to screening sanctions implemented based on prevailing laws and regulations;
 - (e) the Customer's data profile matches the list of suspected terrorists and terrorist organizations (DTTOT) and/or the list of proliferation of weapons of mass destruction;
 - (f) the existence of a written request from the police, prosecutor, court, Financial Transaction Reports and Analysis Center or PPATK, tax authority, or other authorized authority in accordance with prevailing laws and regulations;
 - (g) the Customer's account becomes an Inactive Account and a Dormant Account; and/or

- (h) the customer requests the Bank to perform a Blocking on their Account for security purposes or other purposes. In the event the Customer themselves requests the Blocking of the Customer's Account, the Customer will go through a verification procedure to prove that the Blocking request was indeed given by the Customer as the legitimate Account owner. Upon the Blocking request, the Bank will conduct a review and verification of the request, and based on its own consideration, the Bank will decide whether or not to perform the Blocking of the Account.
- e. Blocking of the Account shall cause the Customer to be unable to access the Account and initiate one or more Transactions whatsoever on the Account, in accordance with the provisions of the Bank and the prevailing Banking Terms of Service, whether through the Application or the Partner Platform to which the Customer's Account is linked, except for Transaction(s) performed by the Bank's system such as one or more of the following Transactions as relevant,
 - i. Transactions related to the collection of fees charged by the Bank, and the applicable Tax;
 - ii. incoming fund transfers;
 - iii. payment of obligations/loans granted by the Bank;
 - iv. crediting of funds for deposits with a crediting schedule determined by the Customer;
 - v. extension or withdrawal of deposits at the Bank that have a maturity date; or
 - vi. receipt of interest.
- f. The Bank will inform the Customer regarding the Blocking through the Application or through the communication media notified by the Customer to the Bank at the time of Registration, unless otherwise stipulated in accordance with prevailing law.
- g. The Customer may contact Customer Service should the Customer experience Account Blocking.
- h. The Bank shall be entitled to conduct further investigation to determine whether the Bank may terminate or continue the Blocking or permanently perform Account Closure in accordance with the Banking Terms of Service and prevailing laws and regulations.

5.2. Account Closure

- a. You may perform Account Closure by contacting the Bank through the contact details listed in Customer Service, and accompanied by sufficient evidence to show that You are the legitimate Customer as the owner of the Bank Account or through other means in accordance with the Bank's policy from time to time, including, if available, performing Account Closure using the feature provided in the Application.
- b. The Bank will perform verification and examination of the received request for Account Closure, and the Bank reserves the right to reject the request for Account Closure, if the Customer still has outstanding debts and/or obligations to the Bank or if there is still a balance in the Account.
- c. In the event the Bank approves the request for Account Closure submitted by the Customer, then:
 - i. The Customer will be charged administration fees and/or other fees arising from the Account Closure (if any) which will be deducted from the Main Savings and/or Saku, as determined by the Bank from time to time;
 - ii. The Customer agrees that accrued interest on the performed Account Closure will not be credited to the Customer's Account and shall become the right of the Bank;
 - iii. The Customer is obliged to ensure that the balance in the Account is nil by withdrawing the remaining balance in the Main Savings or Saku or transferring it to another bank account;
 - iv. The Customer can no longer use the Digital Banking Services from the Bank, whether accessed through the Application and/or Partner Platform; and
 - v. The Customer has the right to request the Bank to delete the Customer's data containing personal data stored on the Partner Platform, unless such data must be retained for the purpose of fulfilling prevailing laws and regulations. The deletion request as mentioned herein, will be carried out by the Bank in accordance with the provisions applicable in the Privacy Notice.
- d. If there is still a remaining balance in the Account or the Customer does not withdraw the remaining balance in the Main Savings and/or Saku, or transfer it to another bank account for any reason, then Account Closure cannot be performed.
- e. The Bank also reserves the right, at its own discretion, to perform Account Closure, in the event of the following circumstances:
 - i. The Bank receives a written request from the police, prosecutor, court, PPATK (Financial Transaction Reports and Analysis Center), tax authority, or other authorized authority and for the purpose of compliance with prevailing laws and regulations to change the Blocking status to Account Closure or to immediately perform Account Closure, such as if the Customer's Account balance is nil for 6 months;

- ii. The Bank determines, based on the Bank's internal policy which is strictly deemed appropriate by the Bank, to perform the Closure;
- iii. The Customer:
 - (a) does not comply with some or all of the provisions of these Banking Terms of Service;
 - (b) passes away;
 - (c) is bankrupt, unable, and fails to pay the amount owed to the Bank;
 - (d) is under guardianship/curatorship due to certain conditions; and/or
 - (e) does not have the right to manage, administer, or store wealth/assets.
- f. In the event the Bank performs Account Closure due to a written request from the police, prosecutor, court, PPATK (Financial Transaction Reports and Analysis Center), tax authority, or other authorized authority, or the Bank implements its compliance obligations as a financial institution in accordance with prevailing laws and regulations, including to maintain the security of Transaction traffic from fraud or other criminal acts, the Bank shall have the right not to disclose the reasons behind such closure, unless otherwise stipulated in the prevailing laws and regulations.
- g. The Closure action by the Bank as referred to in Article 4.3 letter (f), shall be carried out in accordance with the prevailing laws and regulations and shall follow the Account Closure provisions applicable at the Bank.
- h. The Customer hereby agrees that the Bank shall be entitled to pursue the settlement of the Customer's debts or obligations to the Bank, from other Customer accounts registered at the Bank in accordance with the procedures stipulated in these Banking Terms of Service.
- i. If the Closure is performed as a result of the Customer's death, the remaining balance of the Main Savings and/or Saku which has been deducted by the Customer's debts or obligations to the Bank (if any) will be paid to the party/heir/substitute legally appointed in accordance with the prevailing laws and regulations. The Bank shall be entitled, but not obliged, to request and examine the completeness and validity of the documents submitted in accordance with the Bank's provisions before performing the transfer of such balance.

- j. In the event of a dispute between parties claiming to be the heir or appointed substitute or between multiple parties declaring themselves as the legal heir, the Bank shall be entitled to postpone payment and/or perform account blocking and/or postpone the provision of Digital Banking Services on the said Account, until the Bank receives notification regarding the settlement reached between the disputing parties, or a court decision that has obtained permanent legal force regarding the matter.
- k. The Bank will provide notification prior to and in connection with the performance of Account Closure, either through the Application or through the Customer's communication media recorded at the Bank.
- l. If the Bank performs a Closure on an Account that is in Dormant Account status for a period of 30 (thirty) years, the settlement of the remaining funds or balance after such period will be carried out in accordance with the account management provisions stipulated in the Banking Terms of Service and the prevailing provisions at the Bank.

6. TRANSACTION RECORDS AND CONFIRMATION ADVICES

6.1 We may issue statements or confirmation advice for Your Account, in any form determined by Us, and by means or delivery method that We determine from time to time. If there is no activity on Your Account, We may choose not to issue any statement or advice. Included in the confirmation advice are Transaction proofs displayed on the Application as well as any notification and approval related to the submission of facilities or the use of Digital Banking Services.

6.2 The Customer shall examine the statement or confirmation advice sent by the Bank. If You do not submit an objection regarding the statement or confirmation advice provided by the Bank within a period of 7 (seven) Working Days from the date of issuance of the statement or confirmation advice, then the Customer is deemed to have verified and approved the accuracy of all information contained in such statement or confirmation advice. Should the Customer have any input, complaint, grievance, or further notice regarding the statement or confirmation advice, it shall be submitted through Customer Service in accordance with the provisions stipulated in Article 14 of these Terms of Service.

6.3 Every recording, statement, or other record made by Us of any instruction received from the Customer is final and conclusive evidence of that instruction, except in the event of a manifest error proven to have been committed by Us.

6.4 The Customer agrees that every record stored in electronic form constitutes an original written document and the Customer understands and agrees to the validity, admissibility, or enforceability of such record created in electronic form.

7. INTEREST

7.1 Interest may be paid on the balance in Your Account at the interest rate We determine from time to time. We may not impose interest on Your Account balance if the minimum balance requirement (which We determine) is not met.

7.2 We shall have the authority, at Our sole and absolute discretion, to determine the interest rate applicable to each type of Your Account, and will notify the Customer of the imposition of such interest rate in accordance with prevailing laws and regulations. Income Tax on interest will be imposed based on the prevailing tax regulations.

7.3 We may change the interest rate applicable to each type of Your Account by providing prior notice to the Customer before such change becomes effective in the form and using the media/means of notification determined by the Bank.

8. SERVICE FEES

8.1 The Bank may impose additional fees and change pre-existing fees for Transactions and/or any access to the Digital Banking Services in accordance with the Bank's policy. The Bank will provide notification to the Customer regarding such changes through the Bank's website and/or the Application and/or other media/means owned by the Bank as available from time to time.

8.2 The Customer is obliged to pay every applicable fee in connection with the use of Transactions and/or Digital Banking Services that We provide to the Customer.

8.3 The Bank shall be entitled to debit the Customer's Main Savings and/or Saku at any time for fees and/or charges that are due and owing by the Customer to Us, and the Customer shall be fully responsible for the consequences arising from the failure of such debiting, which is caused by the unavailability of funds in the Main Savings and/or Saku).

8.4 The Customer acknowledges and agrees that the Bank shall be entitled to deduct funds from the Customer's other accounts registered at the Bank for any outstanding fees and/or charges that have not been deducted by the Bank if the funds in the Customer's Main Savings and/or Saku are insufficient, in accordance with Article 11 of the Banking Terms of Service concerning Set-off.

8.5 The Bank shall be entitled to debit fees for the Customer's use of the Digital Banking Services, including but not limited to monthly administration fees, the imposition of electronic stamp duty fees which must be collected by the Bank from the Customer, and/or fund transfer fees and/or other Transactions performed by the Customer through the Application, in accordance with what is determined by the Bank. Regarding the fees as referred to in this provision, the Customer agrees and understands that the Bank will convey a notification regarding the imposition of fees to the Customer, through the communication media determined by the Bank.

8.6 If the processing of a Transaction through the Application fails, and such failure is not caused by the Bank's error, then the debited fee cannot be refunded.

8.7 All changes and the imposition of fees for the use of Digital Banking Services, as well as the nominal limits/caps for fund transfer Transactions, shall be notified to the Customer through the Application or other communication media used by the Bank from time to time.

8.8 If Value Added Tax ("VAT") is imposed on a Transaction, the Customer shall be responsible for paying such VAT in addition to all amounts due. The Customer shall indemnify and/or release the Bank from any and all demands and/or claims for all payments that are legally required for Us to collect and deduct in connection with such VAT.

9. CORRECTION

9.1 The Bank shall be entitled to make corrections (by debiting or crediting) to the balance of the Customer's Main Savings and/or Saku, and make corrections to the information related to Transaction records, the imposition of fees, and interest related to Your Main Savings and/or Saku.

9.2 The Bank shall be entitled to make corrections as referred to in point 1 of this Article 8 above, due to one or more of the following conditions:

- a.** an error or mistake occurs which causes an inaccuracy in the recording of the Main Savings and/or Saku balance, You receive a credit to the Main Savings and/or Saku balance that You should not have received, or if both the Customer's Main Savings and/or Saku are debited with a duplicate debit instruction;
- b.** an event occurs as stipulated in Article (2.11) letter (e);

- c. there is a direct request from You as the Customer for the Bank to perform a correction; or
- d. there is a direct request from the police, court, or other authorized authority.

9.3 Regarding the Customer's request as mentioned in paragraph 8.2 letter (c) above, We will perform the correction based on the Bank's consideration and policy. In this regard, We will only execute the correction if the request is a valid request and is substantiated by valid evidence. We shall be entitled to determine the execution of the correction originating from the Customer's request as the Account owner based on Our consideration and policy as well as the results of the review, verification, or investigation that We perform.

9.4 Regarding a request for correction from the police, court, or other authorized authority, We will perform the correction based on the order we receive from the said police, court, or authorized authority.

9.5 We will inform You regarding the correction We perform through the Application, or the communication media that the Bank uses from time to time.

9.6 In connection with the execution of the correction, You agree to grant Us the power to perform corrections to the balance of the Main Savings and/or Saku, and other relevant information in Your Account, including information related to personal data that You upload for the purpose of verification and/or identification if necessary, and You also agree to release Us from any demands, lawsuits, claims, and/or compensation related to the execution of such correction, provided that We can prove that the execution of the correction was carried out in accordance with the provisions of the Banking Terms of Service and prevailing laws and regulations.

10. DECLARATION AND WARRANTY

10.1 You declare and warrant, at all times, that:

- a. You have the full legal capacity and authority to perform the Registration and use the data You use to perform the Registration to open, maintain and operate the Application, the Account, and use the Digital Banking Services We provide to You, and to provide instructions in connection therewith;
- b. You have the power and have obtained all necessary authority, consent, license and/or permits required to approve these Banking Terms of Service, and You will ensure that the same remains fully in effect;
- c. Your obligations under these Banking Terms of Service are valid, binding, and enforceable and You will not violate any agreement, authority, consent, license, permit and/or prevailing laws and regulations;

- d. You will not use one or more of the Accounts or Digital Banking Services in a manner that would violate prevailing laws and regulations, these Banking Terms of Service, or other guidelines or requirements determined by the Bank;
- e. You act for your own interest (i.e., You are the beneficial owner of all Your accounts registered at the Bank), the use of any of Our products and/or services, including any source of funds used for Transactions on Your Account, is entirely in Your capacity as a principal and not as a trustee, agent, or nominee. In this regard, You also acknowledge that We are not obliged to recognize any party other than You who has an interest in all Your accounts registered at the Bank, including in the event of Account Linking performed not with Your Partner Account, as long as the Account Linking has met the requirements and security determined in these Terms of Service. With this statement, You agree that if based on the Bank's assessment or policy there are indications or certain conditions that necessitate a request for additional documents, You shall be required to separately fill out the beneficial owner form.
- f. You withhold no information, and all information you provide to Us is true, accurate, and complete, and should there be any change in the information provided, You shall report that change to Us as soon as possible.
- g. You shall not:
 - i. offer, promise, or give a bribe in any form; and/or
 - ii. agree to accept or consent to give a bribe in any form.
- h. You shall comply with all prevailing laws and regulations in Indonesia related to the access of financial information for tax purposes and the agreement for automatic exchange of financial account information between Indonesia and the country of jurisdiction of the Bank's cooperation partner, as applicable (if any and as relevant), including reporting the Account value and income as well as other information from You to the country of jurisdiction where the partner is established, to the extent and as required and permitted by prevailing laws and regulations;
- i. You have no immunity from any court jurisdiction or legal process;
- j. You accept the risks associated with all Your use and access to the Application, the Account, and the Digital Banking Services, whether performed by You through the Application or the Partner Platform, which We provide to You; and
- k. You shall provide Us with any assistance, information, or documents that We may require from time to time (whether for Us to comply with Our obligations under all prevailing laws and regulations, to act based on Your instructions, for the operation of the Application, the Account or the Digital Banking Services, or for other purposes as permitted by applicable law).

11. NOTIFICATION AND COMMUNICATION

11.1 Notifications, information, confirmation advice, documents, and communications will be sent in a manner deemed appropriate by Us, including through the Application using push notifications, inbox messages, or other messages sent to the Customer's mobile phone number or email address.

11.2 The Customer is responsible for taking all necessary steps to allow the Application to send push notifications to the Customer's mobile phone. The Customer acknowledges that, if such steps are not taken, the Customer agrees to waive their right to receive notifications from the Bank and accepts that notifications will be provided later upon the Customer's request to the Bank.

11.3 The Bank may monitor and record all or part of the Customer's communication with the Bank through the Application or communication made by the Customer when contacting Customer Service for the purpose of quality control, customer service, security, compliance with prevailing law, and other legitimate purposes, whereby the Customer hereby agrees to permit the Bank to perform such recording.

11.4 Every notice from the Bank shall be deemed to have been received by the Customer, at the time the notice is conveyed by the Bank, whether through the Application or other communication media used by the Bank from time to time.

12. WARRANTIES AND SET-OFF

12.1 Without prejudice to the Bank's other rights, the Bank may, without prior consent and without prior notice to the Customer (to the extent permitted by prevailing laws and regulations):

- i. perform a set-off on all monies in the Customer's Main Savings and/or Saku, for all amounts due and owing to the Bank, even if the Customer may suffer loss or reduction in the principal amount owed due to such set-off; and/or
- ii. combine or consolidate the amounts in all accounts belonging to the Customer registered at the Bank including the Customer's Main Savings and/or Saku registered in the Digital Banking Services and perform a set-off on the Customer's money and credit balance in those accounts against the Customer's collective obligations.

12.2 All amounts deposited by the Customer are subject to the banker's lien which benefits the Bank and are held by the Bank as continuing security for the discharge of the Customer's obligations.

13. INTELLECTUAL PROPERTY RIGHTS

13.1 Patents, copyrights, trade secrets, trademarks, service marks, graphics, images and logos and all other intellectual property rights existing now and in the future in the Application, Digital Banking Services, and related content; including improvements, developments, ideas, concepts, technical know-how or techniques in connection with the Application and its functions, systems (collectively, “**Intellectual Property**”) except for information relating to Your Account or your personal information in Your capacity as Our Customer, are solely owned by Us or licensed for Our use. You may not use or reproduce the Intellectual Property in any manner or form.

13.2 Subject to these Banking Terms of Service, the Bank grants You, during the term of the Banking Terms of Service, a personal, limited, revocable, non-transferable, and non-exclusive license to allow access and use of the Application on any equipment used by You. You may not sub-license this license or any other rights granted under the Terms of Service.

13.3 No part of the Account or the Services may be reproduced, distributed, published, modified, displayed, broadcast, hyperlinked, or transmitted in any manner or stored in an information retrieval system without the Bank’s prior written consent. You may not reverse engineer or attempt to extract the source code of the software provided to You by Us in connection with the Application without Our prior written consent.

14. RELEASE OF LIABILITY

14.1 The Customer, the Customer's heirs, or other successors to their rights, shall release the Bank from any and all lawsuits and/or claims in any form whatsoever, including lawsuits and/or claims from any party, in the event of:

- a. the occurrence of a Force Majeure Event. A Force Majeure Event is a situation that is beyond the control or the ability of the Bank to anticipate, which causes the Bank to lose the ability to perform its rights and obligations;
- b. as a result of the execution of instructions or acts in carrying out instructions from the Customer;
- c. if the Bank postpones, cancels, or refuses to execute instructions from the Customer (by informing the reason to the Customer), or performs Blocking, Closure, or debiting of the Customer's Account, because the Bank suspects indications of a criminal act, including but not limited to fraud, forgery, cheating, invalidity, or unreasonableness concerning the instruction or Transaction on the Account, or as a follow-up to a report from the Customer, related to false identity, fictitious data, or untruthfulness of data submitted by the Customer to the Bank;
- d. a decrease in the fund value in the Account caused by the deduction/imposition of a tax value borne by the Customer but is mandatory for the Bank to collect;
- e. if the Bank becomes a victim of a criminal act involving and/or committed by the Customer;

- f. as a result of the Bank carrying out the instruction or order of an official authorized by law;
- g. as a result of the negligence or delay in notifications that must be received by the Bank from the Customer related to the Account and/or KYC Data, including the delay in notification regarding the Customer's heir/family/interested party concerning the condition of the Customer who has passed away/is in a coma/seriously ill/becomes legally incompetent/is declared bankrupt;
- h. as a result or legal consequence of the placement of funds sourced from a criminal act, whether performed by the Customer or another party related to the Customer and/or the Customer's Account; and/or
- i. if the request for data, documents, Transaction evidence, and other information related to the Account and Transactions has passed the retention/maintenance/recording period carried out by the Bank as regulated by prevailing law.

14.2 You acknowledge and agree that You shall be fully responsible for all Your Accounts, and that We accept all data and information that You upload or notify through the Application or Our official media, on an “as is” basis and You understand and agree that We are not responsible for the accuracy or availability of the information You uploaded, including, but not limited to whether the information is current and up-to-date. The Customer shall immediately inform the Bank of any change in data or identity, status, including but not limited to change of nationality, residential address, office address, phone number, facsimile, email address, tax residency, and NPWP, as relevant. Furthermore, the Customer is willing to submit the related information to the Bank, documents or evidence that the Bank requires in connection with such change.

14.3 The Services are provided “as is” and “as available” and without any warranty, claim, or representation made by the Bank, either express, implied, or required by law in relation to the services, including, but not limited to warranties of quality, performance, non-infringement, merchantability, or fitness for a particular purpose, and that no warranty is created by prior course of dealing, course of performance, or trade practice.

14.4 You acknowledge that You bear all risks arising from the use of the Application and/or Digital Banking Services, and You agree that You shall be fully responsible for maintaining the confidentiality of all Security Codes You possess, and You will not sue Us for any losses caused by Your failure to maintain the confidentiality of the PIN or Security Code.

14.5 You shall not:

- a. copy, modify, adapt, translate, create derivative works from, distribute, sell, transfer, publicly display, reproduce, transmit, move, broadcast, decipher, or disassemble any part of or otherwise exploit the Application (including the

supporting system and services therein), except as permitted in these Banking Terms of Service;

- b. license, sub-license, sell, transfer, assign, distribute, or commercially exploit or make available the software or part of the Digital Banking Services to any third party in any manner that violates prevailing laws and regulations;
- c. publish, distribute or reproduce in any manner any material on or related to the Digital Banking Services that is protected by copyright, trademark, or other information owned by Us without first obtaining consent from Us or the owner of the rights who licenses their rights to Us;
- d. remove any copyright, trademark or other proprietary notices contained in the Application; and/or
- e. reverse engineer or access the Application and/or its supporting systems to:
- f. build a competing product or service;
 - i. build a product using similar ideas, features, functions or graphics;
 - ii. copy ideas, features, functions, or graphics;
 - iii. launch an automated program or script, including, but not limited to, web crawlers, web robots, web indexers, bots, viruses, worms, or other similar applications and any program that may make multiple server requests per second, creating a heavy load or hindering the operation and/or performance of the Application; or
 - iv. use a robot, *spider*, site/application search crawler, or other manual or automatic device or process to retrieve, index, "data mine", or in any way reproduce or circumvent the navigational structure or presentation of the Application and the contents contained therein.

14.6 The Customer shall immediately inform the Bank of any changes or updates to the details of the data that the Customer uploaded or notified for the purpose of Registration and is willing to submit it to the Bank, for the Bank to update the Customer's data. The Customer shall be fully responsible for the Customer's negligence to inform the Bank regarding the changes and/or updates to the Customer's Registration data and shall release and indemnify the Bank from the consequences arising from such negligence.

14.7 No provision in these Banking Terms of Service shall limit or exclude liability for death or personal injury caused by Our negligence, for fraud or for any other liability that cannot be limited and/or excluded under law.

14.8 Any downloading of data, information, or notifications from Our system that You perform, is done at Your own risk, and We do not warrant that such data is free from computer viruses or other harmful, destructive, or damaging code, agents, programs, or macros.

15. SUPERBOT SERVICE AND CUSTOMER SERVICE

15.1 All requests for information regarding the Services, complaints and claims related to Your Account, the Application, and the Digital Banking Services available therefrom and/or which You access through the Partner Platform, and these Banking Terms of Service, must only be submitted through Customer Service. Customer Service can be contacted through Our official contacts as follows:

- Superbank Branch Office;
- via email at care@superbank.id;
- interactive text communication feature with our agent online or “Live Chat” on the Application;
- contacting Our hotline at 1500333 (rates apply as charged by the respective telecommunication operator).

15.2 Your complaint and/or grievance which We receive directly through the official contact at Customer Service will be served by Us based on the prevailing laws and regulations. General information on how We will handle your complaint and/or grievance can be accessed by You at <https://www.superbank.id/pengaduan-nasabah>.

15.3 Provision of Superbot Service for Convenience

In addition to the Customer Service as mentioned in point 14.1 above, the Bank also provides the Superbot Service to facilitate You as a Customer in receiving access and notifications on general information regarding Digital Banking Services, and other services as the Bank provides from time to time. However, the Superbot Service is only an information channel, and is not a channel similar to Customer Service that can be used by the Customer to submit complaints or feedback related to Digital Banking Services. The Superbot Service in the Application is provided by the Bank in accordance with the following terms and conditions:

- a. The Superbot Service is an automatic chatbot-shaped virtual assistant supported by Artificial Intelligence (AI). The Superbot Service is designed to provide general information about Superbank Digital Banking Services. Although the Bank has attempted to ensure that the responses are accurate and useful, You acknowledge and understand that any response and information provided through the Superbot Service should not be considered an absolute guarantee of its correctness. We ask You to validate any information You receive through this Superbot Service. The responses and information provided by the Superbot are not intended as legal

advice or any professional advice, and should not be considered a substitute for consultation with a qualified professional.

- b. The Bank only provides information on the Superbot Service, in accordance with general information related to Digital Banking Services, such as the implementation of promotional programs, the provision of Superbank products and/or services, and other relevant information. You are requested to always seek similar information on Our official website at www.superbank.id, other Customer Service channels, RIPLAY (Summary of Product and/or Service Information), or Superbank's official social media. We are also not obliged to provide any part of the Superbot Service, and We shall be entitled to add, change, edit, or delete any part of the Superbot Service, including the terms and conditions related to the provision of the Superbot Service, with or without notice and for any reason, in accordance with the policy applicable at the Bank, as permitted and/or required by prevailing law.
- c. The Superbot Service is provided for the purpose of:
 - i. solely for the purpose of answering Customer questions related to Digital Banking Services and providing answers in the form of general information. This Superbot Service is designed to provide automatic responses to questions about Our Digital Banking Services;
 - ii. The Superbot Service may not always be able to respond to all Your questions, and the answers provided by the Superbot Service are of a general nature;
 - iii. the information provided by the Superbot Service shall not be and cannot be deemed as professional advice. For specific information, please contact Our other contact channels such as email, hotline, or Our Branch Office or You will be directed to Our Live Chat service;
 - iv. However, the Superbot Service cannot be used by the Customer to obtain information related to the Account and Transactions, to receive requests or complaints related to Digital Banking Services.
- d. You are required to read these terms and conditions carefully before accessing or using the Superbot Service.
- e. By using or accessing the Superbot Service, You represent that You have read, understood, accepted, and agreed to all terms and conditions governing this Superbot Service or any part thereof, including but not limited to all disclaimers, rules, and guidelines contained in these terms and conditions of use for the Superbot Service, and the Privacy Notice. You also agree to receive Our response to any question You submit using the Superbot Service, through the same Superbot Service channel, or through Our other Customer Service contact channels.

15.4 Terms of Use for Superbot Service

- a. You shall be responsible for maintaining the security of Your Device and the confidentiality of the information therein. You are not permitted to provide personal data or sensitive information when using Our Superbot Service. If You still provide personal data, You agree that all consequences arising from the provision of such personal data shall be entirely the Customer's responsibility.
- b. All Your communication with Us through the Superbot Service will be collected, used, processed, and/or disclosed by the Bank and/or authorized third parties for the purposes of answering questions, providing feedback, or Your requests through the Superbot Service, improving the accuracy of the Superbot Service, as well as enhancing the quality of Our services and will be done in accordance with Our Privacy Notice.
- c. **Permitted Use**
The Superbot Service and all information or software contained or forming part thereof, may only be used and accessed based on Your consent and in accordance with these terms and conditions. You may only use or access the Superbot Service for legitimate, personal, and non-commercial purposes within the framework of using the Digital Banking Services, in a manner that does not violate the rights of third parties and/or restrict and/or impede the use and benefit of the Superbot Service by others, and only to the extent reasonably necessary to know or provide information contained or referred to within the Superbot Service.
- d. **Prohibited Use**
 - i. You are not permitted and You agree that You will not use the Superbot Service or any part thereof to advertise and/or disseminate commercial messages and/or duplicate messages or unnecessary information, and/or to disseminate any information (interpreted in a broad sense and including all types of content as well as software, programs, and other computer codes), either directly or indirectly and whether knowingly or unknowingly, that causes discomfort, disturbs, distresses, intimidates, harasses, threatens, is abusive, degrading, indecent, sexually oriented, vulgar, obscene, offensive, libelous, defamatory, hateful, racial, malicious, false, inaccurate, deceptive, fraudulent, invasive, infringing, detrimental, illegal or unlawful in relation to another party or another party's privacy, dignity and welfare of others, or that constitutes or promotes unequal treatment of any individual or group of individuals based on religion, gender, sexual orientation, race, ethnicity, age, or disability, as well as other matters that may cause discomfort or attack a particular party or group.
 - ii. You are prohibited from using the Superbot Service in a manner and for purposes that disrupt the security of the Digital Banking Services or circumvent the Bank's security protocols, which would make the Bank's confidential information accessible.
 - iii. You are prohibited from copying, distributing, modifying, reverse-engineering, deciphering, or attempting to extract the source code of the Superbot or any part that constitutes it.
- e. **Management and Moderation**

- i. We reserve the right to employ all technical means to prevent the entry of mass communications that are harmful to the Bank, the public, or other parties, into Our computer or communication networks.
 - ii. We reserve the right to disclose the information You provide through the Superbot Service, when We are required or ordered to do so by law or by a court or competent authority, or when We have reason to believe that the disclosure of such information is necessary to identify, contact, stop, or take legal action against any person who seriously or repeatedly violates these Banking Terms of Service, including the terms and conditions of use for this Superbot Service or who may violate Our rights, property, or interests or those of a third party. You understand that as a form of compliance with the prevailing law, all criminally prohibited content, such as that containing elements of pornography, whether or not clearly involving a minor, or other violating content, We shall be entitled to report to the authorities along with any and all data We possess related to the information You uploaded.
- f. Declaration and Disclaimer
 - i. We are not obliged to provide or continue to provide the information contained, in or on access to, the Superbot Service. We may change, functionally limit, or discontinue the Superbot Service or any part thereof at any time, with or without prior notice to You, in accordance with the prevailing laws and regulations.
 - ii. The information content on the Superbot Service may mention, refer to or contain advertisements, or may provide external links to sites or social media owned by Us, as well as information about Partner Platforms, Partner products or services that collaborate with Us. For the avoidance of doubt, the information We provide through the Superbot Service, related to any of Our Partner information, is not and shall not be interpreted as a form of affiliation or endorsement from or to those Partner products or services, because the hyperlinked references are only provided by Us as a convenience and We do not control, are not responsible for and do not routinely screen, approve, review or support any information, products or services of the Partner, which are referred to by those links.
 - iii. When deciding to conduct transactions related to Third Party services or products, visiting external links or purchasing any product or service available therefrom, You must always exercise caution and conduct your own inspection. You acknowledge and agree that We are not responsible or liable for those Partners, Partner services or products, Partner Platforms, and all information available therefrom. All transactions You conduct with a Partner, related to a product You find on the Superbot, are between You and the Partner, and You acknowledge and agree that We are not responsible for all access, use, and any transaction You conduct with the Partner, whether through the Partner Platform or other Partner products and services, except as expressly stated in these Banking Terms of Service.

- iv. Information other than regarding Digital Banking Services, which is contained in or referred to in some parts of the Superbot Service may be a contribution of writers or other contributors at Our request or in accordance with the contractual relationship of those contributors with Us. The provision of information contained in or referred to in the Superbot Service in accordance with Our request or contractual relationship with Us is solely intended to increase the amount of information contained in or referred to in the Superbot Service or increase exposure or engagement with You as Our customer as well as a form of promotion of Digital Banking Services. Any information contributed by such contributors shall not be construed as a statement reflecting Our opinion.
- v. We will always endeavor, but are not obliged, to monitor, pre-screen, or censor contributions made by such Third-Party contributors or writers, and cannot always do so effectively because information can be uploaded directly (real time). We make no representation whatsoever regarding the qualifications of those contributors and We make no representation or warranty whatsoever in connection with the qualifications or information contributed by such third-party contributors or writers. If You rely on such information in any way, You have made a conscious decision, willingly, freely, and personally to do so at Your own risk.
- vi. The information contained in and accessed on the Superbot is provided as a general guide or general information, and is not intended to replace or function as a substitute for, and does not constitute, any professional advice, consultation, or service whether or not related to Digital Banking Services. You should not solely rely on any information displayed on the Superbot Service, and You must always review and consider the information from the Superbot Service based on Your own research, and make a reasonable assessment of the benefit of such information.
- vii. The form of communication between Us and You uploaded and sent through the Superbot Service shall not be interpreted or used as a basis for forming a professional relationship between You and Us or anyone who contributes to the content conveyed through the Superbot Service.
- viii. You understand and agree that the information and questions You upload through the Superbot Service will be used by Us to evaluate the effectiveness of the AI used to support the Superbot Service. However, as a result of Your use, access, or participation in the Superbot Service, some information that is personal or private that You upload through the Superbot Service may be used by Us to train the AI, thereby resulting in the entry of such information into the public domain. For example, You may lose some privacy by uploading questions or answers that show Your facts or Your views on those facts. Therefore, You are not permitted and are advised to always ensure that no personal information or data is uploaded or shared by You through the Superbot Service. If You do so, You shall be fully responsible for the accompanying risks and liabilities.

- ix. The Superbot Service and all information, responses or answers, or software contained or referred to therein, and throughout these terms and conditions of use for the Superbot Service (including all names, facts, figures, procedures, images, graphics and other types of content) are provided "AS IS", "WITH ALL FAULTS" and on an "AS AVAILABLE" basis without any representation or warranty whatsoever, either express or implied by law, to the extent permitted by law, including implied warranties of satisfactory quality, fitness for a particular purpose, merchantability, non-infringement, compatibility, security, effectiveness, reliability, timeliness, accuracy and completeness, and without any obligation on Our part, either express or implied, to ensure that the Superbot Service and all such information or software contained or referred to therein meet any expectation or requirement.
 - x. Unless clearly agreed otherwise in the Banking Terms of Service, We do not represent or warrant, and hereby disclaim all representations or warranties, whether express or implied by law, to the extent permitted by law, that the provision and access to the Superbot Service and any information or software contained or referred to therein will be accessible, uninterrupted or error-free, that defects will be corrected, or that the Superbot Service is free from harmful components, or that You will at all times have the ability to send and receive information from or through the Superbot Service.
- g. Responsibility:
- The information provided on the Superbot Service must be used entirely at your own risk and responsibility. In no event shall We, Our owners, officers, managers, employees, representatives, contractors, agents, or affiliates be liable for any direct, indirect, incidental, or consequential losses, injuries, or damages whatsoever (including to the loss of data, loss of anticipated income or profit, loss of business, loss of opportunity, loss of goodwill or injury to reputation and losses suffered by third parties), regardless of whether such losses, injuries, or damages were foreseen, foreseeable, known or not, or with prior notification to Us regarding the possibility of such losses, injuries, or damages, except only to the extent that applicable law requires such liability to be on Our part.

16. INDEMNITY

You agree to indemnify, defend, and hold harmless the Bank and its shareholders, subsidiaries, affiliates, officers, agents, brand partners/co-branders or other partners, and Our employees (collectively referred to as the "Indemnified Parties"), at Your own expense, from and against any and all claims, actions, proceedings and demands and all liabilities, indemnities, payments, penalties, fines, costs and related expenses (including, but not limited to reasonable legal fees and other expenses in connection with dispute resolution) incurred by the Indemnified Parties, arising from or in connection with:

16.1 Your breach of the provisions in these Terms of Service or policies or guidelines referred to in these Terms of Service;

16.2 Your use or misuse of the Services;

16.3 Your violation of any law or the rights of any third party; or

16.4 Your fraud, negligence, or error.

17. SEVERABILITY

If any provision in these Terms of Service is deemed unlawful, void, or for any reason unenforceable under the law of any jurisdiction, then that provision shall be deemed severable from these Terms of Service, and it shall not affect the validity and enforceability of the remaining provisions in that jurisdiction, or the validity and enforceability of that provision under the law of any other jurisdiction.

18. GOVERNING LAW

18.1 You agree that any dispute or difference of opinion arising from and/or in connection with the execution of these Banking Terms of Service shall be settled by means of deliberation.

18.2 These Banking Terms of Service are governed by, and shall be construed in accordance with, the laws of the Republic of Indonesia, without regard to conflict of law provisions contained therein.

18.3 Any dispute, difference of opinion, conflict, claim or difference whatsoever arising out of or in connection with these Banking Terms of Service against or related to Us or the Indemnified Parties under the Banking Terms of Service that cannot be resolved through deliberation shall be settled by mediation at the Alternative Dispute Resolution Institution (LAPS) listed in the list of LAPS stipulated by the Financial Services Authority (“**LAPS OJK**”).

18.4 In the event that the dispute referred to above is not successfully resolved either through deliberation or LAPS OJK, it shall be resolved through one of the District Courts (Pengadilan Negeri) in the region of the Bank's branch office managing the Account and without prejudice to the Bank's right to file a lawsuit/legal claim against the Customer before any court throughout the territory of the Republic of Indonesia in accordance with the prevailing law.

19. MISCELLANEOUS PROVISIONS

19.1 KYC Data Verification by KYC Partner

- a. In performing the verification of the Customer's KYC Data, the Bank uses third-party data provided by PT Indonesia Digital Identity ("**KYC Partner**"), which is processed by the KYC Partner through the electronic certificate issuance service provided by the KYC Partner ("**KYC Partner Service**").
- b. For the purposes mentioned in letter (a) above and in order to comply with the provisions of prevailing laws and regulations, namely Law No. 27 of 2022 concerning Personal Data Protection, Government Regulation No. 71 of 2019 concerning the Implementation of Electronic Certification, along with their updates, changes, additions, and derivative regulations applicable from time to time, the Customer agrees to use the KYC Partner Service, and register as a user of the KYC Partner Service as well as grant power to the Bank to forward the Customer's KYC Data to the Partner, as the data used by the Customer to register for the KYC Partner Service.
- c. In connection with the use of the KYC Partner Service, the Customer hereby declares agreement to and to be bound by the terms and conditions of the KYC Partner Service contained in the Electronic Certification Ownership Agreement (Subscriber Agreement) and the Electronic Certification Implementation Statement (Certificate Practice Statement) of VIDA which can be accessed through <https://repo.vida.id>.

19.2 You hereby declare that all data, descriptions, and electronic consents in the Registration, every supporting document related to the Application, the Account and/or Digital Banking Services used, every instruction for operating the Application, the use of the Account and/or Digital Banking Services, and every authority You grant to Us are valid and legally binding.

19.3 You hereby declare and acknowledge that:

- a. We shall be entitled to test the validity of the data provided during Registration, and to request additional data that We deem necessary; and
- b. We have provided sufficient explanation regarding the characteristics of Our Digital Banking Services that You will use, and You have fully understood the consequences, including the benefits, losses, risks, and costs that may arise in connection with the Application and Digital Banking Services.

19.4 The Customer hereby declares to have understood and acknowledged the risks arising from the Transactions, received through the Application or Partner Platform, or other Transaction acceptance channels owned by the Bank from time to time, using the Device, other related transactions, and shall be fully responsible for all Transactions We process in accordance with the instructions You provide, these Banking Terms of Service, and prevailing laws and regulations.

19.5 The failure, delay, and/or postponement of the Bank to exercise its rights arising from these Banking Terms of Service, or the Bank's delay in requesting the Customer to comply with these Banking Terms of Service, shall not be deemed a waiver or release of the right, authority, or claim by the Bank to later demand the fulfillment of the provisions in these Banking Terms of Service.

19.6 All powers granted by the Customer under these Banking Terms of Service are given with the right of substitution, and as long as the Customer's obligations to the Bank have not been fully settled, such powers cannot be revoked or terminated for any reason, including but not limited to the reasons stipulated in Article 1813 and Article 1814 of the Civil Code regarding unilateral revocation of power of attorney, because such powers constitute an inseparable component of these Banking Terms of Service.

19.7 The termination of these terms and conditions waives the applicability of Article 1266 of the Civil Code, which requires prior court approval to cancel or prematurely terminate these Banking Terms of Service.

19.8 The Customer agrees to cooperate with Us in any investigation or legal proceeding, including permitting Us or any supervisory authority to have access to the Customer's Device as may be reasonably requested. The Customer shall cooperate in answering any questions related to the Service aspects, which may be posed by Us, the court, or any supervisory authority.

19.9 The Customer declares and acknowledges that in order to use and access the Digital Banking Services:

- a. The Customer has read, understood, and agreed to these Terms of Service and Privacy Notice; and
- b. The Customer agrees to be bound by these Terms of Service and all provisions stipulated by Us from time to time related to each feature of the Digital Banking Services.

19.10 If these Banking Terms of Service are translated into English and there is any inconsistency or contradiction with the Indonesian version, the Parties agree that the prevailing and binding document shall be the Banking Terms of Service made in the Indonesian language in all translations, interpretations, and/or implementations.

19.11 These Terms of Service have been adjusted to and are subject to the laws and regulations prevailing in the Republic of Indonesia, including the regulatory provisions of the Financial Services Authority. In the event there are provisions in the laws and regulations that require the Bank or the Customer to make adjustments or take certain actions related to a Transaction, then such provisions shall be deemed to have been incorporated into these Banking Terms of Service and shall automatically apply to the mandatory Transaction to be performed by the Bank or You/the Customer.

19.12 By clicking "continue" during the registration process, the Customer understands that the Customer is providing the Customer's electronic consent, which the Customer intends to have the same legal force and effect as if the Customer manually affixed the Customer's name and signature.

20. DURATION

These Banking Terms of Service were last updated and are effective from May 8, 2026, and shall be binding upon You as long as You remain a registered Customer.