

RETAIL BANKING BANK CHARGES

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SECTION A. CURRENT ACCOUNT 印尼盾支票账户

NO.	ITEM 项目	CHARGES (RATE) 费率或利率	CHARGES (RATE) 费率或利率	CHARGES (RATE) 费率或利率	REFERENCE 备注
1.1	Interest rate paid by bank (% per annum) 利率	In Rupiah 单位: 印尼盾 或% 或年率	In USD 单位: 美元 或% 或年率	In RMB 单位: 人民币 或% 或年率	Balance 金额档次
	REFER TO TABLE OF INTEREST RATE	0	0	0	0
1.2	Initial deposit 初始存款	1,000,000	*other currency 1,000	RMB 10,000 (corporate only)	Currency
1.3	Minimum balance	1,000,000	*other currency 1,000	RMB 10,000 (corporate only)	Currency
1.4	Monthly administration 账户管理费	20,000	5	0	Per month 每月
1.5	Book of cheque / Giro 支票	100,000 (75,000 + 25,000)	25,000		Per book 每本
1.6	Counter cheque 支票	20,000 (3,000 + 17,000)			Per check 每张支票
1.7	a. Cash withdraw 取钞费		0.5%	0.5%	Minimum USD5 每次最低 5 美元
	b. Free of charge for cash withdraw		USD 5,000	RMB 30,000	Daily maximum per CIF
1.8	a. Cash deposit 存钞费		0%	0%	Minimum USD5 每次最低 5 美元
	b. Free of charge for cash deposit			Free (no daily limit)	Daily maximum
1.9	Account closing charge 关户费				
1.9.1	Less than 6 months (include 6 months) 开户不到六个月 (含六 个月)	150,000	20	0	Per account 每个账户
1.9.2	Less than 12 months (include 12 months) 开户不到一年 (含一年)	100,000	10	0	Per account 每个账户
1.9.3	More than 12 months 开户一年以上	50,000	5	0	Per account 每个账户
1.10	Charge for statement in addition to monthly statement 额外对账单费	10,000	1.0	1.0	Per piece 每张
1.11	Counter fee for check 临时支票费	20,000			
1.12	Audit confirmation 审计确认函	50,000	6	USD 6	Per case 每次或每账户
1.13	MT940/950	50,000	6	USD 6	Per message 每个电报

*other currency: (GBP/ SGD/ AUD/ EUR) = 1,000 or HKD10,000 or JPY100,000

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SECTION B. TIME DEPOSIT 印尼盾定期存款

NO.	ITEM 项目	CHARGES (RATE) 费率或利率	CHARGES (RATE) 费率或利率	CHARGES (RATE) 费率或利率	REFERENCE 备注
2.1	Interest rate paid by bank (% per annum) 利率	In Rupiah Interest rate 利率	In USD Interest rate 利率	In RMB Interest rate 利率	Tenor 期限
		REFER TO TABLE OF INTEREST RATE			
2.2	Initial deposit 初始存款	10,000,000	1,000 *other currency	RMB 10,000 - personal RMB 100,000-corporate	Per ticket 每单
2.3	a. Cash withdraw 取钞费		0.5%	0.5%	Minimum USD5 最低伍美元
	b. Free of charge for cash withdraw		USD 5,000	RMB 30,000	Daily maximum per CIF
2.4	a. Cash deposit 存钞费			0%	Minimum USD5 最低伍美元
	b. Free of charge for cash deposit			Free (no daily limit)	Daily maximum
2.5	Pre-mature withdraw 提前支取			Zero interest 零利率	Pre-approved by bank 须事先获取 银行同意

Other currency: (GBP/SGD/AUD/EUR)=1,000 or HKD10,000-personal/ HKD100,000-corporate or JPY100,000

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SECTION C. FOREIGN EXCHANGE OUTWARD REMITTANCE 外汇汇出汇款

NO.	ITEM 项目		CHARGES (RATE) 费率		REFERENCE 备注	
3.0	Outward Telegraphic Transfer (include Pre-Settlement) 电汇 (包括预结汇汇款)		Charge In USD 单位: 美元		Remittance currency can be: USD,HKD,SGD,JPY,EUR,GBP,AUD,CNY 汇款币种有美元、港币、新元、日元、欧元、英镑、澳大利亚元	
3.1	Commission 手续费	Source of fund in USD 同币汇款	0.05%	Min 5 Max 50	Personal Account 有账户客户	According to remittance amount 根据汇款金额
			0.1%	Min 5 Max 100	Corporate Account 公司 账户客户	According to remittance amount 根据汇款金额
		Source of fund in RMB 同币汇款	Exchange to USD		Personal 个人和无账户客户	According to remittance amount 根据汇款金额
		Source of fund in IDR 异币汇款	TT selling 汇卖价		No Commission	
3.2	Outward Telegraphic Transfer (RMB Remittance) 电汇 (人民币汇款)		Charge In USD 单位: 美元		Remittance currency only in CNY 汇款币种有美元、港币、新元、日元、欧元、英镑、澳大利亚元	
3.3	Commission 手续费	Source of fund in same currency 同币 汇款	0.1%	Min 5 Max 100	Corporate Account 公司 账户客户	According to remittance amount 根据汇款金额
		Source of fund in IDR 异币 汇款	TT selling 汇卖价		No Commission	
3.4	Cable fee for All kind of Remittance 电报费		4		Personal Account 有账户客	Per item 每笔
			7		Corporate Account 公司 账户客户	Per item 每笔
3.5	Pay in full amount (paid to Correspondent's bank)		10		Paid to any Bank in China – special for RMB Remittance 收款人为境内任何银行----仅适用于人民币汇款	
			15		Paid to BOC in China (incl.USD Pre Settlement) 收款人在中国	
			20		Paid to Banks other than BOC in China or Outside (incl.USD & other foreign currency) 收款人不在中国	
3.6	Full Payment Service (paid to Beneficiary's account)		USD 25		For TT USD send to some countries, exclude to 54 countries (update to changing) that are not guarantee to accept Full Pay condition	
			EUR 25		Remit amount EUR 0 – 12,500	
			EUR 50		Remit amount EUR 12,500 – 1,000,000	
3.7	Cancellation charge 撤销费		7		Per item 每笔	
3.8	Amendment 修改费		7		Per item 每笔	
3.9	Stop payment 止付		Per item 每笔		7+correspondent bank charge 美元 7 元加中间行费	

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SECTION D. FOREIGN EXCHANGE INWARD REMITTANCE 外汇汇入汇款

NO.	ITEM 项目	Charge In USD 单位: 美元	REFERENCE 备注
4.0	Inward Telegraphic Transfer 电汇汇入		Remittance currency can be USD, HKD, SGD, JPY, EUR, GBP, AUD 汇款币种有美元、港币、新元、日元、欧元、英镑、澳大利亚元
4.1	Commission 手续费 Customer of us 我行客户	5 (SHA)	Credited to A/C with us 贷记我行账户
		TT rate buying	Credited to IDR A/C with us 贷记在我行印尼盾账户
4.2	Onward-remittance to other bank 转汇他行	15	Remittance in USD 汇款货币为美元
		10	Remittance in GBP 汇款货币为英镑
		25	Remittance in AUD 汇款货币为澳大利亚元
4.3	Inward Demand Draft 汇票汇入	Charge In USD 单位: 美元	REFERENCE 备注
4.4	Commission 手续费	5	Credit to account with us 贷记在我行账户
		Cash rate buying 现钞买入价	Encashment 取钞
4.5	Cancellation charge 撤销费	Per ticket 每张	12.5+correspondent bank charge 美元 12.5 元加中间行费
4.6	Amendment 修改费	Per item 每笔	7+correspondent bank charge 美元 7 元加中间行费
4.7	Stop payment 止付	Per item 每笔	7+correspondent bank charge 美元 7 元加中间行费

SECTION E. RUPIAH TRANSFER 印尼盾跨行转账

NO.	Item 项目	Charge In Rupiah 单位: 印尼盾	Reference 备注
5.1	RTGS 电子实时转账		
5.1.1	Before 2 pm 下午 2: 00 点前交单	25,000	Per item 每笔
5.1.2	After 2 pm, Cut off Time: 3 pm 下午 2: 00 点后交单	35,000	Per item 每笔
5.2	Clearing (SKN) 纸清算 a. Outgoing Payment: Cut off Time: 1 pm	5,000	Account customer 有账户客户
	b. Clearing Deposit using cheque/ giro - Main Br Cut off Time: 1 pm - Sub Branch Cut off Time: 12 pm	2,000	Account customer 有账户客户
5.3	Rejected clearing 拒付罚款	150,000	Not enough balance 账户余额不足
		150,000	Other reason 其他原因

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SECTION F. CHECK COLLECTION 票据托收

NO.	Product 项目	Charge 收费	Reference 备注
6.1	Overseas check collection 国外票据托收	USD10.00 Per piece	Commission 手续费 (< USD500.00, Cash Letter Service)
		USD25.00 Per piece	Commission 手续费 (≥ USD500.00, Final Credit Service)
		DHL fee	Postage charge 邮电费
		USD100	Correspondent bank charges, deduct from the proceeds (if collect via Wells Fargo)

SECTION G. PAYROLL (IDR) PACKAGE 代发工资

NO.	Item 项目	Charge In Rupiah 单位: 印尼盾	Reference 备注
7.1	Manual system 手工代发	3,000	Per item 每人/每笔

SECTION H. ENQUIRY 查询

NO.	Item 项目	Charge 单位	Reference 备注
8.1	Reference letter 介绍信	IDR 100,000	Per letter 每张
8.2	Inquiry message relating to deposit at BOC China (incl. Signature Verified) 查询在中国存款情况	IDR 200,000	Per message (by SWIFT) 每笔 (电报)
8.3	Inquiry message regarding remittance status 查询汇款	USD 7.00	Per message (by SWIFT) 每笔 (电报)
8.4	Inquiry message/evidence regarding transaction above 6 months ago	USD 100	Per transaction

SECTION I. TRAVELLER CHECK ENCASHMENT AND COLLECTION 旅行支票兑付及托收

NO.	Item 项目	Charge 费率	Reference 备注
9.1	Encashment of TC 兑现		
	Services charge 手续费	1.5%(Min USD15)	最低 15 美元
9.2	Collection of TC 托收		
	Service Charge 手续费	1.0% (min USD15 max USD150)	最低 15 美元, 最高 150 美元

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SECTION J. RUPIAH SAVING ACCOUNT 印尼盾储蓄存款

NO.	ITEM 项目	In IDR 单位: 印尼盾 或% 或年率%	REFERENCE 备注
10.1	Initial deposit 初始存款	500,000	Per account 每个账户
10.2	Minimum balance	10,000	Per account 每个账户
10.3	Monthly administration 账户管理费	2,000	Per month 每月
10.4	Book replacement 存折更新	10,000	Damage 损坏
		15,000	Lost 丢失
10.5	Account closing charge 账户关户费		
10.5.1	Less than 6 months (include 6 months) 开户不到六个月 (含六个月)	100,000	Per account 每个账户
10.5.2	Less than 12 months (include 12 months) 开户不到一年 (含一年)	50,000	Per account 每个账户
10.5.3	More than 12 months 开户一年以上	25,000	Per account 每个账户

SECTION K. USD & RMB PERSONAL SAVING ACCOUNT 美元个人非支票存款

NO.	ITEM 项目	In USD 单位: 美元 或% 或年率	In RMB 单位: 人民币 或% 或年率	REFERENCE 备注
11.1	Initial deposit 初始存款	500 *other currency	*other currency	Per account 每个账户
11.2	Minimum balance	10 **other currency	10 **other currency	Per account 每个账户
11.3	Monthly administration 账户管理费	0.5	0	Per month 每个月
11.4	a. Cash withdraw 取钞费	0.5 %	0.5%	Minimum USD5 每次最低 5 美元
	b. Free of charge for cash withdraw	USD 5,000	RMB 30,000	Daily maximum
11.5	a. Cash deposit 存钞费	0	0	Minimum USD5 每次最低 5 美元
	b. Free of charge for cash deposit		Free (no daily limit)	Daily maximum
11.6	Account closing charge 账户关户费			
11.6.1	Less than 6 months (include 6 months) 开户不到六个月 (含六个月)	12	0	Per account 每个账户
11.6.2	Less than 12 months (include 12 months) 开户不到一年 (含一年)	6	0	Per account 每个账户
11.6.3	More than 12 months 开户一年以上	3	0	Per account 每个账户

*Other currency for Initial deposit: (GBP/ SGD/ AUD/ EUR) = 500 or HKD1,000 or JPY100,000

**Other currency for Minimum balance: (GBP/ SGD/ AUD/ EUR) = 10 or JPY10,000

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SECTION L. INTERNET BANKING

NO.	ITEM 项目	PERSONAL	CORPORATE	REFERENCE 备注
12.1	E-Token Fee (Bind)	IDR 85,000	IDR 100,000	Free for new apply Max 3 devices free for corp
12.2	SKN	IDR 3,000	IDR 3,000	Per item
12.3	RTGS	IDR 20,000	IDR 20,000	Per item
12.4	SWIFT			
12.4.1	OUTWARD TRANSFER			
	a. Telex Fee	USD 4	USD 7	Per item
	b. Full Amount	Not available	USD 20	Per item
	c. Full Amount	USD 20 (GPI)	USD 20	Per item
	d. Commission	0.05% (min USD 5 - 50)	0.1% (min USD 5 - 100)	Per item
12.4.2	RMB REMITTANCE			
	a. Telex Fee	This service is not available anymore	USD 7	Per item
	b. Full Amount		USD10(BOC) USD20 (Non BOC)	Per item
	c. Commission		0.1% (min USD 5 - 100)	Per item
12.4.3	RMB PRE SETTLEMENT			
	a. Telex Fee	USD 4	inapplicable	Per item
	b. Full Amount	USD 15 (BOC)	inapplicable	Per item
	b. Full Amount	USD 20 (Non BOC)	inapplicable	Per item
	c. Commission	0.05% (min USD 5 - 50)	inapplicable	Per item

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SECTION M. DEBIT CARDS

NO.	ITEM 项目	China Union Pay (CUP)	MASTER CARD	REFERENCE 备注
13.1	ATM Cash Withdrawal			
	a. ATM Bersama	IDR 5,000	IDR 5,000	Free 3x CWD/ month
	b. Non ATM Bersama (CUP/ MC Network)	IDR 25,000	IDR 25,000	Per transaction
	c. International (CUP/ MC Network)	IDR 25,000	IDR 25,000	Per transaction
	d. Mainland China (CUP/ MC Network)	RMB 20	IDR 25,000	Per transaction
	e. Mainland China (BOC Network -ATM)	RMB 10	IDR 25,000	Per transaction.
	f. Mainland China (BOC Network -ATM)	Free	inapplicable	Study in China & VIP Card
	g. Mainland China (BOC Network - Counter)	inapplicable	inapplicable	Per transaction
13.2	Balance Inquiry			
	a. ATM Bersama Network	Free	Free	
	b. Non ATM Bersama Network	Free	Free	
	c. International	Free	Free	
	d. Mainland China	Free	Free	
13.3	Replacement Card	IDR 50,000	IDR 50,000	Per item
13.4	Monthly Fee			
	a. Apply only 1 card	IDR 5,000	IDR 5,000	Per item
	b. Apply 1 card + Internet Banking	Free	Free	1 card + IB
	c. Apply 2 cards (CUP + Master)	IDR 5,000	Free	Apply 2 cards, the 2nd card is free
	d. Student's account	Free	Free	Student account
	e. VIP Card	Free	inapplicable	
13.5	Transaction Limit			
	a. Cash withdrawal	CNY 7,500	IDR 15,000,000	Per day
	b. Cash withdrawal (student account)	CNY 7,500	IDR 15,000,000	Per day
	c. Cash withdrawal (VIP Customer)	CNY 7,500	IDR 15,000,000	Per day
	d. POS transaction/Spending	CNY 50,000	IDR 50,000,000	Per day
	e. POS transaction/Spending (student)	CNY 7,500	IDR 50,000,000	Per day
	f. POS transaction/Spending (VIP)	CNY 7,500	IDR 50,000,000	Per day
	g. Transfer	inapplicable	IDR 50,000,000	Per day

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