

## Terms and Conditions

### Time Deposit Via PIB/MIB

1. Online deposit account services provided for Bank ICBC Indonesia customers, namely :
  - Online deposit opening & closing
  - Adjustment of due instructions
  - Adjustment of maturity period
2. The minimum deposit opening is IDR 1.000.000
3. Deposit products can only be opened, disbursed and maintained through the PIB and MIB systems only. Not valid at the counter.
4. No penalty for early disbursement
5. This products does not have hardcopy proof of storage (no document)
6. Valid for all currencies owned by customers
7. Customers can monitor deposits that have been made via Personal Internet Banking or Mobile Internet Banking

### Foreign Exchange (Forex) via PIB/MIB

1. The foreign currency exchange feature applies only to the all in one account type
2. Foreign currency exchange using the same all in one account
3. Foreign currencies consist of : CNY, USD, SGD, EUR, AUD, GBP, NZD, HKD, JPY
4. The exchange rate follows the exchange rate applicable at the counter
5. Customers can monitor transactions that have been carried out on Personal Internet Banking or Mobile Internet Banking

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