Deutsche Bank

Deutsche Bank AG, Jakarta Branch
Deutsche Bank Building, 5th Fl
Jl. Imam Bonjol no.80
Jakarta Pusat, Indonesia 10310

Tel +62(21)2964-4555
ams.jakarta@db.com

24 Agustus 2026

Dear Valued Client,

Please find below information regarding payments through Telegraphic Transfer, SKNBI (Bank Indonesia National Clearing System), BI-FAST (Bank Indonesia-Fast Payment), and BI-RTGS (Bank Indonesia Real Time Gross Settlement) as well as securities transaction settlement at BI-SSSS (Bank Indonesia Scripless Securities Settlement System):

- Below are payment transaction amount limits :

Transaction Type	Amount limit
RTGS	Greater than IDR100,000,000 per transaction (trx)
BI-FAST – Individual Credit Transfer	Max. IDR 250,000,000 per trx
SKN – Funds Transfer	Max. IDR 1,000,000,000 per trx
SKN – Bulk payment	Max. IDR 1,000,000,000 per trx
SKN – Cheques / Bilyet giro	Max. IDR 500,000,000 per trx
SKN – Direct debit	Max. IDR 500,000,000 per trx
Telegraphic Transfer	There is no limit

- Below are standard fees for outgoing payment instructions processed through Deutsche Bank :

Product	Fees
RTGS – Electronic	IDR 25,000
RTGS – Non electronic	• Transaction fee : IDR 30,000 (Paper and email) • Handling fee : IDR 50,000
BI-FAST – API	Rp.2.500
SKN – Electronic	IDR 2,500
SKN – Non electronic	• Transaction fee IDR 2,900 (Paper dan fax) • Handling fee : IDR 50,000
Direct debit – Electronic	IDR 5,000

Kepada Nasabah Yang Kami Hormati,

Dengan ini kami sampaikan informasi mengenai pembayaran melalui Transfer Telegrafik, SKNBI (Sistem Kliring Nasional Bank Indonesia), BI-FAST (Bank Indonesia-Fast Payment), dan BI-RTGS (Bank Indonesia Real Time Gross Settlement) serta penyelesaian transaksi surat-surat berharga di BI-SSSS (Bank Indonesia Scripless Securities Settlement System):

- Berikut batas nominal transaksi pembayaran :

Jenis Transaksi	**Batas nominal**
RTGS	Lebih besar dari IDR100,000,000 per transaksi (trx)
BI-FAST – Individual Credit Transfer	Max. IDR 250,000,000 per trx
SKN – Transfer dana	Max. IDR 1,000,000,000 per trx
SKN – Pembayaran reguler	Max. IDR 1,000,000,000 per trx
SKN – Warkat debit / Bilyet giro	Max. IDR 500,000,000 per trx
SKN – Penagihan reguler	Max. IDR 500,000,000 per trx
Transfer Telegrafik	Tidak terdapat batas nominal

- Berikut biaya standar instruksi pembayaran keluar yang diproses melalui Deutsche Bank :

Produk	Biaya
RTGS – *Electronic*	Rp. 25.000
RTGS – *Non electronic*	• Biaya transaksi : Rp. 30.000 (surat dan *email*) • Biaya penanganan : Rp. 50.000
BI-FAST – *API*	Rp.2.500
SKN – *Electronic*	Rp. 2.500
SKN – *Non electronic*	• Biaya transaksi Rp. 2.900 (surat dan fax) • Biaya penanganan : Rp. 50.000
Penagihan Reguler – Electronic	IDR 5,000

Telegraphic Transfer – Electronic	<= 100,000 USD: 0,125%, Min. 15.00/ >100,000 USD: 0.0625% (excl. 3rd Party Charges) For full amount (Guaranteed OUR), additional fee USD 25

- Below are standard instruction cut-off times from customers to Bank :

Product	Electronic (STP)	Manual
Outgoing RTGS	02:00 PM (same day)	12:00 PM (same day)
Outgoing BI-FAST	24/7 (nonstop service) only API	Manual instruction is not supported
Outgoing SKN	02:00 PM (same day)	12:00 PM (same day)
Outgoing Telegraphic Transfer (USD)	14:00 (same day)	12:00 PM (same day)
Incoming RTGS	04:30 PM (same day)	-
Incoming BI-FAST	24/7 (nonstop service)	-
Incoming SKN	04:45 PM settlement (same day)	-
Incoming Telegraphic Transfer (USD)	15.00	-

- Below cost of funds transfer that is charged by Bank Indonesia as clearing organizer to Deutsche Bank as clearing participant:

Bank Indonesia-Real Time Gross Settlement (BI-RTGS)

Transaction Type	6.30am to 10am	10am to 2pm	2pm to cut-off
Single credit	IDR 6,000	IDR 15,000	IDR 21,000
Multiple credit	IDR 28,000	IDR 28,000	IDR 45,000

- Single credit transactions are funds transfer containing 1 funds settlement instruction.

Telegraphic Transfer – Electronic	<= 100,000 USD: 0,125%, Min. 15.00 / >100,000 USD: 0.0625% (Tidak termasuk biaya pihak ketiga) Untuk pembayaran penuh (*Guaranteed OUR*), tambahan biaya USD 25

- Berikut batas waktu pengiriman instruksi (cut-off) nasabah kepada Bank:

Produk	Electronic (STP)	Manual
Pembayaran RTGS	14:00 (hari sama)	12:00 (hari sama)
Pembayaran BI-FAST	24/7 (layanan nonstop) khusus API	Instruksi manual tidak tersedia
Pembayaran SKN	14:00 (hari sama)	12:00 (hari sama)
Pembayaran Transfer Telegrafik (USD)	14:00 (hari sama)	12:00 PM (hari sama)
Penerimaan RTGS	16:30 (hari sama)	-
Penerimaan BI-FAST	24/7 (layanan nonstop)	-
Penerimaan SKN	16:45 setelmen (hari sama)	-
Penerimaan Telegraphic Transfer (USD)	15:00	-

- Berikut biaya transfer dana yang dikenakan oleh Bank Indonesia sebagai penyelenggara kliring kepada Deutsche Bank sebagai peserta kliring :

Bank Indonesia-Real Time Gross Settlement (BI-RTGS)

Jenis Transaksi	06.30 s.d. 10.00 WIB	10.00 s.d. 14.00 WIB	14.00 s.d. cut off
Single credit	IDR 6,000	IDR 15,000	IDR 21,000
Multiple credit	IDR 28,000	IDR 28,000	IDR 45,000

- Transaksi single credit adalah transfer dana yang hanya berisi 1 instruksi setelmen dana.
- Transaksi multiple credit adalah transfer dana yang berisi lebih dari 1 paling banyak 10 instruksi setelmen dana diteruskan oleh Bank Indonesia ke beberapa rekening nasabah penerima pada 1 peserta penerima.

Bank Indonesia-Fast Payment (BI-FAST)

Transaction Type	Clearing charge
Individual Credit Transfer	IDR 19 per trx

Bank Indonesia National Clearing System (SKNBI)

Transaction Type	Clearing charge
Funds transfer	IDR 1 / DKE
Bulk payment	IDR 500 / Trx
Cheques / Bilyet giro	IDR 1,000 / DKE
Direct debit	IDR 500 / Trx

- Electronic financial data (**DKE**) is financial data in electronic format that is used as the basis for calculation in the operation of SKNBI.

• Below are SKNBI settlement cycles :

Transaction Type	Settlement cycle
Funds transfer	9x per day (hourly between 8am – 3pm & 4.45pm).
Bulk payment	
Cheques / Bilyet giro	1x per hari Zone 1 : 13:30 Zone 2 : 14:30 Zone 3 : 15:30 Zone 4 : 12:00 (D+1)
Direct debit	1x per day (4pm)

• Below are SKNBI service levels:

Transaction Type	Service level
Funds transfer – outgoing	DKE sent latest 1 hour after instruction accepted.
Funds transfer – inward	Credit account latest 1 hour after settlement.
Bulk payment – outgoing	DKE sent latest 1 hour after instruction accepted.
Bulk payment – inward	Credit account latest 1 hour after settlement.

Bank Indonesia Scripless Securities Settlement System (BI-SSSS)

Bank Indonesia also functions as the *Central Registry* and *Depository* for Government debt securities, Certificates of Bank Indonesia (SBI), and Bank Indonesia Rupiah Securities (SRBI), as well as Bank Indonesia Foreign Currency Securities (SVBI) and its Sharia-based version (SUVBI).

Its Central Registry and Depository system is called Bank Indonesia Scripless Securities Settlement System (BI-SSSS). As a Central Depository, Bank Indonesia

Bank Indonesia-Fast Payment (BI-FAST)

Jenis Transaksi	Biaya kliring
Individual Credit Transfer	IDR 19 per trx

Sistem Kliring Nasional Bank Indonesia (SKNBI)

Jenis Transaksi	Biaya kliring
Transfer dana	IDR 1 / DKE
Pembayaran reguler	IDR 500 / Trx
Cek / Bilyet giro	IDR 1,000 / DKE
Penagihan reguler	IDR 500 / Trx

- Data keuangan elektronik (**DKE**) adalah data keuangan dalam format elektronik sebagai dasar perhitungan dalam penyelenggaraan SKNBI.

• Berikut siklus setelmen SKNBI :

Jenis Transaksi	Siklus settlement
Transfer dana	9x per hari (setiap jam dari 8 – 15 & 16:45).
Pembayaran reguler	
Warkat debit / Bilyet giro	1x per hari Zona 1 : 13:30 Zona 2 : 14:30 Zona 3 : 15:30 Zona 4 : 12:00 (D+1)
Penagihan reguler	1x per hari (16:00)

• Berikut standar layanan SKNBI :

Jenis Transaksi	Standar layanan
Transfer dana – pengiriman	DKE terkirim paling lama 1 jam setelah perintah transfer diterima
Transfer dana – penerusan	Rekening terkredit paling lama 1 jam setelah setelmen
Pembayaran reguler – pengiriman	DKE terkirim paling lama 1 jam setelah perintah transfer diterima
Pembayaran reguler – penerusan	Rekening terkredit paling lama 1 jam setelah setelmen

Bank Indonesia Scripless Securities Settlement System (BI-SSSS)

Bank Indonesia juga berfungsi sebagai *Central Registry* dan *Depository* Surat Utang Negara, Sertifikat Bank Indonesia (SBI), dan Sekuritas Rupiah Bank Indonesia (SRBI), serta Sekuritas Valas Bank Indonesia (SVBI) dan versinya yang berbasis Syariah (SUVBI).

Sistem Central Registry dan Depository itu disebut Bank Indonesia Scripless Securities Settlement System (BI-SSSS). Sebagai Lembaga Penyimpanan dan Penyelesaian, manages all the primary market and secondary market settlement of transactions and administration of the above-mentioned securities, including payment of coupon and redemption.

Bank Indonesia mengelola seluruh penyelesaian transaksi dan penatausahaan surat-surat berharga yang disebut di atas di pasar perdana dan pasar sekunder, termasuk pembayaran kupon dan pelunasan.

Bank Indonesia sets the fee charged per BI-SSSS settlement instruction at IDR 23,000. Banks are allowed to impose reasonable fee per BI-SSSS settlement instruction to clients.

Bank Indonesia menetapkan biaya yang dikenakan per instruksi penyelesaian BI-SSSS sebesar Rp23.000. Bank diperbolehkan mengenakan biaya yang wajar per instruksi penyelesaian BI-SSSS kepada klien.

Dormant Account Fee

Deutsche Bank classifies an account as an inactive account if there has been no customer-initiated transaction, whether a credit or debit transaction, for a period exceeding 360 (three hundred and sixty) consecutive calendar days. Furthermore, an account that has not had any customer-initiated credit or debit transaction for more than 1,800 (one thousand eight hundred) consecutive calendar days will be classified as a dormant account.

Dormant accounts are subject to specific terms and conditions in accordance with the Bank's policies. The Bank may charge a dormant account fee of IDR 100,000 (one hundred thousand Rupiah) per month, which will be debited from the account balance. Such dormant account fee will not result in the account having a negative balance, and the amount charged will be limited to the available balance in the account.

Biaya Rekening Dormant

Deutsche Bank menetapkan suatu rekening sebagai rekening tidak aktif apabila tidak terdapat aktivitas transaksi yang diinisiasi oleh Nasabah berupa aktivitas pemasukan maupun penarikan selama lebih dari 360 (tiga ratus enam puluh) hari kalender berturut-turut. Selanjutnya, rekening yang tidak memiliki aktivitas transaksi yang diinisiasi oleh Nasabah berupa aktivitas pemasukan maupun penarikan selama lebih dari 1.800 (seribu delapan ratus) hari kalender berturut-turut akan dikategorikan sebagai rekening dormant.

Rekening dormant akan dikenakan persyaratan dan ketentuan khusus sesuai dengan kebijakan Bank. Atas rekening dormant, Bank dapat mengenakan biaya dormant sebesar Rp100.000 (seratus ribu Rupiah) per bulan yang akan didebit dari saldo rekening. Pengenaan biaya dormant tersebut tidak akan menyebabkan saldo rekening menjadi negatif, dan besarnya biaya yang dibebankan akan dibatasi hingga sebesar saldo yang tersedia dalam rekening.

Please contact your Relationship Manager/Customer Service Officer at your earliest if you have questions relating to the above announcement.

We value your business and look forward to continuing to serve you in the future.

Sincerely,
Deutsche Bank AG, Jakarta Branch

Mohon segera menghubungi *Relationship Manager/Customer Service Officer* Anda apabila Anda memiliki pertanyaan sehubungan pengumuman di atas.

Kami menghargai bisnis Anda dan berharap dapat terus melayani Anda di masa depan.

Hormat kami,
Deutsche Bank AG, Cabang Jakarta

Deutsche Bank AG, Jakarta Branch is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia, and also a participant of Indonesia Deposit Insurance Corporation (LPS) guarantee program.

Deutsche Bank AG, Cabang Jakarta berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK) dan Bank Indonesia, serta merupakan peserta program penjaminan Lembaga Penjamin Simpanan (LPS).