



Check Account Services

Issuer Name	Deutsche Bank	
Product Type	Account	
Product/Service Name	Check Account	
Product Description	A third-party current account used to support customers' operational transactions.	
Key Features	- Third-party deposits with banks whose withdrawal can be made at any time by using the means of payment order through electronic or non-electronic channels. Available in Rupiah and various foreign currencies. - Minimum average daily balance of IDR 150,000,000 (One Hundred and Fifty Million Rupiah) or its equivalent value in foreign currency - Account classification: 1. Active account, an account with deposit, withdrawal, or balance inquiry activity. 2. Inactive account, an account with no deposit, withdrawal, or balance inquiry activity for more than 360 days. 3. Dormant account, an account with no deposit, withdrawal, or balance inquiry activity for more than 1,800 days. - For Current Accounts and Savings Accounts with a zero balance for up to six consecutive months, the Bank will automatically close the account and notify the relevant Customer of the closure.	
Currency	IDR, USD, EUR, GBP, SGD, JPY, CNH, THB, AUD, CHF	
Benefits	1. A wide range of currency options is available 2. Account and transaction information can be accessed at any time through various electronic channels. 3. The account may be specifically flagged when used to receive Foreign Exchange Proceeds from Natural Resources Exports (DHE SDA).	
Risks	1. This product and the related services are subject to the applicable laws and regulations, including requirements issued by the Financial Services Authority (OJK), Bank Indonesia (BI), and other relevant regulators; deposit guarantee provisions of the Indonesia Deposit Insurance Corporation (LPS); and applicable tax requirements. 2. The Bank may close the account unilaterally if the account meets the closing criteria based on the applicable provisions or for other reasons as stipulated in the Bank's policy. 3. The account status may change to inactive or dormant in accordance with applicable OJK requirements. 4. In accordance with applicable OJK requirements, an inactive account may continue to receive incoming funds but may not be used for withdrawals. A dormant account may not be used to receive incoming funds or make withdrawals. 5. Fees related to this service are subject to change at any time. Any changes will be notified in accordance with the provisions of applicable laws and regulations.	
Requirements and Procedures	- Account opening documents in accordance with Deutsche Bank AG's <i>Know Your Customer</i> (KYC) requirements	
Fees	Account Maintenance	IDR 2,500,000 per month per account
	Dormant Account	IDR 100,000 per month per account
	Annual Audit Confirmation	IDR 1,000,000 per request
	End of Day Account Mutation	IDR 1,500,000 per month per account
	Intra-Day Account Mutation	IDR 1,500,000 per month per account
Additional Information	The fees, service features, risks, terms and conditions set out in this Summary of Product and Service Information (RIPLAY) are effective as of the date this document is issued. Deutsche Bank AG will notify customers of any changes to these matters through the communication channels permitted under the applicable terms and conditions.	
Contact and Complaints	For questions or complaints regarding this product, please contact your Relationship Manager or Client Service by telephone at +62 21 2964 4555 or by email at ams.jakarta@db.com .	
Terms and Conditions:		
1. The (prospective) customer has read, received explanations and understood the Current Account product/service in accordance with this Summary of Product and Service Information (RIPLAY) document. 2. The (prospective) customer understands that this Product and Service Information Summary (RIPLAY) document is not part of the Current Account product/service application.		



3. The (prospective) customer understands that (prospective) customer is obliged to read and understand this Summary of Product and Service Information (RIPLAY) document before signing the agreement and/or the terms and conditions and terms and conditions of the Current Account product/service applicable at Deutsche Bank.
4. The (prospective) customer has carefully read and independently assessed this Product and Service Information Summary document (RIPLAY) prior to signing the agreement and/or terms and conditions of the Current Account product/service applicable at Deutsche Bank AG and (prospective) customer understands that (prospective) customer has the right to inquire with Deutsche Bank on all matters related to the Current Account and this Summary of Product and Services Information (RIPLAY) document and therefore releases Deutsche Bank AG from any claims for (prospective) customer's decision to use this Deutsche Bank AG Current Account product/service.
5. The (prospective) customer is required to provide accurate, complete, and up-to-date information when using the service. Deutsche Bank AG shall not be liable for any errors or losses arising from inaccurate, incomplete, or outdated information provided by the (prospective) customer.

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.