



BI-FAST Service

Issuer Name	Deutsche Bank
Product Type	Fund Transfer
Product/Service Name	BI – FAST
Product Description	BI-FAST allows customers to send and receive rupiah currency from and to Deutsche Bank AG accounts in real-time and 24/7 through electronic channels available to customers
Key Features	Remittances and receipts in rupiah are available 24/7 through electronic channels, with a transaction limit of IDR 250,000,000 (two hundred and fifty million Rupiah) in accordance with Bank Indonesia regulations.
Currency	IDR
Benefits	24/7 Rupiah domestic payments and receipts in real-time via available electronic channels
Risks	- Errors in completing or submitting transfer instructions may result in funds being sent to an unintended recipient or account. - Disruption to the BI-FAST system operated by Bank Indonesia may delay or prevent transaction processing. - Disruption to the receiving bank's system may delay or prevent the beneficiary from receiving the funds. - A payment transaction that has been successfully processed and posted cannot be cancelled or reversed.
Requirements and Procedures	Requirements: - The customer already has a checking account at Deutsche Bank AG Jakarta Branch - The customer already has access to make transactions through electronic channels Product Usage Procedure: - Submit the BI-FAST payment instruction through an available electronic channel.
Fees	IDR. 2.500,- per transaction <u>Bank Indonesia to Participating Banks Fees</u> IDR 19,- per transaction
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: - The (prospective) customer has read, received explanations and understood BI-FAST products/services according to this Product and Service Information Summary (RIPLAY) document. - The (prospective) customer understands that this Product and Service Information Summary (RIPLAY) document is not part of the BI-FAST product/service application. - 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 of BI-FAST products/services applicable at Deutsche Bank. - The (prospective) customer has carefully read and independently assessed this Summary of Product and Services Information (RIPLAY) document prior to signing the agreement and/or the terms and conditions of the BI-FAST product/service applicable at Deutsche Bank AG and (prospective) customer understands that (prospective) customer has the right to inquire of Deutsche Bank on all matters related to BI-FAST and this Summary of Product and Service Information (RIPLAY) document and therefore releases Deutsche Bank AG from any claim on (prospective) customer's decision to use this BI-FAST Deutsche Bank AG product/service. - 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.