

0DB Direct Connect (DBDC) Service

Issuer Name	Deutsche Bank	
Product Type	Channel	
Product / Service Name	DB Direct Connect (DBDC)	
Product Description	A host-to-host (server-to-server) solution that connects the company's system directly to Deutsche Bank's system.	
Key Features	- Direct connectivity from the user's system to the Bank. - Interoperability with internet banking for authorization purposes. - Host-to-host connectivity for domestic and international payments and account information.	
Benefits	1. End-to-end transaction processing. 2. Integration with the customer's ERP (Enterprise Resource Planning) or accounting system. 3. Minimizes human error through straight-through processing. 4. Facilitates reconciliation. 5. High level of security.	
Risks	- Inadequate safeguarding of access credentials may enable unauthorized access to the service. - Data transmission failures may result in delayed, duplicated, incomplete, or unsuccessful transaction processing. - Exposure to cyber fraud and other cyber-related incidents may result in unauthorized transactions, data compromise, or service disruption.	
Requirements and Procedures	1. The (prospective) customer maintains a Deutsche Bank current account 2. The (prospective) customer completes and signs the applicable DBDC application form and related documentation required by Deutsche Bank.	
Fees	Set-up	IDR 18.000.000
	Service Fee	IDR 1.800.000 monthly
	ERP (SAP) Adapter - Set-up	IDR 18.000.000
	ERP (SAP) Adapter – Service Fee	IDR 1.800.000 monthly
	File Format Conversion - Set-up	IDR 35.000.000
	File Format Conversion – Service Fee	IDR 1.500.000 monthly
	Fee simulation for DBDC and File Format Conversion client	
	<u>First Year</u> DBDC set up: IDR 18,000,000 DBDC Service Fee: IDR 1,800,000 monthly ~ IDR 21,600,000 annually File Format Conversion – Set-up: IDR 35,000,000 File Format Conversion – Service Fee: IDR 1,500,000 monthly ~ IDR 18,000,000 annually Total fee on first year: IDR 92,600,000	
	<u>Second Year</u> DBDC Service Fee: IDR 21,600,000 annually File Format Conversion – Service Fee: IDR 18,000,000 annually Total fee on second year: IDR 39,600,000	
	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 an explanation of, and understood the product/service DB Direct Connect (DBDC) in accordance with this Product and Service Information Summary (RIPLAY).		

Deutsche Bank Product and Service Information Summary (RIPLAY)

2. The (prospective) customer understands that this Product and Service Information Summary (RIPLAY) does not form part of the application for the product/service DB Direct Connect (DBDC).
3. The (prospective) customer understands that they must read and understand this Product and Service Information Summary (RIPLAY) before signing any agreement and/or the terms and conditions for the product/service DB Direct Connect (DBDC) applicable at Deutsche Bank.
4. The (prospective) customer has carefully read and independently assessed this Product and Service Information Summary (RIPLAY) document prior to signing the agreement and/or the terms and conditions of the DB Direct Connect (DBDC) product/service applicable at Deutsche Bank AG and (prospective) customer understands that the Customer has the right to inquire of Deutsche Bank on all matters related to DB Direct Connect (DBDC) and this Product and Service Information Summary document (RIPLAY) and therefore releases Deutsche Bank AG from any claim for (prospective) customer's decision to use this DB Direct Connect (DBDC) product/service of Deutsche Bank AG.
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.