

DB Direct Internet (DBDI) Service

Issuer Name	Deutsche Bank	
Product Type	Bank Channel	
Product/Service Name	DB <i>Direct Internet</i> (DBDI)	
Product Description	An internet-based service for corporate customers, enabling them to access accounts and conduct financial transactions online.	
Key Features	- Account and transaction information. - Domestic, international, and inter-account payments. - Tax payments. - Monitor payment status.	
Benefits	1. More efficient management of the customer's accounts. 2. Access to various Deutsche Bank Cash Management services. 3. Time and cost efficiency in conducting transactions. 4. Financial transaction security through multi-layered security controls.	
Risks	- Improper storage of access credentials can result in misuse by unauthorized parties. - Risk of cyber fraud. - Inaccurate provision of Customer data may lead to errors in the processing of transactions and services.	
Requirements and Procedures	1. The (prospective) customer maintains a Deutsche Bank current account. 2. The (prospective) customer completes and signs the applicable DBDI application form and supporting documentation.	
Fees	Set-up	IDR 2.000.000
	Service Fee	IDR 1.000.000 per month
	DB <i>Secure Authenticator</i> - Soft Token	No charge
	DB <i>Secure Authenticator</i> - Hard Token	IDR 750.000 per unit
	On-site Support	IDR 3.500.000 per hour
	Remote Training	IDR 2.600.000 per hour
	Third-Party Bank Account Statement	IDR 700.000 per month per account
	Simulation of Customer Costs for the Use of DBDI	
	<u>First Year</u> DBDI set up : IDR 2.000.000 Distance Training : IDR 2.600.000 per hour 2 DB <i>Secure Authenticator</i> – <i>Hard Token</i> : 2 x IDR 750,000 = IDR 1,500,000 DBDI Service Fee : IDR 1,000,000 per month ~ IDR 12,000,000 per year Total first year fee : IDR 18.100.000	
	<u>Second Year</u> DBDI Service Fee : IDR 12.000.000 Total cost of the second year : IDR 12.000.000	
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 Internet (DBDI) in accordance with this 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 Internet (DBDI). 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 Internet (DBDI) 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		

Deutsche Bank Product and Service Information Summary (RIPLAY)

Internet (DBDI) product/service applicable at Deutsche Bank AG and (prospective) Customer understands that the Customer has the right to inquire with Deutsche Bank on all matters related to DB Direct Internet (DBDI) and this Product and Service Information Summary document (RIPLAY) and therefore releases Deutsche Bank AG from any claims for (prospective) customer's decision to use this DB Direct Internet (DBDI) product/service of Deutsche Bank AG.

5. The (prospective) customer is obliged to maintain the confidentiality of user credentials to avoid the risk of access by unauthorized parties.
6. 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.