



Real Time Gross Settlement (RTGS) Service

Issuer Name	Deutsche Bank		
Product Type	Fund Transfer		
Product/Service Name	Real Time Gross Settlement (RTGS)		
Product Description	RTGS allows customers to send and receive rupiah currency from and to Deutsche Bank AG accounts through electronic and non-electronic channels available to customers		
Key Features	• Remittance and receipt of funds in Rupiah • Available via electronic and non-electronic channels • Transactions with no nominal maximum limit • RTGS outgoing payment cut-off time: 14.00 via electronic channel and 12.00 manually • RTGS incoming transaction cut-off time: 16:30		
Currency	IDR		
Benefits	Facilitates the sending and receipt of funds in rupiah with a minimum value of IDR 100,000,000 per transaction, in accordance with Bank Indonesia requirements.		
Risks	• Incorrectly completing the transfer form may result in funds being sent to the wrong beneficiary. • Disruptions to the fund transfer system managed by regulators can hinder the processing of transactions. • Transactions received after the deadline will be processed on the next business day.		
Requirements and Procedures	Requirements: - The customer already has a checking account at Deutsche Bank AG Jakarta Branch Product Usage Procedure: - Sending instructions via electronic or non-electronic channels		
Fees	RTGS – <i>Electronic</i>	IDR 25,000	
	RTGS – <i>Non-electronic</i>	• Transaction fee: IDR 30,000 (letter or email) • Handling fee: IDR 50,000	
	<u>Fees Charged by Bank Indonesia to Participating Banks</u> • Until 10.00 WIB: IDR 6,000 • 10.00–14.00 WIB: IDR 15,000 • After 14.00 WIB: IDR 21,000		
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 explanations and understood Real Time Gross Settlement (RTGS) products/services in accordance with this Product and Service Information Summary (RIPLAY) document.			
2. The (prospective) customer understands that this Product and Service Information Summary (RIPLAY) document is not part of the Real Time Gross Settlement (RTGS) 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 of the Real Time Gross Settlement (RTGS) product/service applicable at Deutsche Bank.			
4. 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 terms and conditions of the Real Time Gross Settlement (RTGS) 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 the Real Time Gross Settlement (RTGS) and this Summary of Product and Service Information (RIPLAY) document and therefore releases Deutsche Bank AG from any claim for (prospective) customer's decision to use this Deutsche Bank AG Real Time Gross Settlement (RTGS) product/service.			



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| 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. |
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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.