



Bank Indonesia National Clearing System (SKNBI) Service

Issuer Name	Deutsche Bank					
Product Type	Fund Transfer					
Product/Service Name	Bank Indonesia National Clearing System (SKNBI)					
Product Description	SKNBI allows customers to send and receive funds in rupiah to and from Deutsche Bank AG accounts through available electronic and non-electronic channels.					
Key Features	- Transfer funds in rupiah through SKNBI - The maximum transaction limit is IDR 1,000,000,000 per transaction, in accordance with Bank Indonesia regulations - Outgoing SKNBI cut-off times: 14:00 for electronic channels and 12:00 for non-electronic channels - SKNBI incoming cut-off time: 16:45 - Settlement cycles are conducted 9 (nine) times per day, from 08:00-15:00, with the final cycle at 16:45.					
Currency	IDR					
Benefits	Send and receive rupiah currency with a maximum of IDR1,000,000,000 per transaction					
Risks	- Errors in completing transfer instructions may result in funds being sent to an incorrect account. - Disruptions to the fund-transfer system operated by Bank Indonesia. - Delay in <i>settlement</i> of transactions due to system disruptions or operational processes.					
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	<table><tr><td>SKN – <i>Electronics</i></td><td>IDR 2,500</td></tr><tr><td>SKN – <i>Non electronic</i></td><td> - Transaction fee: IDR 2,900 (mail or fax) - Handling fee: IDR 50,000 </td></tr></table> <u>Bank Indonesia to Participating Banks Fees</u> IDR 1,00 per DKE Fund Transfer		SKN – <i>Electronics</i>	IDR 2,500	SKN – <i>Non electronic</i>	- Transaction fee: IDR 2,900 (mail or fax) - Handling fee: IDR 50,000
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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 the products/services of the Bank Indonesia National Clearing System (SKNBI) in accordance with this Product and Service Information Summary (RIPLAY) document. - The (prospective) customer understands that this Summary of Product and Service Information (RIPLAY) document is not part of the application of products/services of the Bank Indonesia National Clearing System (SKNBI). - 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 products/services of the Bank Indonesia National Clearing System (SKNBI) applicable at Deutsche Bank. - The (prospective) customer has carefully read and independently assessed this Product and Service Information Summary (RIPLAY) document before signing the agreement and/or terms and conditions of the product/service of the Bank Indonesia National Clearing System (SKNBI) applicable at Deutsche Bank AG and (prospective) customer that (prospective) customer has the right to ask Deutsche Bank on all matters related to the Bank Indonesia National Clearing System (SKNBI) and this Product and Service Information Summary document (RIPLAY) and therefore exempts Deutsche Bank AG from any claims for (prospective) customer's decision to use this Deutsche Bank AG National Clearing System (SKNBI) 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.