



Telegraphic Transfer (TT) Service

Issuer Name	Deutsche Bank	
Product Type	Fund Transfer	
Product/Service Name	Telegraphic Transfer (TT)	
Product Description	Telegraphic Transfer allows Deutsche Bank AG customers to send and receive foreign currency from and within and outside the country	
Key Features	Send and receive payments in foreign currencies. TT outgoing payment cut-off times: 14:00 via electronic channels and 12:00 via manual channels TT incoming payment cut-off time: 15:00	
Currency	Supports 120 foreign currencies, including major currencies such as USD, EUR, GBP, SGD, HKD, AUD	
Benefits	Sending and receiving foreign currency both domestically and abroad.	
Risks	- Errors in filling out the transfer form may result in funds being sent to the recipient or the account incorrectly. - Disruption to the fund transfer system hosted by the currency issuing country. - Additional fees may be charged by intermediary banks when processing foreign-currency payments - Delays in the delivery or receipt of funds that may be caused by, among other things, the system screening process, the need for supporting documents from the recipient, or requests for additional information from the provider of the transfer of funds in foreign currency.	
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	Transfer Fees	Transfer amount from USD 1 to USD 100,000: 0.125% of the transfer amount, subject to a minimum fee of USD 15. Transfer amount above USD 100,000: 0.0625% of the transfer amount, subject to a maximum fee of USD 150. These fees exclude any other fees that may be charged by third parties.
	Additional Fees for Funds Received in Full Amount	USD 25.
	Charging Options	OUR: The entire cost of the Fee can be charged to the sender. BEN: The entire fee is charged to the recipient. SHA: The fee is divided between the sender and the recipient according to the fees charged to each party.
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) customers have read, received explanations and understood Telegraphic Transfer (TT) products/services in accordance with this Product and Service Information Summary (RIPLAY) document.		
2. The (prospective) customers understands that this Product and Service Information Summary (RIPLAY) document is not part of the Telegraphic Transfer (TT) product/service application.		
3. The (prospective) customer understands that (prospective) customer is obliged to read and understand this Product and Service Information Summary (RIPLAY) document before signing the agreement and/or the terms and conditions of Telegraphic Transfer (TT) products/services 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 terms and conditions of the Telegraphic		



- Transfer (TT) product/service applicable at Deutsche Bank AG and the Customer understands that (prospective) customer has the right to inquire of Deutsche Bank on all matters related to Telegraphic Transfer (TT) and this Product and Service Information Summary document (RIPLAY) and therefore releases Deutsche Bank AG from any claim on (prospective) customer's decision to use this Deutsche Bank AG Telegraphic Transfer (TT) product/service.
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.