



Virtual Account / Payor ID Services

Issuer Name	Deutsche Bank	
Product Type	Account	
Product/Service Name	Virtual Account / Payor ID	
Product Description	Virtual accounts to facilitate the reconciliation digitization process	
Key Features	1. Virtual Account / Payor ID number with a maximum length of 16 numeric digits for reconciliation 2. Virtual Account number registration is done through DB Direct Internet (DBDI)	
Currency	IDR	
Benefits	Digitizing the reconciliation process to make it easier for customers to identify cash transactions according to operational needs	
Risks	- Incorrect allocation of Virtual Account / Payor ID numbers may cause incoming funds to be recorded against the wrong customer account, hindering reconciliation and requiring manual correction. - Delays in registering Virtual Account / Payor ID numbers may prevent incoming funds from being identified or may cause them to be recorded against the wrong customer account, resulting in reconciliation delays and requiring manual correction.	
Requirements and Procedures	Requirements: 1. Corporate customers already have a Checking Account 2. Corporate customers already have DBDI services 3. Fill out and sign the Virtual Account / Payor ID service document Procedure: 1. Customer fills out the Virtual Account / Payor ID service form 2. The Bank verifies the Customer's data filled in on the service form 3. The bank processes applications and sets up the Virtual Account service	
Fees	Set-up	No fees
	Service Fee	No fees
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 the product/service of the Virtual Account / Payor ID according to this Summary of Product and Service Information (RIPLAY) document.		
2. The (prospective) customer understands that this Product and Service Information Summary (RIPLAY) document is not part of the product/service application Virtual Account / Payor ID.		
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 product/service Virtual Account / Payor ID applicable at Deutsche Bank.		
4. The (prospective) customer has carefully read and independently assessed this Product and Service Information Summary (RIPLAY) document before signing the agreement and/or the terms and conditions of the Virtual Account / Payor ID product/service applicable at Deutsche Bank AG and (prospective) customer understands that (prospective) customer has the right to inquire with Deutsche Bank on all matters related to this Virtual Account / Payor ID 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 Virtual Account / Payor ID Deutsche Bank AG 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.