

**Head Office**

Jl. M.H. Thamrin No. 10

Jakarta 10230

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[www.uob.co.id](http://www.uob.co.id)

**PRODUCT AND SERVICE INFORMATION OVERVIEW (RIPLAY)**  
**RINGKASAN INFORMASI PRODUK DAN LAYANAN (RIPLAY)**

**GENERAL VERSION**  
**VERSI UMUM**

|                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| Issuer Name<br><i>Nama Penerbit</i>                 | PT Bank UOB Indonesia ( <i>"Bank UOB Indonesia"</i> )                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Product/Service Name<br><i>Nama Produk/ Layanan</i> | UOB Virtual Account Service ( <i>"Service"</i> )<br><i>Layanan Rekening Virtual UOB/UOB Virtual Account ("Layanan")</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Product Type<br><i>Jenis Produk</i>                 | Cash Management – Collection Services<br><i>Manajemen Kas – Layanan Koleksi</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Product Description<br><i>Deskripsi Produk</i>      | Providing unique virtual account number to payers to make more effective and efficient reconciliation for Customers of Bank UOB Indonesia.<br><br><i>Layanan penyediaan nomor rekening virtual yang dapat diberikan secara unik kepada pembayar (payers) sehingga membantu Nasabah Bank UOB Indonesia untuk melakukan rekonsiliasi secara lebih efektif dan efisien.</i>                                                                                                                                                                                                        |
| Currency<br><i>Mata Uang</i>                        | <ul style="list-style-type: none"> <li>Local currency<br/><i>Mata uang lokal (IDR)</i></li> <li>Foreign exchange<br/><i>Mata uang asing (USD, SGD, AUD, EUR, HKD, SEK, CNY, GBP, JPY, CAD, CHF, NZD)</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                             |
| Key Features<br><i>Fitur Utama</i>                  | <ul style="list-style-type: none"> <li>Customer applying for the Service will receive a 5 digits Biller Code.<br/><i>Nasabah yang melakukan pendaftaran pada Layanan akan mendapatkan suatu Kode Perusahaan (Biller Code) yang terdiri dari 5 digit.</i></li> <li>UOB Virtual Account number is a combination between Biller Code and Biller Reference which comprises of maximum 19 digits, with notes:<br/><i>Format Nomor UOB Virtual Account merupakan gabungan antara Kode Perusahaan dan Referensi Biller yang memiliki maksimum 19 digit, dengan catatan:</i></li> </ul> |



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|                     | <ol style="list-style-type: none"> <li>Exception for UOB Virtual Account number comprises total of 8, 10 or 15 digits.<br/> <i>Pengecualian untuk format Nomor UOB Virtual Account yang totalnya 8, 10 dan 15 digits</i></li> <li>UOB Virtual Account number comprises total of 16 digit must start with the number 8 or 9.<br/> <i>Untuk Nomor UOB Virtual Account dengan total 16 digits harus dimulai dengan angka 8 dan 9.</i></li> </ol> <ul style="list-style-type: none"> <li>Payment to UOB Virtual Account number may be made using various methods of payment, such as:<br/> <i>Pembayaran ke Nomor UOB Virtual Account dapat dilakukan melalui berbagai metode pembayaran, antara lain:</i> <ol style="list-style-type: none"> <li>Online Transfer via ATM Bersama and Prima<br/> <i>Transfer Online melalui ATM Bersama dan Prima</i></li> <li>BI-FAST</li> <li>SKN/ LLG</li> <li>RTGS</li> <li><i>Telegraphic Transfer (TT)</i></li> <li>Intrabank transfer<br/> <i>Pindah buku</i></li> <li>Cheque / UOB Giro Order<br/> <i>Cek / Bilyet Giro UOB</i></li> <li>Cash deposit in UOB Branch<br/> <i>Setoran tunai melalui Cabang UOB</i></li> </ol> </li> <li>To create UOB Virtual Account, a file needs to be uploaded using the internet banking UOB Infinity, File Transfer Service (host-to-host), or it can be submitted via manual instruction to Bank UOB Indonesia.<br/> <i>Pembuatan UOB Virtual Account dapat dilakukan dengan pengunggahan file melalui layanan internet banking korporasi UOB Infinity, File Transfer Service (host-to-host), atau disampaikan melalui instruksi manual ke Bank UOB Indonesia.</i></li> <li>Customer may download the payment report to UOB Virtual Account number via UOB Infinity.<br/> <i>Nasabah dapat melakukan pengunduhan laporan (report) atas pembayaran ke UOB Virtual Account melalui UOB Infinity.</i></li> </ul> |
| Benefits<br>Manfaat | <ul style="list-style-type: none"> <li>Flexibility in determining the length structure of UOB Virtual Account number.<br/> <i>Fleksibilitas dalam menentukan struktur panjang nomor UOB Virtual Account.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |



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|                                                   | <ul style="list-style-type: none"> <li>Convenience in making reconciliation for receipt in the account.<br/> <i>Kemudahan dalam melakukan rekonsiliasi atas penerimaan ke rekening.</i></li> <li>Remove additional efforts to identify any fund receipt into the account because of reference to UOB Virtual Account number.<br/> <i>Mengurangi usaha ekstra untuk melakukan identifikasi atas penerimaan dana ke rekening karena adanya referensi ke nomor UOB Virtual Account.</i></li> <li>Convenience in making payment to UOB Virtual Account number whether via real-time, non-real-time, or non-electronic fund transfer service (in UOB Branch).<br/> <i>Kemudahan dalam melakukan pembayaran ke nomor UOB Virtual Account baik melalui layanan transfer dana yang bersifat real time, non real time maupun non electronic (melalui Cabang UOB).</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Risk & Mitigation<br><i>Risiko &amp; Mitigasi</i> | <ul style="list-style-type: none"> <li>Error in informing the payer about correct UOB Virtual Account number may result in failure of receiving payment from the aforesaid payer.<br/> <i>Kesalahan penginformasian nomor UOB Virtual Account ke pembayar (payer) dapat menyebabkan kegagalan penerimaan pembayaran dari pembayar (payer) tersebut.</i><br/> <u>Mitigation:</u><br/> <u>Mitigasi:</u><br/>           Customer may double check before informing the UOB Virtual Account number to the payer. In addition, Customer may inform the payer to verify the name of the UOB Virtual Account during inquiry process on the type of real-time payment (Online Transfer &amp; BI-FAST).<br/> <i>Nasabah melakukan double check (pengecekan dua kali) sebelum penyampaian nomor UOB Virtual Account ke pembayar (payer). Selain itu, Nasabah dapat menginformasikan ke pembayar (payer) untuk melakukan verifikasi nama UOB Virtual Account ketika proses inquiry pada tipe pembayaran yang bersifat real time (Transfer Online &amp; BI-FAST).</i></li> <li>Error in file format uploaded to UOB Infinity may result in failure of creating the UOB Virtual Account number.<br/> <i>Kesalahan format file yang diunggah ke UOB Infinity dapat menyebabkan kegagalan terbentuknya nomor UOB Virtual Account.</i><br/> <u>Mitigation:</u><br/> <u>Mitigasi:</u></li> </ul> |



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|                                                                | <p>Customer may review the report in UOB Infinity on D+1 after having uploaded the file to create the UOB Virtual Account number.</p> <p><i>Nasabah dapat melakukan pemeriksaan pada report di UOB Infinity yang terbentuk pada H+1 setelah pengunggahan file untuk pembuatan nomor UOB Virtual Account.</i></p> <ul style="list-style-type: none"> <li>There is an operational risk when the operations officers of Bank UOB Indonesia register the UOB Virtual Account number received in the Customer's manual instruction.</li> </ul> <p><i>Terdapat risiko operasional ketika petugas operasional Bank UOB Indonesia melakukan pendaftaran nomor Virtual Account yang diterima melalui instruksi manual dari Nasabah.</i></p> <p><u>Mitigation:</u><br/> <u>Mitigasi:</u></p> <p>There is dual control in the registration of UOB Virtual Account number by the operations officer of Bank UOB Indonesia.</p> <p><i>Adanya dual control pada proses pendaftaran nomor UOB Virtual Account yang dilakukan oleh petugas operasional Bank UOB Indonesia.</i></p>                                                                                                                                                                                                                                                                                                                 |
| <b>Terms &amp; Conditions</b><br><b>Syarat &amp; Ketentuan</b> | <ul style="list-style-type: none"> <li>UOB Virtual Account may be offered to Wholesale Banking Customers of Bank UOB Indonesia, whether from Corporate Banking, Commercial Banking, Financial Institutions or Business Banking Segments.</li> </ul> <p><i>Layanan UOB Virtual Account dapat ditawarkan kepada Nasabah Institusi dari Bank UOB Indonesia, baik dari segmen Corporate Banking, Commercial Banking, Financial Institutions dan Business Banking.</i></p> <ul style="list-style-type: none"> <li>UOB Virtual Account is not allowed to be used for purposes other than administration and mapping of incoming fund for payments or deposits received by Customer for the purposes of payment records and reconciliation.</li> </ul> <p><i>UOB Virtual Account tidak dapat digunakan untuk tujuan selain pengadministrasian dan pemetaan dana masuk atas pembayaran-pembayaran atau setoran-setoran yang diterima oleh Nasabah untuk tujuan pencatatan pembayaran dan rekonsiliasi.</i></p> <ul style="list-style-type: none"> <li>Customer must complete and sign the UOB Virtual Account Application Form and the Terms and Conditions of the UOB Virtual Account Service.</li> </ul> <p><i>Nasabah wajib mengisi dan menandatangani Formulir Permohonan Layanan Rekening Virtual UOB dan Syarat-syarat dan Ketentuan-ketentuan Layanan Rekening Virtual UOB.</i></p> |



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| <p>Fee<br/><i>Biaya</i></p>                                                                                 | <p>Here are Standard Fees for UOB Virtual Account Service:<br/> <i>Biaya Standar Layanan UOB Virtual Account sebagai berikut:</i></p> <p><u>Local Currency</u><br/> <u><i>Mata Uang Lokal</i></u></p> <ul style="list-style-type: none"> <li>Registration Fee (per Biller Code): IDR2.500.000<br/> <i>Biaya Pendaftaran (per-Kode Perusahaan): IDR2.500.000</i></li> <li>Administration Fee (per Biller Code): IDR2.500.000 per month<br/> <i>Biaya Administrasi (per-Kode Perusahaan): IDR2.500.000 per bulan</i></li> </ul> <p><u>Foreign Exchange</u><br/> <u><i>Mata Uang Asing</i></u></p> <ul style="list-style-type: none"> <li>Here applies the equivalent to the Registration Fee and Administration Fee in Rupiah. Contact your UOB Relationship Manager (RM) for further information.<br/> <i>Berlaku biaya pendaftaran dan biaya administrasi ekuivalen mata uang Rupiah. Hubungi Relationship Manager (RM) UOB untuk info lebih lanjut.</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <p>Additional Information &amp; Disclaimer<br/> <i>Informasi Tambahan &amp; Pernyataan Pengecualian</i></p> | <ul style="list-style-type: none"> <li>One account number may be connected to more than one Biller Code, but one Biller Code can only be connected to one account number.<br/> <i>Satu nomor rekening dapat terhubung dengan lebih dari satu Kode Perusahaan, namun satu Kode Perusahaan hanya dapat terhubung dengan satu nomor rekening.</i></li> <li>Length of UOB Virtual Account number shall be fixed, unchangeable and must be determined at the time of applying for the Service.<br/> <i>Panjang Nomor UOB Virtual Account bersifat tetap, tidak dapat diubah dan harus ditentukan pada saat awal pendaftaran layanan.</i></li> <li>Customer may request for termination of the Service with a 30 (thirty) business days' notice in writing to Bank UOB Indonesia or immediately after the Customer having closed the account.<br/> <i>Nasabah dapat mengajukan penghentian Layanan dengan memberikan pemberitahuan tertulis dalam jangka waktu minimum 30 (tiga puluh) hari kerja kepada Bank UOB Indonesia atau segera setelah penutupan rekening dilakukan oleh Nasabah.</i></li> <li>Bank UOB Indonesia reserves the right to change any of the benefits, fees, risks and the terms and conditions of this Service which will be notified by Bank UOB Indonesia in any manner and/or media pursuant to the applicable terms.<br/> <i>Bank UOB Indonesia berhak untuk mengubah manfaat, biaya, risiko, serta syarat dan ketentuan Layanan ini yang akan diberitahukan oleh Bank UOB Indonesia dalam bentuk dan/</i></li> </ul> |



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|                        | <p><i>atau melalui sarana apa pun sesuai ketentuan yang berlaku.</i></p> <ul style="list-style-type: none"> <li>Potential/ Existing Customers must read thoroughly and understand the Service in accordance with this Product and Service Information Overview (RIPLAY) and is entitled to ask questions to officer of Bank UOB Indonesia for any matters regarding this Product and Service Information Overview (RIPLAY).</li> </ul> <p><i>Calon Nasabah/Nasabah wajib membaca dengan teliti dan memahami Layanan sesuai dengan Ringkasan Informasi Produk dan Layanan ini dan berhak bertanya kepada pegawai Bank UOB Indonesia atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini.</i></p> <ul style="list-style-type: none"> <li>Information covered in this Product and Service Information Overview (RIPLAY) are valid until any update is provided to the Product and Service Information Overview (RIPLAY) on UOB Virtual Account.</li> </ul> <p><i>Informasi yang tercakup dalam Ringkasan Informasi Produk dan Layanan ini berlaku sampai dengan adanya perubahan terbaru Ringkasan Informasi Produk dan Layanan terkait Rekening Virtual UOB (UOB Virtual Account).</i></p> <ul style="list-style-type: none"> <li>For further information on the terms and conditions, suggestions or complaints regarding the Service, kindly contact UOB Contact Center 14008.</li> </ul> <p><i>Untuk memperoleh informasi lebih lanjut mengenai syarat dan ketentuan, pemberian saran atau mengajukan keluhan mengenai Layanan, silakan menghubungi UOB Contact Center 14008.</i></p> <ul style="list-style-type: none"> <li>Bank UOB Indonesia is licensed and monitored by Otoritas Jasa Keuangan and a member of Indonesia Deposit Insurance Company.</li> </ul> <p><i>Bank UOB Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan dan merupakan peserta penjaminan Lembaga Penjamin Simpanan (LPS).</i></p> |
| Simulation<br>Simulasi | <p>Not available, because the Service is a part of collection services in Bank UOB Indonesia that do not offer a specific yield to the Customer.</p> <p><i>Tidak tersedia, karena Layanan merupakan bagian dari layanan koleksi di Bank UOB Indonesia yang tidak memberikan suatu imbal hasil tertentu kepada Nasabah.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |



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Singapore Australia Brunei Canada China France Hong Kong India Indonesia Japan  
 Malaysia Myanmar Philippines South Korea Taiwan Thailand United Kingdom USA Vietnam