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Dear Valued Client,

Please find below information regarding payments through SKNBI (Bank Indonesia National Clearing System) and BI-RTGS (Bank Indonesia Real Time Gross Settlement) :

- Below are payment transaction amount limits :

Transaction Type	Amount limit
RTGS	Greater than IDR100,000,000 per trx
SKN – Funds Transfer	Max. IDR1,000,000,000 per trx
SKN – Bulk payment	Max. IDR1,000,000,000 per trx
SKN – Cheques / Bilyet giro	Max. IDR500,000,000 per trx
SKN – Direct debit	Max. IDR500,000,000 per trx

- Below are standard fees for payment instructions processed through Deutsche Bank :

Product	Fees
RTGS – Electronic	IDR 25,000
RTGS – Non electronic	- Transaction fee : IDR 30,000 (Paper and fax) - Handling fee : IDR 50,000
SKN – Electronic	IDR 2,500
SKN – Non electronic	- Transaction fee IDR 2,900 (Paper dan fax) - Handling fee : IDR 50,000
Direct debit – Electronic	IDR 5,000

Kepada Nasabah Yang Kami Hormati,

Dengan ini kami sampaikan informasi mengenai pembayaran melalui SKNBI (Sistem Kliring Nasional Bank Indonesia) dan BI-RTGS (Bank Indonesia Real Time Gross Settlement) :

- Berikut batas nominal transaksi pembayaran :

Jenis Transaksi	Batas nominal
RTGS	Lebih besar dari IDR100,000,000 per trx
SKN – Transfer dana	Max. IDR1,000,000,000 per trx
SKN – Pembayaran reguler	Max. IDR1,000,000,000 per trx
SKN – Warkat debit / Bilyet giro	Max. IDR500,000,000 per trx
SKN – Penagihan reguler	Max. IDR500,000,000 per trx

- Berikut biaya standar instruksi pembayaran yang diproses melalui Deutsche Bank :

Produk	Biaya
RTGS – <i>Electronic</i>	Rp. 25.000
RTGS – <i>Non electronic</i>	- Biaya transaksi : Rp. 30.000 (surat dan fax) - Biaya penanganan : Rp. 50.000
SKN – <i>Electronic</i>	Rp. 2.500
SKN – <i>Non electronic</i>	- Biaya transaksi Rp. 2.900 (surat dan fax) - Biaya penanganan Rp. 50.000
Penagihan Reguler – <i>Electronic</i>	IDR 5,000



- Below are standard instruction cut-off times from customers to Bank :

Product	Electronic (STP)	Manual
Outgoing RTGS	02:00 PM (same day)	12:00 AM (same day)
Outgoing SKN	02:00 PM (same day)	12:00 AM (same day)
Incoming RTGS	04:30 PM (same day)	-
Incoming SKN	04:45 PM settlement (same day)	-

- Below cost of funds transfer that is charged by Bank Indonesia as clearing organizer to Deutsche Bank as clearing participant:

Bank Indonesia-Real Time Gross Settlement (BI-RTGS)

Transaction Type	6.30am to 10am	10am to 2pm	2pm to cut-off
Single credit	IDR 6,000	IDR 15,000	IDR 21,000
Multiple credit	IDR 28,000	IDR 28,000	IDR 45,000

- Single credit transactions are funds transfer containing 1 funds settlement instruction to be forwarded by bank Indonesia to beneficiary participant settlement account.
- Multiple credit transactions are funds transfer containing more than 1 at most 10 funds settlement instructions forwarded by Bank Indonesia to several beneficiary accounts at 1 beneficiary participant.

Bank Indonesia National Clearing System (SKNBI)

Transaction Type	Clearing charge
Funds transfer	IDR 1 / DKE
Bulk payment	IDR 1,000 / DKE IDR 500 / Trx
Cheques / Bilyet giro	IDR 1,000 / DKE
Direct debit	IDR 1,000 / DKE IDR 500 / Trx

- Electronic financial data (DKE) is financial data in electronic format that is used as the basis for calculation in the operation of SKNBI.

- Berikut batas waktu pengiriman instruksi (cut-off) nasabah kepada Bank:

Produk	Electronic (STP)	Manual
Pembayaran RTGS	14:00 (hari sama)	12:00 (hari sama)
Pembayaran SKN	14:00 (hari sama)	12:00 (hari sama)
Penerimaan RTGS	16:30 (hari sama)	-
Penerimaan SKN	16:45pm setelmen (hari sama)	-

- Berikut biaya transfer dana yang dikenakan oleh Bank Indonesia sebagai penyelenggara kliring kepada Deutsche Bank sebagai peserta kliring :

Bank Indonesia-Real Time Gross Settlement (BI-RTGS)

Jenis Transaksi	06.30 s.d. 10.00 WIB	10.00 s.d. 14.00 WIB	14.00 s.d. cut off
Single credit	IDR 6,000	IDR 15,000	IDR 21,000
Multiple credit	IDR 28,000	IDR 28,000	IDR 45,000

- Transaksi single credit adalah transfer dana yang hanya berisi 1 instruksi setelmen dana diteruskan oleh Bank Indonesia ke rekening setelmen dana peserta penerima.
- Transaksi multiple credit adalah transfer dana yang berisi lebih dari 1 paling banyak 10 instruksi setelmen dana diteruskan oleh Bank Indonesia ke beberapa rekening nasabah penerima pada 1 peserta penerima.

Sistem Kliring Nasional Bank Indonesia (SKNBI)

Jenis Transaksi	Biaya kliring
Transfer dana	IDR 1 / DKE
Pembayaran reguler	IDR 1,000 / DKE IDR 500 / Trx
Cek / Bilyet giro	IDR 1,000 / DKE
Penagihan reguler	IDR 1,000 / DKE IDR 500 / Trx

- Data keuangan elektronik (DKE) adalah data keuangan dalam format elektronik sebagai dasar perhitungan dalam penyelenggaraan SKNBI.



- Below are SKNBI settlement cycles :

Transaction Type	Settlement cycle
Funds transfer	9x per day (hourly between 8am – 3pm & 4.45pm).
Bulk payment	
Cheques / Bilyet giro	1x per hari Zone 1 : 13:30 Zone 2 : 14:30 Zone 3 : 15:30 Zone 4 : 12:00 (D+1)
Direct debit	1x per day (4pm)

- Below are SKNBI service levels:

Transaction Type	Service level
Funds transfer – outgoing	DKE sent latest 1 hour after instruction accepted.
Funds transfer – inward	Credit account latest 1 hour after settlement.
Bulk payment – outgoing	DKE sent latest 1 hour after instruction accepted.
Bulk payment – inward	Credit account latest 1 hour after settlement.

Please contact your Relationship Manager/Customer Service Officer at your earliest if you have questions relating to the above announcement.

We value your business and look forward to continuing to serve you in the future.

Sincerely,
Deutsche Bank AG, Jakarta Branch

Deutsche Bank AG, Jakarta Branch is licensed and supervised by Financial Services Authority (OJK), and also a participant of Indonesia Deposit Insurance Corporation (LPS) guarantee program

- Berikut siklus setelmen SKNBI :

Jenis Transaksi	Siklus settlement
Transfer dana	9x per hari (setiap jam dari 8 – 15 & 16:45).
Pembayaran reguler	
Warkat debit / Bilyet giro	1x per hari Zona 1 : 13:30 Zona 2 : 14:30 Zona 3 : 15:30 Zona 4 : 12:00 (D+1)
Penagihan reguler	1x per hari (16:00)

- Berikut standar layanan SKNBI :

Jenis Transaksi	Standar layanan
Transfer dana – pengiriman	DKE terkirim paling lama 1 jam setelah perintah transfer diterima
Transfer dana – penerusan	Rekening terkredit paling lama 1 jam setelah setelmen
Pembayaran reguler – pengiriman	DKE terkirim paling lama 1 jam setelah perintah transfer diterima
Pembayaran reguler – penerusan	Rekening terkredit paling lama 1 jam setelah setelmen

Mohon segera menghubungi *Relationship Manager/Customer Service Officer* anda apabila anda memiliki pertanyaan sehubungan pengumuman di atas.

Kami menghargai bisnis anda dan berharap dapat terus melayani anda di masa depan.

Hormat kami,
Deutsche Bank AG, Cabang Jakarta

Deutsche Bank AG, Cabang Jakarta terdaftar dan diawasi oleh Otoritas Jasa Keuangan (OJK), serta merupakan peserta program penjaminan Lembaga Penjamin Simpanan (LPS).