

**Terms and Conditions J NET, J NET BUSINESS and J MOBILE PT Bank JTrust Indonesia Tbk**

**A. DEFINITION**

1. **The Bank** is PT Bank JTrust Indonesia Tbk, domiciled in Jakarta, which includes the head office and branch offices, as well as other offices which are an integral part of PT Bank JTrust Indonesia Tbk.
2. **CIF or Customer Information File** is a file in the Bank's system that stores all information and data of Customers who have Accounts at the Bank including savings, deposits, current accounts and loans.
3. **Registered email** is the User Customer's *email* address registered with CIF and the bank's system.
4. **Hard tokens** are **security hardware** used to authorize financial and non-financial transactions in the form of a series of digits.
5. **J NET** is a banking service product to access Retail Customer Accounts through the internet network by using browser software.
6. **J NET BUSINESS** is a banking service product to access *Corporate* Customer Accounts through the internet network by using browser software.
7. **J MOBILE** is an electronic *channel* service product from PT Bank JTrust Indonesia Tbk, which can be accessed and used by customers using *smartphones*.
8. **JTRUST ATM Card** is an ATM card issued by PT Bank JTrust Indonesia Tbk which can be used by the Bank's customers to conduct certain banking transactions through JTRUST BANK ATMs and/or other facilities determined by the Bank.
9. **A captcha verification code** is a four-character string of letters and numbers (alphanumeric) randomly generated by the system.
10. **Customers** are companies and/or individuals who have savings and/or current accounts at the Bank.
11. **User Customer** is a Customer who has registered as a J NET user; J NET BUSINESS and J MOBILE.
12. **Registered Mobile Number** is the User Customer's mobile phone number registered with CIF and the bank's system.
13. **One Time Password (OTP)** is a unique series of digits consisting of numbers used to identify the J MOBILE User Customer. OTP is a security medium that functions as security to authorize *mobile banking* registration sent by the Bank via *Short Messaging Services* (SMS) to the registered *mobile* number.
14. **Password** is a combination of capital and lowercase letters, numbers and characters that are confidential and only known by the User Customer and must be inputted by the User Customer when using J NET, J NET BUSINESS and J MOBILE.

15. **PIN** is a 6-digit number code that is registered or inputted by the customer when registering J NET and J NET BUSINESS, where later the code functions as a *Hard Token* and *Soft Token password*.
16. **Soft tokens** are **security software** used to authorize financial and non-financial transactions in the form of a series of digits.
17. **Account** means any and all User Customer accounts registered in one CIF.
18. **Receipt** is proof or documentation of written information related to a successful financial transaction.
19. **SMS (Short Message Services)** is a short message delivery service in the form of text that can be received through a registered mobile phone number.
20. **Transaction** is any type of access and/or transaction that is currently or in the future will be determined by the Bank to be carried out using J NET; J NET *BUSINESS* and J *MOBILE*. The types of transactions are divided into 2, as follows:
  - a. Financial Transactions, transactions related to funds contained in the Account that the Bank determines can be used to conduct financial transactions, such as but not limited to fund transfer transactions ("*transfers*"), bill payments, account opening through J NET and other transactions related to the Account and/or other sources of funds listed in J NET ("*Financial Transactions*").
  - b. Non-Financial Transactions, such as but not limited to balance information, last transaction information, ATM/branch location information and other transactions and/or information conducted for administrative purposes or which are not included in financial transactions ("*Non-Financial Transactions*"); and/or
21. **User ID** is an identity owned by each User Customer consisting of a series of letters and numbers that must be included or inputted in every use of J NET, J NET *BUSINESS* and J *MOBILE* services.

## B. REGISTRATION

### 1. Retail Customer Registration (J MOBILE)

1. User Customers can register for J MOBILE through PT Bank JTrust Indonesia branches, and download the J MOBILE application on the *App Store* and *Play Store*.
2. Customers are required to have an ATM PT Bank JTrust Indonesia Tbk
3. Customers are required to have an active registered phone as a means to *receive a one time password (OTP)*.
4. Customers must have an active registered email as a means to receive notifications.
5. An active registered phone is an active phone registered with the bank's system.
6. Customers must read, understand and agree to the J MOBILE Terms and Conditions available on the J MOBILE service.
7. In the J MOBILE user registration process, a bank system is set up.

### 2. Corporate Customer Registration (J NET Business)

1. User Customers can register for J NET Business through PT Bank JTrust Indonesia Tbk branches by filling out the form at the branch.

2. Customers must have an ATM PT Bank JTrust Bank Indonesia Tbk
3. Customers are required to have an active registered phone as a means to open the password file to log in.
4. Customers must have an active registered email as a means to receive notifications
5. An active registered phone is an active phone registered on the bank system. In the registration process, the *sysadmin* user is created by the Bank admin, then the user id is created by the customer on the J NET Business application form. Customers are required to create and / or input a unique *password*, easy to remember and create a 6 digit PIN number as security when using *Hard Tokens* and *Soft Tokens*.
6. The use of J NET *Business Hard Tokens* and/or *Soft Tokens* can be done during financial transactions.
7. After the registration process is complete, the user customer will get a user ID in the form of a *sysadmin* user and *password* to enter J NET *Business* through a notification sent to the registered email.
8. Customers who have obtained a *User ID* and *Password* and Token are required to operate their own transactions and are not permitted to hand over the operation of J NET *Business* or transfer rights and obligations to other parties who are not entitled and are fully responsible for transactions carried out at BANK including the confidentiality of *Passwords* and PINs.

### C. TERMS OF USE

1. User customers can use J NET, J NET *BUSINESS* and J *MOBILE* to carry out transactions in accordance with what has been determined by the Bank.
2. To use J NET, J NET *BUSINESS* and J *MOBILE*, customer users are required to input User ID and *Password Login*.
3. User customers can use J NET, J NET *BUSINESS* and J *MOBILE* and J NET, J NET *BUSINESS* and J *MOBILE* to conduct banking transactions and / or get product promo info that has been provided and notified by BANK in any form and through any means in accordance with applicable regulations.
4. Through J NET, J NET *BUSINESS* and J *MOBILE*, user customers can access:
  - Information on savings and current accounts, deposit accounts, loan accounts with the same *cif* number;
  - Updated foreign exchange rate information and J TRUST *product* promo information.
5. For each transaction execution, the user customer is obliged and responsible for filling in and ensuring all data and instructions are correct and complete. The Bank is not responsible for any consequences arising from negligence, incompleteness, inaccuracy or unclear instructions from user customers.
6. In every financial transaction, the J NET, J NET *BUSINESS* and J *MOBILE* systems will always confirm the data inputted by the user customer. User customer confirmation is an

agreement that the data submitted by J NET, J NET *BUSINESS* and J *MOBILE* is correct and approval for the Bank to carry out user customer instructions.

7. Any data and transaction instructions that have been carried out by user customers based on the use of User ID, *Password* and / or OTP, will be stored in the Bank's data center and are correct and valid data and instructions, because the Bank does not have the authority to examine or investigate the authenticity or validity or authority of user customers or assess, verify and prove the accuracy and / or completeness of the data and instructions. Therefore, the data and instructions are valid and binding and can be accepted as evidence of the instructions given by the User Customer to the Bank.
8. User customers cannot cancel transactions instructed to the Bank that have been approved by user customers, because at the same time the Bank immediately processes the instruction.
9. The Bank reserves the right not to carry out instructions from the user customer, if the user customer's account balance at the Bank is insufficient or the Account is dormant or the account is encumbered by confiscation or blocked, the Bank knows or has reason to suspect that fraud or criminal acts have been or will be committed or based on other considerations of the Bank which will be notified in writing to the user customer.
10. For each instruction from user customers for successful transactions, user customers will get proof of transactions in the form of Receipt in the J NET, J NET *BUSINESS* and J *MOBILE* applications.
11. The registered phone change procedure is only carried out for user customers who meet the verification requirements carried out by the Bank.
12. Any instruction from the customer stored in the bank's data center is correct and binding on the customer, and is valid evidence of the customer's instruction to the bank to carry out the transaction in question, unless the customer can prove otherwise.
13. The Bank has the right to determine the limit on transactions made by the Customer and will be notified through any means in accordance with applicable bank regulations.
14. The Bank has the right to close J NET, J NET *BUSINESS* and J *MOBILE* services, among others, if J NET, J NET *BUSINESS* and J *MOBILE* are used for transactions and / or used to commit an illegal act.

#### **D. COURSE**

1. Information on foreign exchange rates, interest rates and other rates provided on J NET, J NET *BUSINESS* and J *MOBILE* is only an indication of the *counter rate* prevailing at the bank at that time, and is subject to change at any time by the Bank without prior notice.
2. The applicable rate for any foreign exchange transaction is the TT (*Telegraphic Transfer*) rate prevailing at the Bank at the time of the transaction.

#### **E. PROOF**

1. The user customer agrees that the Bank's records, e-mails, SMS, *tape/cartridge, computer printouts*, copies or other forms of information storage or data/documents stored and maintained by the Bank are valid evidence and bind the user customer and the Bank for any instructions from the user customer, as well as other means of communication received or sent by the Bank.
2. By conducting transactions through J NET, J NET *BUSINESS* and J *MOBILE*, the user customer acknowledges that all communications and instructions from the user customer received by the Bank will be treated as valid evidence even though they are not made in the form of written documents or signed documents, and the user customer is hereby willing to indemnify and release the Bank from all losses, responsibilities, claims and costs (including reasonable legal fees) incurred in connection with the implementation of these instructions.

#### **F. USER ID, PASSWORD, OTP, PIN AND CUSTOMER LIABILITY**

1. User Id, *Password*, *One Time Password* (OTP) Code, Transaction PIN may only be used by the customer concerned.
2. User customers must create their own *passwords* without the help of other people including family, friends, and employees of the Bank and *Phone Banking Agent*.
3. User customers must ensure that transactions using J NET, J NET *BUSINESS* and J *MOBILE* are always carried out under full supervision by user customers and user customers must ensure that J NET, J NET *BUSINESS* and J *MOBILE* are in a non-active condition (log-out) after completion of use. Failure of the user customer to terminate access to J NET is entirely the responsibility of the user customer.
4. Customers must keep *USER ID, PASSWORD, PIN, OTP* confidential by:
  - a. Do not disclose *USER ID, PASSWORD, PIN, OTP* to other people including to family members or people closest to the Customer.
  - b. Do not store *user IDs, passwords, PINs* on *mobile phones*, other objects or any means that allow PINs to be known by others;
  - c. Be careful to use your PIN so that it is not visible to others;
  - d. Do not use *mobile phone* numbers, PINs that are determined or chosen by others or that are easily known such as birth dates or combinations thereof and telephone numbers.
  - e. Change J NET and J *MOBILE* passwords regularly and passwords are not made in the form of numbers / numbers that are easily known by others, do not contain elements of User ID or a combination of User ID / with date of birth.
  - f. As well as other ways to ensure that the User ID, *Password*, OTP and PIN are not misused by irresponsible parties.
5. Any misuse of *user id, password, PIN, OTP* is the sole responsibility of the Customer. The Customer hereby releases BANK from all claims arising, both from other parties and the Customer himself as a result of misuse of *user ID, password, PIN, and one time password* (OTP).

6. The use of *user id*, *password*, PIN, and *one time password* (OTP) on J NET, J NET *BUSINESS* and J *MOBILE* has the same legal force as a written order signed by the customer.
7. Customers can change their *password* and PIN at any time.
8. User customers can change *passwords* through J NET, J NET *BUSINESS* and J *MOBILE* and if the password is forgotten or cannot be remembered, user customers must reset the *password* as stipulated in the provisions regarding Registration and Activation of J NET, J NET *BUSINESS* and J *MOBILE*.
9. If the SIM Card of the Mobile Operator or the Customer's *cellphone* expires/lost/stolen/transferred to another party, the Customer must notify the nearest Bank Branch office or contact JTRUST CALL (ASK J 1500 615) for blocking / J NET, J NET *BUSINESS* and J *MOBILE*. All transaction instructions based on the use of *mobile phone* numbers, *user IDs*, *passwords*, PINs, which occur before BANK receives such notification from the Customer remain the sole responsibility of the Customer.
10. Customers must ensure that the cellular phone / mobile phone used to transact using J NET, J NET *BUSINESS* and J *MOBILE* is free from viruses, malware, and / or other things that can harm the Customer.

#### **G. BLOCKING of J NET, J NET *BUSINESS* and J *MOBILE* APPLICATIONS**

1. User ID and *Password* will be blocked if any of the following occurs:
  - a. If the user customer enters the wrong *password* 3 (three) times in or at the time of login.
  - b. There is a request from the user customer to block the user id and or *password* and or PIN of the user customer in the event that the User Customer knows or suspects that the user id, *password* and or *PIN* of the user customer has been known by other unauthorized persons and has been reported by the user customer for blocking. User customers can reactivate their user ID by contacting *J Trust Call* or other media that will be determined by the Bank.
  - c. The user customer closes all accounts that can be accessed through J NET, J NET *BUSINESS* and J *MOBILE* services or at the user customer's own request.
  - d. The Bank knows or has reasons and / or evidence that can be suspected that there has been or will be fraud or crime involving the account and / or J NET, J NET *BUSINESS* and J *MOBILE* facilities of user customers.
  - e. The user customer agrees that the Bank has the right to stop J NET, J NET *BUSINESS* and J *MOBILE* at any time, either all or part of the services contained in the J NET, J NET *BUSINESS* and J *MOBILE* systems temporarily or for a certain period determined by the Bank, including but not limited to:
    - a. There is an obligation for the Bank to carry out a requirement in accordance with applicable laws and regulations;
    - b. According to the Bank's consideration, there are indications of misuse of J NET, J NET *BUSINESS* and J *MOBILE* or indications of other violations of the law;
    - c. There was a system disruption that resulted in the Bank deciding to suspend some or all services in J NET, J NET *BUSINESS* and J *MOBILE*.

- d. For the purpose of renewal, maintenance or for other purposes for any reason deemed good by the Bank, and for which the Bank is not obliged to be responsible to anyone.
- e. For such termination, the Bank will notify user customers through notification/announcement media commonly used by the Bank for such purposes, or electronic banking media that are easily accessible to user customers.

## H. TRANSACTION FEES AND LIMITS

1. The Bank has the right to charge user customers for any user customer account activities carried out through J NET, J NET *BUSINESS* and J *MOBILE*, including but not limited to user customer financial transactions carried out through J NET, J NET *BUSINESS* and J *MOBILE*. Provisions regarding fees are fully determined by the Bank and will be informed to customers.
2. In addition to the fees as mentioned above, the user customer will also bear the cost of SMS used at a rate determined by the telecommunications service provider based on the agreement made by the Bank and the telecommunications service provider, which among others consists of the cost of receiving OTP SMS.
3. Transaction limit is the nominal limit of transactions, both the minimum limit and the maximum nominal limit of transactions that customers can make in using J NET, J NET *BUSINESS* and J *MOBILE*;
4. J NET, J NET *BUSINESS* and J *MOBILE* transaction limits will be regulated and determined separately by the Bank in accordance with the Bank's internal provisions regarding transaction *limits*.
5. At this time the limit of Financial Transactions that can be carried out by the Customer through J NET, J NET *BUSINESS* and J *MOBILE* is an integral part of the product limit accessed by the Customer. The Bank has the right at any time to change the *limit* for each financial transaction and changes to the Financial Transaction *limit* will be notified by the Bank to the Customer through information media commonly used by the Bank.

## I. MATTERS NEEDING ATTENTION

1. The truth and validity of the data inputted / entered in connection with the Transaction, including all data on the Account Opening Application through J NET is the sole responsibility of the User Customer.
2. The user customer is responsible and must immediately report to the Bank if:
  - a. User Customer no longer uses a registered phone;
  - b. Knowing any indications of duplication of systems used for transaction purposes  
or
  - c. There is use and/or alteration by unauthorized parties.
  - d. All risks that may arise due to negligence and/or misuse and/or interference related to the implementation of transactions that are not due to the fault/negligence of the Bank are the sole responsibility of the User Customer. The User Customer hereby releases the Bank from all claims that may arise,

both from other parties and the User Customer itself as a result of negligence and/or misuse and/or disruption related to Transactions, such as but not limited to negligence and/or misuse and/or disruption that occurs due to:

- e. Represent the execution of transactions through J NET, J NET *BUSINESS* and J *MOBILE* to other third parties;
  - f. Data entry errors related to transactions;
  - g. Negligence/errors in following instructions, procedures and usage manuals related to transactions;
  - h. Interference from viruses or malware on the system or related networks used in connection with the Transaction;
  - i. Damage to the hardware and software of the mobile operator or other related media used for the Transaction;
  - j. Delay or failure in the implementation or accuracy of any data or instructions provided by the User due to the User's own negligence or that of a third party.
3. If there is a dispute over transactions made through J NET, J NET *BUSINESS* and J *MOBILE*, immediately submit a report to the bank no later than 2 X 24 hours from the time the transaction occurs for further examination. Delays in reporting and losses will be the responsibility of the user customer.
  4. The Bank will not ask for information related to *user ID*, *password* and OTP or other confidential matters to user customers for any reason such as: prize draws, data updates, system updates or maintenance, insurance cancellation, and so on.

#### **J. FORCE MAJEURE**

The user customer will release the Bank from all forms of claims, in the event that the Bank cannot carry out the instructions of the User Customer either partly or in full due to events or causes beyond the Bank's power or ability, including but not limited to any disruption of *computer viruses*, *web browsers*, *systems* or harmful components that can interfere with J NET services, J NET *BUSINESS* and J *MOBILE services*, network disruptions in user customers' communication devices, natural disasters, war, rebellion, strikes, riots, malfunctioning equipment, systems or transmissions, power disruptions, telecommunications disruptions, current or future provisions of the authorities, and other events or causes beyond the Bank's power or ability.

#### **K. GRIEVANCE/COMPLAINT HANDLING**

1. In the event that there are questions and / or complaints / complaints related to the transactions carried out, the User Customer can submit complaints either in writing to the Bank branch and / or verbally through J Trust *Call 1500 615* or email [customercare@jtrustbank.co.id](mailto:customercare@jtrustbank.co.id).
2. User customers can file a complaint on transaction dispute maximum 5 (five) working days from the transaction date.
3. In the event that a complaint is submitted in writing, the user customer must attach a copy of transaction evidence and other supporting evidence.
4. The Bank will conduct an examination/investigation of user customer complaints in accordance with the policies and procedures applicable in the Bank

#### **L. OTHER**

1. The Bank reserves the right to make changes at any time to the features, benefits, fees, risks, Terms and Conditions of J NET, J NET *BUSINESS* and J *MOBILE* and other matters related to J NET, J NET *BUSINESS* and J *MOBILE*.
2. If there are changes to the features, benefits, costs, risks, Terms and Conditions of J NET, J NET *BUSINESS* and J *MOBILE* and other matters related to J NET, J NET *BUSINESS* and J *MOBILE*, the Bank will notify user customers through announcements at the Bank's branch offices or other media that are easily accessible to User Customers such as electronic banking media by taking into account applicable laws and regulations.
3. The User Customer is subject to the terms and regulations applicable to the Bank as well as all services or facilities and all Transactions covered by J NET, J NET *BUSINESS* and J *MOBILE*.
4. These Terms and Conditions are subject to and constitute an integral and inseparable part of the Account Opening Application and the General Terms and Conditions of Account Opening which have been signed by the User Customer.
5. The powers expressed in these Terms and Conditions are valid powers that will not expire as long as the user customer still obtains J NET, J NET *BUSINESS* and J *MOBILE* services or there are still other obligations from the user customer to the Bank.
6. If one of these terms and conditions is declared void based on a statutory regulation, regulatory provision, court decision or null and void, the statement of nullity does not reduce the validity or cause the nullity of the other terms and conditions and therefore in such case the other terms and conditions remain valid and have binding force for the User Customer and the Bank.
7. The user customer agrees and is willing to sign additional documents / letters needed / required by the Bank in connection with J NET, J NET *BUSINESS* and J *MOBILE* services.
8. By using J NET, J NET *BUSINESS* and J *MOBILE* and agreeing to these Terms and Conditions, the user customer binds himself to all the Terms and Conditions of J NET, J NET *BUSINESS* and J *MOBILE* and states that the Bank has provided sufficient explanation regarding the characteristics of J NET that the user customer will utilize and the user customer has understood and understood all the consequences of utilizing J NET, J NET *BUSINESS* and J *MOBILE*, including the benefits, risks and costs inherent in J NET, J NET *BUSINESS* and J *MOBILE*.
9. These J NET, J NET *BUSINESS* and J *MOBILE* Terms and Conditions and all amendments or additions and/or renewals are made, interpreted and enforced under the laws of the Republic of Indonesia. Any dispute arising under or based on these J NET, J NET *BUSINESS* and J *MOBILE* Terms and Conditions will be resolved in the following manner:
  - a. The parties agree that any disputes or differences of opinion arising out of and or relating to the implementation of these J NET, J NET *BUSINESS* and J *MOBILE* Terms and Conditions will, to the extent possible, be resolved by deliberation.
  - b. Any dispute or difference of opinion that cannot be resolved by deliberation by the parties, will be resolved through mediation in the Banking sector in accordance with the applicable laws and regulations.
  - c. Any dispute or difference of opinion that cannot be resolved either by deliberation and/or mediation in the banking sector, will be resolved through one of the District Courts in the territory of the Republic of Indonesia without prejudice to the right of the Bank to file a lawsuit against the User through other Courts both inside

and outside the territory of the Republic of Indonesia and the user customer hereby declares that he has waived his right to file an exception regarding relative power to the Court chosen by the Bank.

10. These J NET, J NET *BUSINESS* and J *MOBILE* Terms and Conditions have been adjusted to the provisions of laws and regulations including the provisions of the Financial Services Authority regulations.