

Information in the Invoice Sheet

The billing statement is a summary of transaction details of your OCBC NISP Credit Card (from the previous month's billing date up until the subsequent billing date). Details of transactions printed are transactions made using the primary card and the supplementary card (if any). There is no separate billing statement for supplementary cards.

Primary Credit Card Number

This is OCBC NISP Primary Credit Card number.

Statement Date

This is the date of transactions and other outstanding balances billing. It will fall on the same date each month.

Payment Due Date

This is the payment deadline for the outstanding balances on which the payment shall have been received by PT. Bank OCBC NISP, Tbk, namely **16 days for Platinum Credit Card and 23 days for Nyala Platinum Credit Card as from the billing date**. A minimum payment must be paid off each month on or before the due date even if you have not received the Billing Statement. Payment received after the due date shall be subject to late charge.

Current Month's Bill

This is the outstanding balance on the billing date which includes previous month's outstanding balance and transactions made up to the billing date, fees, interests and corrections deducting payments and credit.

Minimum Payment

The minimum payment is 10% of the outstanding balance or IDR50,000 (whichever higher). If your outstanding balance exceeds your credit limit, such excess shall be added to the minimum payment which is about to become due. If you have not paid off the previous month's minimum payment, such amount shall also be added to your minimum payment which is about to become due. If there is any instalment transaction, it shall be billed in full.

Transaction Date

This is the date of the transactions of purchase, cash advance or other transactions made using OCBC NISP Credit Card.

Posting Date

This is the date on which your transaction is posted or charged to your OCBC NISP Credit Card account.

Transaction Description

This column contains information on the details of transaction made using your OCBC NISP Credit Card:

- Previous month's statement which shows the ending balance of the previous month's bill prior to deduction of payment and added by new transactions and fees/penalties
- Payment will deduct the balance of previous month's bill
- Fees or penalties are the value of fees or penalties charged to your OCBC NISP Credit Card account. For example, the annual fee or late charge if you made the payment after the due date.

- For transactions made in foreign currency, the foreign currency code will be indicated and the transaction value will be converted into Rupiah
- If you have a supplementary card, the supplementary cardholder's name and card number, along with the transaction details of your supplementary card will be found in a separate section. If you do not have any supplementary card, there will only be the transaction details of the primary card
- The current month's bill is the total of the previous month's bill deducting the payment and added by new transactions (primary and supplementary cards transactions, fees and interests)
- Credit status is a classification of whether a credit payment is smooth or not.

Purchase

This is the total amount of purchase transactions of your OCBC NISP Credit Card in the current month.

Administration Interests & Fees

This is the amount of interest (only if there is an interest expense) and administration fees charged.

Payment

This is the amount of payment of the OCBC NISP Credit Card bill which you have made.

Total

This is the total amount of bill you have to pay in the current month.

Combined Limit

Total credit limit assigned to a cardholder through 1 or more credit card(s) owned. The total credit limit of your OCBC NISP Credit Card constitutes the combination of credit limit of all credit cards you own. If you only have 1 card, the combined limit is equal to your Primary Card limit.

Remaining Combined Credit

This is the remaining amount of credit limit up until the billing date and can be used for transactions.

Interest Rate (% of Retail Interest)

This is the information on the interest rate to be applied due to the customer's failure in making full payment of a bill. The rate is determined by the bank.

Interest Rate (% Cash Advance)

This is the information on the interest rate to be applied for cash advance transactions, the rate is determined by the Bank.

Note:

You will be charged the interest for:

- Payment made after the due date
- Minimum payment or non-full payment
- Payment less than the minimum payment
- Non-payment
- Cash advance transaction