

Money Market Time Deposit (MMTD) is a deposit in Rupiah and USD that can be invested in the money market, with disbursements permitted only within a specified period.

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Key Features

- Available in Rupiah and USD currencies with six flexible term options, namely 1 day (overnight), 1 week, 2 weeks, 1 month, 2 months, and 3 months.
- It is Non-ARO (Non-Automated Roll Over), meaning the MMTD expires at the end of the agreed period and cannot be extended.
- Minimum placement of IDR 50,000,000,000 or USD5,000,000.
- Received a Notification Letter of MMTD placement as proof of fund placement.
- Provides competitive interest rates.
- Deposits are not tradable.

B

Fees

The penalty fee for disbursement before maturity is a maximum nominal amount of the current interest.

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Benefits

- As a means of customer investment in the future.
- Adding alternative investment options for customers in Rupiah and USD.
- Customers can find information and offers on bank products and services.

D

Risks

- LPS does not guarantee savings accounts with balances exceeding IDR 2 billion and interest rates exceeding the interest rate set by LPS.
- Potential fluctuations in the MMTD interest rate and the USD exchange rate due to market conditions.
- Potentiall failure due to internal system or process issues, external events, and human error.

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Requirements and Procedure

- Intended for BCA Solitaire/Prioritas customers who are:
 - Individual Indonesian/Foreigner
 - Corporate customers include PTs, Firms, CVs, cooperatives, SOEs, foundations, foreign companies, and non-bank financial institutions.
- Have a BCA account (not a joint account) in the customer's name to serve as the source of funds for MMTD placement.
- To open an authorized MMTD, the beneficiary must include a Power of Attorney from the authorized party.
- For corporate customers, company representatives who have the authority to represent the account opening are required to provide the individual customer's data.

Customer may ask questions and lodge complaints via the following:

Contact Us

Halo BCA 1500888

Email: halobca@bca.co.id

WA: +628111500998

Website: [bca.co.id](https://www.bca.co.id)

Social Media

Facebook: Goodlife BCA

Instagram: @goodlifebca

Youtube: Solusi BCA

X (Twitter): @BankBCA

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Simulation

Nominal	Term (Month)	Interest Rates according to Term	Interest Amount	20% Tax	Total Accumulation
IDR 50,000,000,000	1	4.10%	IDR 168,493,150.68	IDR 33,698,630.14	IDR 50,134,794.521
USD 5,000,000	1	3.65%	USD 15,000	USD 3,000	USD 5,012,000

Information:

- This simulation is only a tool or example of calculation and is not a reference for the amount of interest obtained.
- Interest rates can change at any time based on market conditions and will be communicated through BCA's information channels.
- Interest = gross interest before tax deduction according to applicable provisions (Assumption: 1 month = 30 days and 1 year = 365 days).
- Total Accumulation = total nominal deposit after interest is added and less tax.

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Additional Information

- Disbursement occurs on the MMTD maturity date, with the amount credited to the customer's MMTD placement fund source account.
- The placement of MMTD in USD currency or foreign exchange purchases with Rupiah funds exceeding the equivalent of USD 100,000 must be accompanied by underlying documents.
- The currency used to place the MMTD must match the source account's currency.
- The source of MMTD funds must come from outside BCA, such as a transfer of funds from other banks when a placement is made (fresh funds).
- BCA shall inform all changes to the benefits, fees, risks, terms and conditions of this Product and/or Service through any means in accordance with applicable legal provisions.

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Disclaimer

- BCA may reject the product and/or service application form if Customer does not meet the applicable requirements and regulations.
- Customer has read and understood the product and/or service according to the Summary of Product and Service Information.
- This Summary only serves as a means of product and service information for prospective Customer/Customer and is not intended as a formal offer of a product and/or service.
- Customer must carefully read, understand, and agree to the application form of product and/or service.
- Information included in the product and/or service summary is valid from the date of printing of the document.
- Customer must carefully read this product and/or service Summary before agreeing to register for the product and/or service and Customer may rightly ask a Bank employee or call Halo BCA Services at 1500888 for any inquiries or complaints related to the Product and/or service summary.

This Summary complies with the provisions of laws and regulations, including the provisions of Indonesia Financial Service Authority (OJK)

BCA provides information regarding product information, product terms and conditions, product and/or service summary and its changes via website [bca.co.id](https://www.bca.co.id)