

TERMS & CONDITIONS
bjb quickcash WEB PORTAL

The following Terms and Conditions govern your use of **bjb** quickcash portal offered by bank **bjb**. By using **bjb** quickcash portal, you agree and be bound by this Terms and Conditions.

1. Banking terms and conditions implied by law will also apply to the remittance service provided by bank **bjb**.
2. Bank **bjb** reserve the right, at its absolute discretion, to vary any of the terms and conditions herein at any time.
3. Transaction Upload **Cut off time** will be :
 - a. CASH & **BJBACCOUNT** 24 hours
 - b. **NONBJBACCOUNT (RTGS)** at 02:30 pm (Working Day - Office Hour, GMT+ 07:00 Jakarta)

Transactions that are uploaded after cut off time or on a holiday will be processed on the **next working** day on working hour.

4. **Maximum sending amount** for each transaction is IDR 25.000.000
5. For existing **bjb** quickcash agents, we will only process remittance payments which are funded from your account. If your account does not have sufficient funds at the time of processing the remittance, we will not process the transaction.
6. We will act on the instructions using your security codes (user name & password) without getting further confirmation from you.
7. You must take all reasonable steps to ensure your Password stays secret. You must not disclose the complete Password to anyone - even to a Bank staff member, or someone on our call center. You should not use your birthday or phone number as your password.
8. **bjb quickcash Agents** shall be responsible and liable for any third party gaining access to **bjb quickcash System** through the use of Agent's username and password, and in such event the Agent shall hold **bjb quickcash**, its employees, directors, officers, representatives, affiliates, subsidiaries and agents harmless against any Loss arising from any such unauthorized access. Any transaction and/or activity arising from usage of your username and password will be deemed the Agent's transaction and/or activities, and bank **bjb** is under no obligation whatsoever to verify authenticity of such transactions and/or activity.
9. If you think your user name and password is known to someone else, please notify us immediately and we will suspend the service until new password has been set up. To ensure the security of the service you must not let anyone else operate the service and must take reasonable steps to keep the user name and password stays secret.
10. Should your remittance request be unsuccessful as a result of incorrect information provided by you, we will not be liable for this error where the payment is not received. This could be an incorrect bank code or any other incorrect information.

The bank will not be liable for any consequential damages or loss under any circumstances.

11. If for any reason the funds are not paid to the nominated account and are returned to the bank, we will refund it to the remittance agent making the remittance.
12. In the event a payment is processed incorrectly, we will seek to recover the payment at the earliest opportunity.
13. If your remittance request has been accepted but not yet processed, any subsequent cancellation or amendment to the request will be processed as a separate transaction.
14. If a new remittance request is subsequently submitted, we will use the rate available at the time of processing the new request, NOT the rate for the initial remittance request.
15. Pursuant to Undang-undang No. 8 tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang dan Undang-undang No. 9 Tahun 2013 tentang Pendanaan Teroris and other related laws and regulations (hereinafter referred to as "Laws", which include administrative advices, guidelines, policies etc. of authorities concerned which the Company is generally required to obey) , the Company shall check the identification of the applicant and then make registration as remittance applicant. Pursuant to Laws, check of identification shall be made either the applicant is an individual or a corporate body.
16. **Bjb** quickcash agent cannot :
 - a. Use the Services for any unlawful or illegal activity or in breach of any Applicable Laws and Requirements including without limitation the **ANTI-MONEY LAUNDERING AND ANTI-TERRORISM FINANCING ACT 2001** and such subsequent amendments thereto.
 - b. Modify, copy, distribute, reproduce, transmit, display, perform, publish, upload, post, license, create derivative works from, transfer or sell any information, designs, logos, trademarks, software or services obtained from the Website.
17. Other terms & conditions applied between bank **bjb** and **bjb** quickcash agent will refer to the corporate agreement.