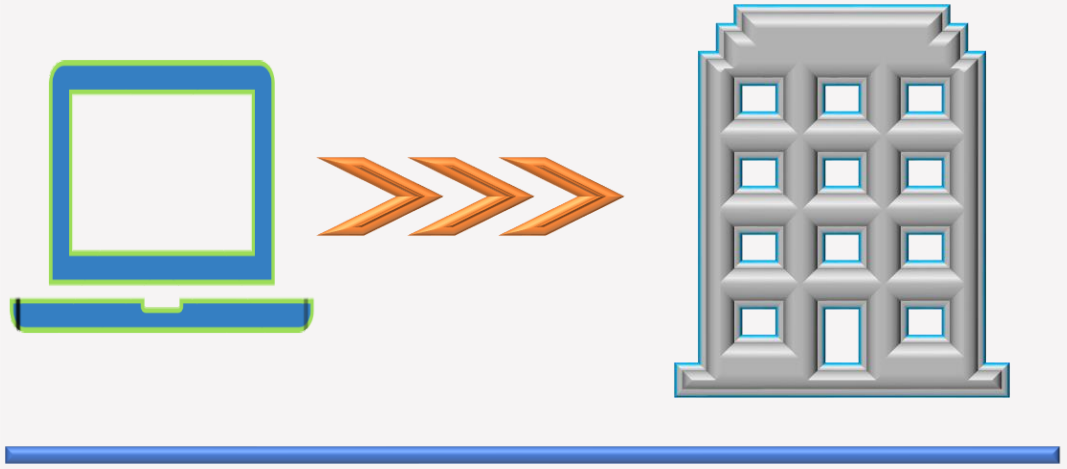
Introduction

CHEQUE / BILYET GIRO

Get to know it better!



PT. Bank Mizuho Indonesia

- Benefits and Additional Information
- Risk
- Requirement and Procedure
- Customer Complaint

MIZUHO

Benefits from banking with PT. Bank Mizuho Indonesia

MIZUHO

01 Customer is able to deposit cheque / bilyet giro issued by bank in Indonesia

02 Safer for financial transactions

*Fund transfer can be done without disbursing funds in the form of cash.

*Bilyet giro cannot be processed by person whose name is not listed on the bilyet giro (in case it lost)

Additional Information

Possible of being rejected by paying bank due to some reasons such as :

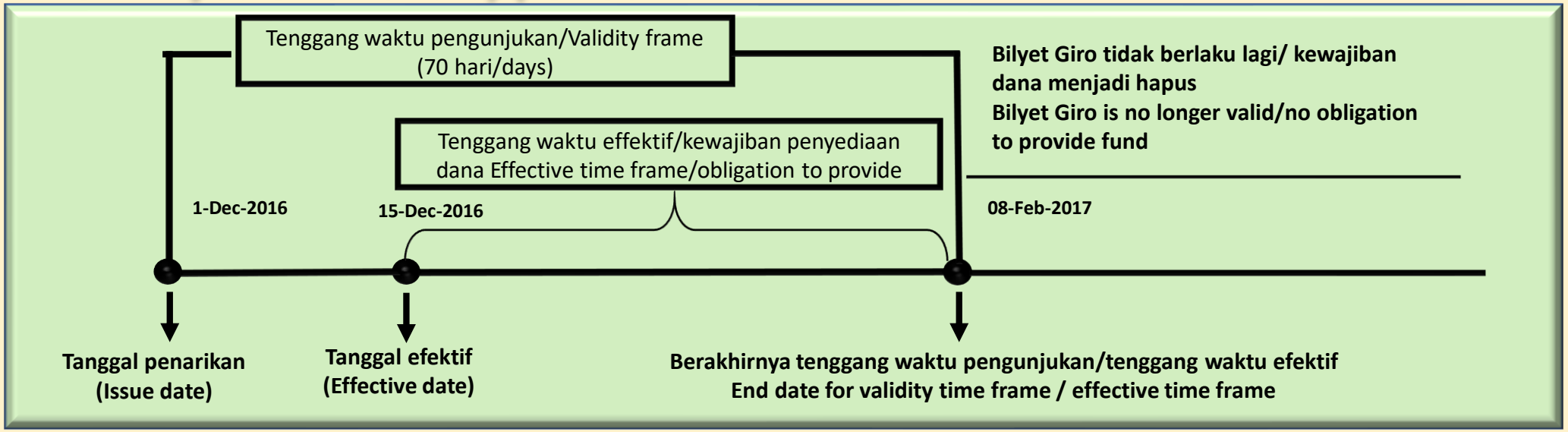
1. Insufficient account balance
2. Stamp duty has not been fulfilled
3. Does not meet the formal check requirement.
4. The account of the customer who issued the cheque/bilyet giro has been closed.

Benefits from banking with PT. Bank Mizuho Indonesia

Important Notes :

1. **Maximum Clearing Amount of Cheque and Bilyet Giro**
   Based on Bank Indonesia Circular Letter No. 18/40/DPSP regarding Fund Transfer and Scheduled Clearing Activities by Bank Indonesia, you are required to perform Cheque and/or Giro transactions with a maximum clearing nominal equal to Rp500,000,000 (five hundred million Rupiah) to avoid any rejection.
2. **Validity of Your Bilyet Giro**
   Based on Bank Indonesia Regulation No. 18/41/PBI/2016 and Bank Indonesia Circular No. 18/32/2016 about Giro Book, any Cheque and Giro are only valid for 70 calendar days from the Issued Date. It cannot be cancelled and not transferable during validity period.
3. **Language to Use**
   To adhere to Bank Indonesia Regulation No. 18/41/PBI/2016 and Bank Indonesia Circular No. 18/32/2016, please fill out your Cheque and Giro in Indonesian language to prevent any transaction from being rejected.

Illustration on Bilyet Giro validity period



Risk

1. No balance in the account
2. Insufficient account balance
3. The signature does not match the specimen
4. Account blocked for certain condition
5. There are correction that are not in accordance with the provision
6. Does not meet formal requirements
7. The inclusion of the effective date is not accordance with the provisions.
8. Shown not within the effective deadline
9. Bilyet giro is suspected to be fake or manipulated

Dishonored/ Rejected by Bank

Explanation

Cheque or Bilyet Giro might be dishonoured/rejected by Bank in case point 1 until 9 above has not been fulfilled.

Note :
Bank is not responsible for any mistake in typing on the Application for Collection &/Cheque &/Bilyet Giro by customers.

Procedure and Requirement

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1 Requirement:

- Bank will only provide this service to customers who already have account with Bank Mizuho Indonesia

2 Procedure:

- Customer has to fill in the *"Application for Collection"* by stating the account number to be credited (Required to completely fill out Giro mandatory parts upon issuance).

  Giro Mandatory Parts and Your Obligation as Drawer (Giro Mandatory Parts that must be written on your Giro sheet) :

  - Payee Name and Account Number ;
  - Payee Beneficiary Bank;'
  - Transfer Amount in figure and in words;
  - Encashment Date;
  - Effective Date during the Validity of Bilyet Giro Presented for Payment (i.e. seventy (70) days from Encashment Date);
  - The maximum writing error correction is three (3) times.
  - Drawer Full Name;
  - Drawer ink signature; and
  - Valid signatures for Drawer incorporated as a Legal/Business Entity are those of the authorized party(-ies) representing such Entity, subject to the party(-ies)' name and signature specimen administered by the Drawee (Bank) (including if any company stamp is mandatory at the account opening).
- Required to maintain the sufficiency funds during the Effective Validity
- Compulsory sufficient funds must be available in the Current Account when the Giro is presented to Drawee (Bank).
- If the funds are deposited by Drawer after the Giro has been presented for payment, the Drawer is deemed non-compliant with the sufficient funds obligations.
- Must inform the Drawee (Bank) of any Giro encountering blocked payment.
- In case of missing or stolen Giro, please give us the Official Report from the competent party(-ies); and/or
- In case of unusable Giro because of damaged slip, more than three (3) revisions, or expiry, please return the unusable Giro to us.

Customer Complaint

Dear Valuable Customer :

To be become the number one of financial services provider, it is important for you to know that PT. Bank Mizuho Indonesia will always keep responding to your request and complaint proactively.

You can deliver your complaint to PT. Bank Mizuho Indonesia by :

- **BMI Hunting Line at +62 21 5091-0888 (will be handled by our front-liners).**
- **BMI Call Centre at +62 21 2960 2200, directly handled by Business Development.**

- **Come to our office at :**
  PT. Bank Mizuho Indonesia
  Menara Astra, 53rd Floor
  Jl. Jend. Sudirman Kav. 5-6,
  Jakarta 10220

- **Email : bmi011001@mizuho-cb.com**

Response by PT. Bank Mizuho Indonesia

1. Accept Customer Complaint
2. Conduct verification, Provide Complaint confirmation or written receipt.
3. Follow up the complaint through internal examination.

Maximum Settlement

1. Verbal Complaint 5 working days upon receipt by bank
2. Written Complaint 20 working days upon receipt which supported by with complete documents as required by the OJK

Note for written complaint :

1. **Photocopy of valid ID**
2. **Supporting documents among others deposit/ slips, transfer slip and other related documents such as the chronology withdrawal.**
3. **Complaint submitted by Representative shall be evidenced by valid Power of Attorney.**

Customer Complaint

In the event that customer does not get satisfaction on the settlement submitted to PT Bank Mizuho Indonesia, customer may submit complaints to Bank Indonesia

How to submit complaint to Bank Indonesia :

Referring to PADG No. 23/17/PADG/ 2021, complaint can be submitted by the following way :

1. **Customers may submit complaints to Bank Indonesia either directly by visiting Bank Indonesia Head office *("Visitor Center BI Bicara")* or Bank Indonesia domestic representative Offices.**
2. **Indirectly by contacting *"Call center BI Bicara"* with telephone number 131; email address *bicara@bi.go.id* or send a letter to the DKI Jakarta Province Bank Indonesia Representative Office, for customers who are domiciled or residing in the DKI Jakarta area, Bekasi regency/City, Bogor, Karawang regency and City of Depok.**
3. **For those who are domiciled outside the area as mentioned in point 2. above, complaints can be submitted to the nearest domestic Bank Indonesia Representative Office.**

Terms need to be considered by customers before submitting complaints to Bank Indonesia:

1. **The customers has submitted a complaint to BMI, however did not find an agreement with BMI.**
2. **The problem being complained of is a civil matter that never been processed by a court, dispute resolution agency/institution, or other competent authority; and**
3. **Customers experienced potential financial losses caused by BMI in a transaction with a maximum value IDR500,000,000.- (five hundred million rupiah)**
4. **Complaints submitted to Bank Indonesia by customers may not exceed 60 (sixty) working days after BMI submits the result of the settlement of written complaints to customers.**

Note : ***For settlement of complaint*** **.**

Other to Bank Indonesia, customers might also address for a settlement of customer complaints to OJK or LAPS.