

BANK PRODUCT INFORMATION

Name of Product	: TRAVELER CHEQUE PURCHASES
Type of Product	: Banking Services
Benefit and Additional Information	: Benefits : Customer is able to exchange/sell their Traveler Cheque at any time in USD currency. Additional Information : Bank not always able to receive payment from paying bank in a reasonable amount of time.
Risk	: Bank is able to reject Traveler Cheque from customers if the condition of the Traveler Cheque does not fulfill bank's criteria.
Requirements and Procedure	: Requirements : <ol style="list-style-type: none">1. Customer are required to show the Purchase Agreement of the TCs2. Present the valid ID: KTP/Passport/KITAS Procedure : <ol style="list-style-type: none">1. Customer has to put their signature on each TC to be sold.2. Bank will verify the signature with the present identification and with Purchase Agreement.
Charges	: Refer to Bank Standard Tariff.
Calculation of Interest	: Not Available
Effective Term of Product	: Not Available
Issuer / Originator	: Amex, Visa, Citicorp