Terms Governing Term Deposit Account (The “Agreement”) - Indonesia

October 2026

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1. Customer Agreement and Acknowledgement

1.1 Each Term Deposit shall be subject to the terms set out in this document (the "Terms Governing Term Deposit") and the applicable Term Deposit Opening Documentation (together the "Agreement").

1.2 The Customer acknowledges that the Term Deposit will only be credited upon receipt of cleared funds by the Bank. Until such time, no Term Deposit is created and no binding obligation shall arise on the part of the Bank in connection with any propose placement. If cleared funds are not received, the Bank shall have no liability in respect of such placement.

1.3 The Customer agrees to (a) deposit funds in the Term Deposit Currency; (b) provide the Bank with complete, accurate and up to date information and documentation including as may be required by Law or any agreement or arrangement with any local or foreign Authority and to notify the Bank of any changes; (c) comply with all instructions and procedures that the Bank may impose from time to time; (d) make its own assessment as to whether it is subject to any legal, regulatory or tax obligations or duties; and (e) provide the Bank with the necessary instructions with respect to the handling of the Term Deposit at maturity. If any deposits are not in the Term Deposit Currency, it shall be converted into relevant currency at the Applicable Rate.

1.4 The Customer acknowledges that (a) fax and electronic mail are not secure means of sending instructions; and (b) it is aware of the security risks involved in sending fax or electronic mail instructions, including the risk that an instruction given may be incomplete, inaccurate, fraudulent or mistakenly altered or not otherwise authorised or not be received in whole by the Bank. The Customer agrees to bear any risks in sending any instructions through this channel and agrees to indemnify the Bank for any claims, demands, losses, liabilities, costs and expenses.

1.5 In the absence of any instructions from the Customer, the Bank may (but is not obliged to) renew the Term Deposit by placing, as a fresh deposit, the principal plus accrued interest for such period as it deems fit or as permitted under applicable Law.

1.6 Unless otherwise agreed, interest on a Term Deposit shall accrue from (and excluding) the date on which the Term Deposit is established to (but excluding) the maturity date and shall be payable in arrears on the maturity date at the rate agreed with the Bank.

1.7 Interest shall be calculated on the basis of actual number of days elapsed during the relevant period and a year of 360 or 365 days, in each case in accordance with the market convention for the relevant currency.

1.8 The Customer must not withdraw funds from or terminate any Term Deposit before the maturity date.

1.9 Despite paragraph (1.8), the Bank may permit early withdrawal of funds from a Term Deposit if the Customer satisfies the Bank that the withdrawal is required due to financial hardship.

1.10 To request an early withdrawal on financial hardship grounds, the Customer must make the request to the Bank in the manner specified by the Bank and provide any information or documents reasonably requested by the Bank to assess the hardship claim. The Bank may approve or decline the request.

1.11 If the Bank agrees to an early withdrawal, the Bank may impose additional terms and conditions, including (without limitation):

(a) reducing or not paying interest on the amount withdrawn; and

(b) charging fees or imposing other charges in connection with the early withdrawal.

An early withdrawal will not take effect unless the Customer has complied with all requirements imposed by the Bank.

1.12 Where the Customer has instructed the Bank that the Customer does not wish to renew or rollover a Term Deposit upon its maturity, or where the Bank has agreed to the Customer's request for a premature withdrawal of a Term Deposit on financial hardship grounds, the Bank shall:

(a) (where the Customer has instructed the Bank to remit the funds to a specific account) remit the funds to the account as specified by the Customer on such terms and conditions as the Bank may impose from time to time; or

(b) (where the Customer has not given instructions to the Bank on where to remit the funds) remit the funds to the Originating Account,

on the maturity date of that Term Deposit or (as the case may be) the agreed date of the requested premature withdrawal.

1.13 If the Bank has not received any instructions from the Customer to renew or rollover a Term Deposit on or before its maturity date, then the Bank may (but is not obliged to) renew that Term Deposit by placing, as a fresh deposit, the principal plus accrued interest of that matured Term Deposit for the same period as that matured Term Deposit. Interest shall be payable on that fresh deposit based on the rate determined by the Bank.

2. Confirmation

The Bank will provide the Customer with a confirmation at deposit, maturity and renewal as relevant. The Customer shall notify the Bank of any errors within one day of the confirmation date after which, the Customer is deemed to have approved the confirmation. The Bank may rectify any errors in the confirmation which, once rectified, shall be conclusive. The Bank has the right to demand the refund or debit the Term Deposit for any overpayment arising from such errors.

3. Taxes

3.1 The Customer will pay all taxes applicable to it and payable in connection with the Term Deposit and, where applicable, the Bank may debit any such taxes from the relevant Term Deposit.

3.2 The Bank may be required by Law or agreement or arrangement with any local or foreign Authority to deduct or withhold from payments made to the Customer in connection with a Term Deposit. Where the Bank is required to make a deduction or withholding, the Customer acknowledges and agrees that the relevant payment will be reduced by the amount of that deduction or withholding.

4. Disclosure of Information

The Customer consents to the Bank and Bank Group Member, disclosing information to relating to it, this Agreement and any transactions under or related to the Term Deposit as it considers appropriate to (i) any Bank Group Member; (ii) auditors or professional advisors of the Bank or Bank Group Member; (iii) agents or third party service provider of the Bank or Bank Group Member who are under duty of confidentiality; (iv) any person (including any prudential supervisory body, regulatory agency, court or tribunal) to whom information is required to be disclosed by any

applicable Law or any local or foreign Authority with whom the Bank or Bank Group Member has an agreement or arrangement which requires customer or account information to be disclosed, whether the disclosure is made directly by the Bank or through another Bank Group Member; (v) actual or proposed assignee or transferor of the Bank; (vi) any local or foreign Authority with whom the Bank or any Bank Group Member has an agreement or arrangement which requires customer or account information to be disclosed, where the disclosure is made directly by the Bank or through another Bank Group Member.

5. Set-Off

The Bank may, at any time, where permitted by law and without notice to the Customer, set off any debts owed by the Customer to the Bank or any Bank Group Member.

6. Termination

6.1 The Bank reserves the right to suspend or close or terminate any Term Deposit whenever the Bank is required to do so under prevailing laws and regulations (including at the request of government Authorities in accordance with prevailing laws and regulations) and based on the Bank's internal policy. A request or demand for such suspension or closure or termination from any Authority under the law will immediately be complied with by the Bank.

6.2 The Customer acknowledged that is fully aware of and accepts that condition above in point 6.1 due to the foregoing may result in losses and costs (reasonably calculated by the Bank) payable by the Customer.

6.3 The Customer acknowledges that such losses and costs may substantially reduse or result in a total loss of the value of accrued interest on the Term Deposit and may even result in reduction of the pricipal payable to the Customer under the Term Deposit.

7. Article 1266

Article 1266 of the Indonesian Civil Code is waived to the extent that prior judicial approval is required for the termination of the Term Deposit and/or the Agreement.

8. Anti-Money Laundering and Compliance with Laws

8.1 Notwithstanding any other provision contained in this Agreement to the contrary, the Customer agrees that the Bank is not obliged to do or omit to do anything, and the Bank may delay, block or refuse to process any transaction without incurring any liability, if it would, or might in its reasonable opinion, constitute a breach of any anti-money laundering, counter-terrorism financing, counter-proliferation financing of weapons of mass destruction or economic or trade sanctions laws or regulations applicable to the Bank.

8.2 The Customer must forthwith provide to the Bank all information and documents that are within its possession, custody or control reasonably required by the Bank in order for the Bank to comply with any anti-money laundering, counter-terrorism financing, counter-proliferation financing of weapons of mass destruction or economic or trade sanctions laws or regulations applicable to the Bank or comply with any laws in Australia or any other country.

8.3 The Customer agrees that the Bank may disclose any information concerning the Customer to any law enforcement entity, regulatory agency or court where required by any applicable Law.

8.4 The Customer agrees to exercise its rights and perform its obligations under the Agreement in accordance with all applicable anti-money laundering, counter-terrorism financing, counter-proliferation financing of weapons of mass destruction or economic or trade sanctions laws or regulations.

8.5 Unless otherwise disclosed, the Customer declares that it is acting on its own behalf and not in a trustee or agency capacity. The Customer declares and undertakes to the Bank that the payment of monies by the Bank in accordance with the Customer's instructions will not breach any laws.

9. Deposit Protection

The Bank is a member of the deposit insurance scheme administered by Lembaga Penjamin Simpanan/ The Indonesian Deposit Insurance Corporation (LPS) which provides deposit insurance in respect of savings and deposits up to certain amounts as stipulated under prevailing laws and regulations set from time to time by the relevant government. Not limiting any other ineligibility for the LPS guarantee at Law, to the extent the value of the Term Deposit exceeds the maximum amount guaranteed by the LPS or if the interest rate agreed between the Bank and the Customer exceeds the LPS guaranteed rate, then the Customer's deposit is not eligible to be paid if the Bank's banking license has been revoked.

10. Prohibited Transfers

The Customer acknowledges that transfers of funds in Rupiah to accounts outside Indonesia are not permitted under applicable Law and as such the Bank shall not be required to make any such transfers. Transfers of funds in Rupiah to an account in Indonesia of a non-Indonesian resident are subject to restrictions under applicable Law and the Bank may decline to effect a transfer in the event of non-compliance with or inability to meet such conditions.

11. Currency

11.1 Without prejudice to any other rights of the Bank under this Agreement, if at any time in relation to a Term Deposit (a) the denominated currency is not readily available to the Bank; (b) the Bank's payment obligations in the denominated currency would contravene a law or regulation applicable to the Bank; or (c) the denominated currency ceases to exist, or in the Bank's opinion is likely to cease to exist, as a lawful or official currency (such currency being "Affected Currency"), then the Bank may convert all Affected Currency payment obligations (at the Applicable Rate) in respect of that Term Deposit into an alternative currency.

11.2 The Bank assumes no liability for any diminution in the value of funds in any Term Deposit (for example: fluctuation in exchange rates, depreciation or taxes) including any events set out in Clause 11.1 above.

11.3 If a European Union member state withdraws from the Economic and Monetary Union but the Euro continues to exist as the lawful or official currency of other European Union member states, then any payment obligations in respect of a Term Deposit denominated in Euro shall continue to be denominated in Euro (even if the deposit holder is incorporated in or performs any obligations in the withdrawing member state).

12. General

12.1 The Bank is not responsible for any loss which the Customer may suffer due to Force Majeure event.

12.2 The Bank may amend the Agreement with prior notification to the Customer.

12.3 The Customer may not transfer or assign any of its rights and obligations under the Agreement without the prior written consent of the Bank. The Bank may assign, novate, transfer or otherwise deal with all or any of its rights and/or obligations under the Agreement without the Customer's (or any other person's) consent.

12.4 Unless otherwise specified in this Agreement, a person who is not a party to the Agreement shall have no rights to enforce any provision of the Agreement and consent of any person

not a party to the Agreement is not required to amend such Agreement.

12.5 In the event of any inconsistency between (a) this Agreement, Term Deposit Opening Documentation, and General Banking Conditions along with the Indonesia Country Schedule, then General Banking Conditions along with the Country Schedule shall prevails; (b) the English language version and the Indonesian language version, the Indonesian language version shall prevails.

12.6 This Agreement shall be governed by the laws of Indonesia. The parties submit to the non-exclusive jurisdiction of the courts of Indonesia.

12.7 The Bank is not guaranteed by ANZ; it is not an authorised deposit taking institution within the meaning of the laws of Australia and is incorporated and licensed in Indonesia with limited liability; deposits with the Bank and its other liabilities are not liabilities of ANZ.

12.8 The Agreement have been adjusted to the provisions of laws and regulations including the provisions of the Financial Services Authority (Otoritas Jasa Keuangan/OJK) regulations.

12.9 If the Customer has any feedback regarding the Term Deposit provided by the Bank, the Customer may contact its Relationship Manager, the Bank's Call Center or the nearest branch.

13. Definitions

ANZ means Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

Authority means any regulatory, administrative, government, quasi government, law enforcement or supervisory authority, court or tribunal.

Applicable Rate means the Bank's then prevailing exchange rate or if unavailable, such rate as reasonably determined by the Bank.

Bank PT Bank ANZ Indonesia.

Bank Group Member means the Bank's head office, holding company, subsidiaries, associated or affiliated entities.

Customer means the applicant identified in the Term Deposit Opening Documentation.

Force Majeure means any event beyond the reasonable control of the Bank.

Law means any treaty, law, statute, rule, regulation, decree, court order or standard of any Authority or any request, order, directive, guideline, notice, circular letter, code, decision or statement of policy or practice of any Authority having the force of law, or if not, having the force of law, in respect of which compliance in the relevant jurisdiction is customary.

Sanctions means any economic or trade sanctions, imposed by any Authority.

Term Deposit means any term deposit held by the Customer with the Bank.

Term Deposit Currency means the currency in which the Term Deposit is denominated.

Term Deposit Opening Documentation means any authorisation form signed by the Customer in connection with the establishment of one or more Term Deposits.

14. Notices

Any communication to be conducted based on or related to the product must be in writing and, unless stated otherwise, may be made via (a) facsimile; (b) mail; or (c) (if approved by the customer and ANZ) through electronic mail, in each delivery method to the facsimile number, name and address, or electronic mail address of PT Bank ANZ Indonesia. Specifically regarding customer complaints, they may be conveyed through the customer relationship team at (email clientservice.indonesia@anz.com).

anz.com/indonesia

PT Bank ANZ Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan/OJK) and Bank Indonesia (BI).

PT Bank ANZ Indonesia is a participating member of the Indonesia Deposit Insurance Corporation (Lembaga Penjamin Simpanan/LPS).

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