



OCTOBIZ

Transaction

In-house Foreign Transfer

Website

TUTORIALOCTOBIZ2025

KEJAR MIMPI

Transaction

In-house Foreign Transfer

Transaction - In-house Foreign Transfer adalah modul untuk melakukan pembuatan FCY Inhouse Transfer / Own Account tanpa dokumen, dengan dokumen existing, dan dengan dokumen baru

Transaction - In-house Foreign Transfer is a module to create and do FCY Inhouse Transfer/ Own Account without document, with existing document, with new document.

05

Create
Transaction

32

Approve
Transaction

Item Penting

Item	Deskripsi
Exchange Rate	<ol style="list-style-type: none"> Akan ditampilkan hanya jika <ul style="list-style-type: none"> - source account (LCY) - transaction currency (FCY) - source account (FCY) - transaction currency (FCY) cross currency. Akan memiliki opsi jika : 'Counter Rate'(LCY-FCY atau FCY-FCY Cross) atau 'Contract Rate' (hanya LCY-FCY) Akan memiliki Bagian jumlah Equivalent dan otomatis di kalkulasi oleh Host dan ditampilkan sistem. Sistem akan membuat jumlah equivalent dengan currency yang sesuai dengan akun SOF.
SIMODIS	<p>Diperlukan untuk transaksi:</p> <ul style="list-style-type: none"> • IMPORT • PEMBAYARAN DI MUKA (ADVANCE PAYMENT) - DIBAYAR PENUH • PEMBAYARAN DI MUKA (ADVANCE PAYMENT) - DIBAYAR SEBAGIAN
LLD Info	Hal ini diperlukan jika transaksi sama dengan atau lebih dari USD 100,000
Underlying Documents	<ol style="list-style-type: none"> Untuk LCY- FCY, transaksi dibawah <i>threshol</i> (<100.000) USD dalam 1 bulan, <i>User</i> tidak perlu menggunakan <i>underlying docs</i>. Untuk status, untuk membuat underlying docs dan wajib jika jumlah transaksi di input oleh nasabah telah melampaui jumlah ambang batas FX yang tersisa dari host atau jumlah transaksi > USD 100,000.00. Untuk FCY-FCY Cross currency - Jika jumlah transaksi > USD 100,000.00, nasabah harus mengisi di underlying documents. Untuk didalam negeri sistem akan menampilkan pengecekan kesamaan LLD jika proses pengecekan gagal perlu underlying documents. Opsi Underlying documents: <ol style="list-style-type: none"> Memilih dokumen existing : Memiliki dokumen yang tersedia dan telah di submit sebelumnya New Underlying documents : untuk mengizinkan konsumen submit dokumen bersama dengan proses transaksi. Proses ini memerlukan verifikasi lanjutan dari Bank.

Important Items

Item	Description
Exchange Rate	<ol style="list-style-type: none"> Will show only if: <ul style="list-style-type: none"> source account (LCY) - transaction currency (FCY) source account (FCY) - transaction currency (FCY) cross currency. Will had option if: 'Counter Rate'(LCY-FCY or FCY-FCY Cross) or 'Contract Rate' (only LCY-FCY) The equivalent amount will be automatically calculated by the host and displayed by the system. The system will create an equivalent amount in the currency corresponding to the SOF account.
SIMODIS	<p>Required for Transaction:</p> <ul style="list-style-type: none"> IMPORT ADVANCE PAYMENT - FULLY PAID ADVANCE PAYMENT - PARTIALLY PAID
LLD Info	This is required if the transaction is equal to or more than USD 100,000.
Underlying Documents	<ol style="list-style-type: none"> For LCY-FCY transactions below the threshold (<100,000 USD) within a month, users do not need to use underlying documents. For status, creating underlying documents is mandatory if the transaction amount entered by the customer exceeds the remaining FX threshold from the host or the transaction amount is >100,000.00 USD. For FCY-FCY Cross Currency - If the transaction amount is >100,000.00 USD, customers must complete the underlying documents. For domestic transactions, the system will display a LLD similarity check; if the check fails, underlying documents are required. Underlying Documents Options: <ol style="list-style-type: none"> Select existing documents: Have documents available and previously submitted. New Underlying Documents: Allows customers to submit documents along with the transaction process. This process requires further verification from the bank.

Item Penting

Penanganan Tambahan ACCD:

1. Untuk mendapatkan penanganan tambahan atas biaya yang ditanggung oleh opsi berdasarkan jumlah transaksi *currency* yang dipilih
2. N/A berarti tidak akan ditampilkan sebagai opsi
3. Daftar *currency* yang akan mendapatkan penanganan khusus seperti pada tabel di samping

Transaction amount currency	Charges Borne By		
	BEN	SHA	OUR
HKD	Yes	N/A	N/A
MYR	N/A	N/A	Yes
SGD	Yes	N/A	Yes
CNY	Yes	Yes	Yes
THB	Yes	Yes	Yes
GBP	Yes	N/A	Yes
USD	Yes	Yes	Yes
EUR	Yes	N/A	Yes
AUD	Yes	N/A	Yes
JPY	Yes	Yes	Yes
SAR	Yes	N/A	Yes
CHF	Yes	N/A	N/A
CAD	Yes	N/A	N/A
NZD	Yes	N/A	N/A

Important Items

Additional ACCD Handling:

1. To get additional handling for costs covered by the option based on the selected currency transaction amount.
2. N/A means it will not be displayed as an option.
3. List of currencies that will receive special handling as shown in the table here

Transaction amount currency	Charges Borne By		
	BEN	SHA	OUR
HKD	Yes	N/A	N/A
MYR	N/A	N/A	Yes
SGD	Yes	N/A	Yes
CNY	Yes	Yes	Yes
THB	Yes	Yes	Yes
GBP	Yes	N/A	Yes
USD	Yes	Yes	Yes
EUR	Yes	N/A	Yes
AUD	Yes	N/A	Yes
JPY	Yes	Yes	Yes
SAR	Yes	N/A	Yes
CHF	Yes	N/A	N/A
CAD	Yes	N/A	N/A
NZD	Yes	N/A	N/A

In-house Foreign Transfer

Create Transaction

No Document

Select Existing Documents

New Documents

In-house Foreign Transfer

Create Transaction

No Document

Transaksi menggunakan **foreign currency** tanpa dokumen

*Transactions using foreign currency **without documents***

LANGKAH

01

MAKER



No Document | In-house Foreign Transfer

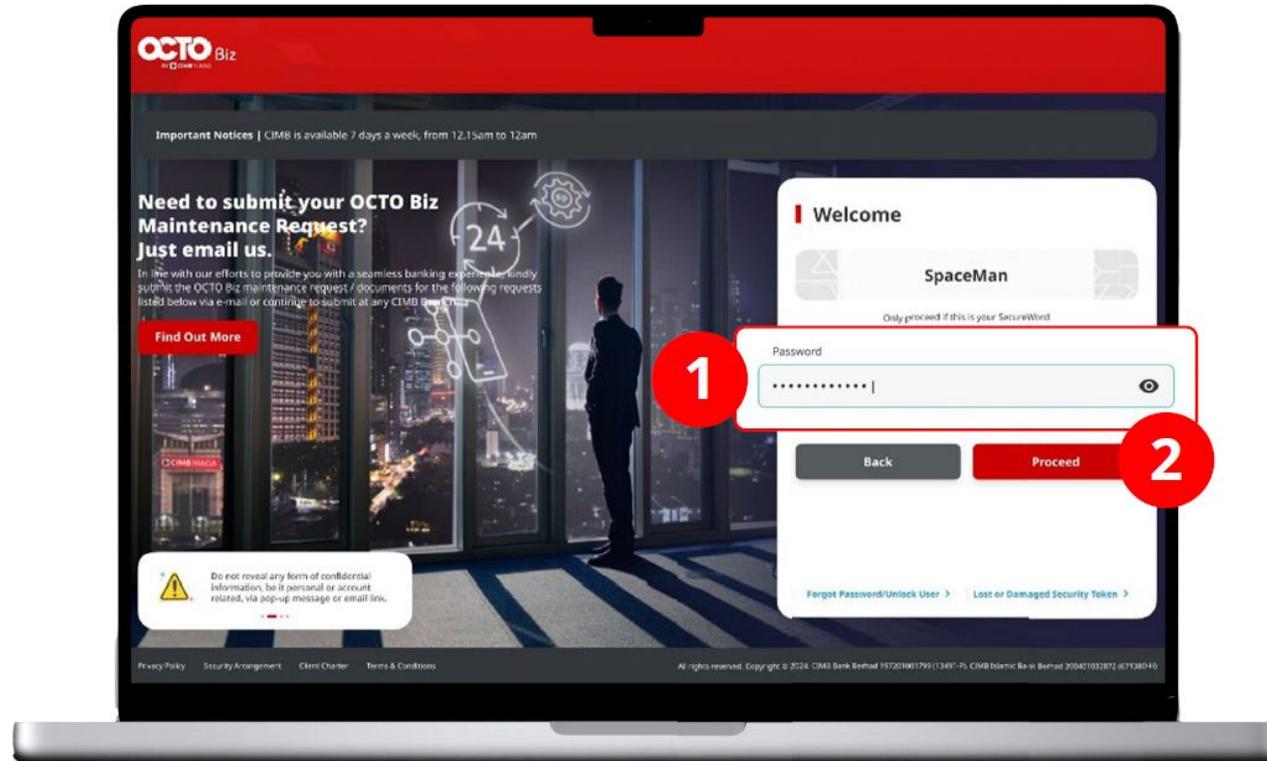
Menu: Transaction > Other CIMB Niaga

- 1 **Maker** Masuk dengan menggunakan **User & Company ID**

Maker login using User & Company ID

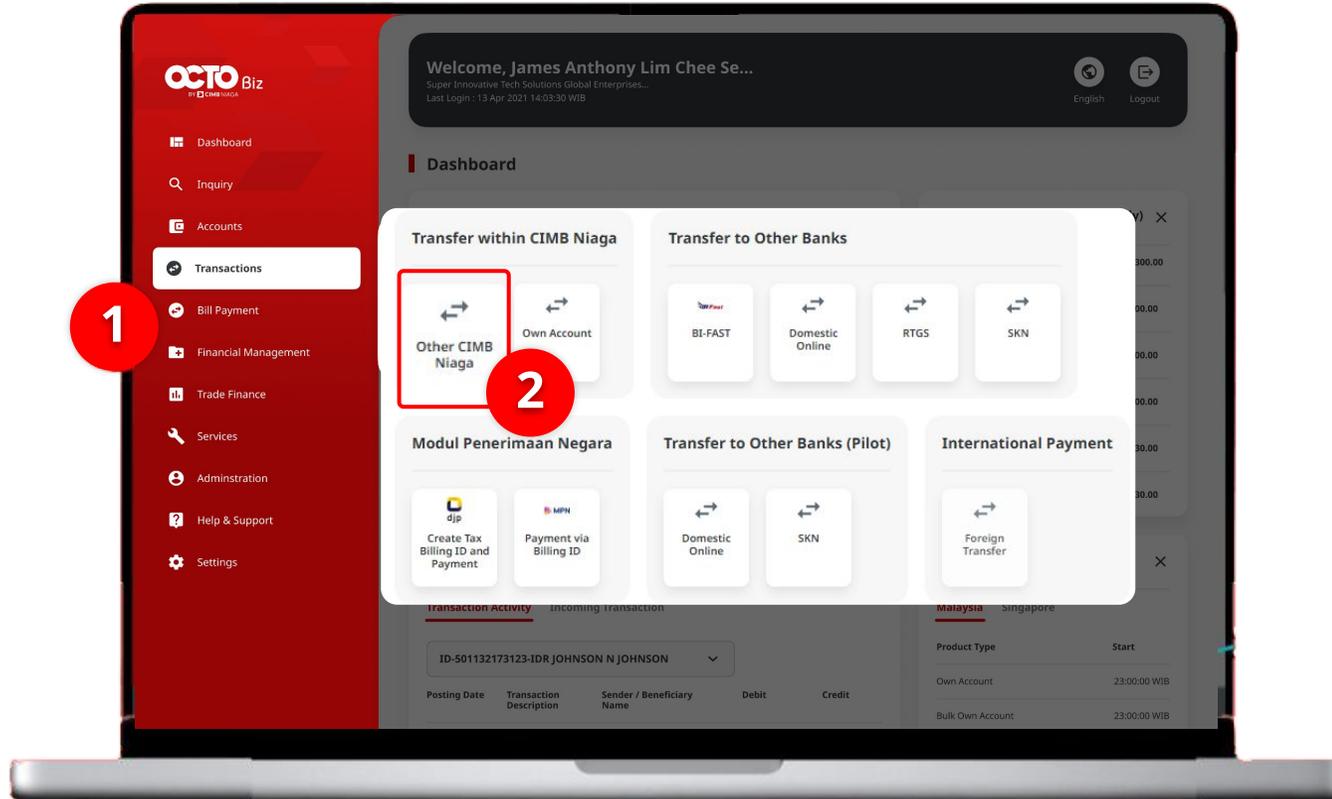
- 2 Klik **Next**

Click Next



1 Isi **Password**
Input Password

2 Klik **Proceed**
Click Proceed



Sistem akan menampilkan Halaman **Dashboard**

System will show Dashboard page

1 Arahkan kursor ke **Transaction**

Navigate to Transaction

2 Klik **Other CIMB Niaga / Own Account**

Click Other CIMB Niaga / Own Account

The screenshot shows the 'Own Account' transaction entry form. The form is divided into several sections:

- Transaction Group:** A dropdown menu showing 'Transfer within CIMB Niaga'.
- Sender Details:**
 - From Account *:** A search field containing '703070729502-SGD TEST GANTI NAMA CLICKS' (Callout 1).
 - Payment Mode *:** A dropdown menu showing 'Own Account' (Callout 2).
 - Date:** '08 Apr 2025'.
 - Recurring transfer:** A checkbox that is currently unchecked.
- Beneficiary Details:**
 - To Account *:** A search field containing 'IDR PAYROLL KONVERSI33594 - 700863126900' (Callout 3).
- Transaction Details:**
 - Transaction Currency *:** A dropdown menu showing 'IDR - Indonesia Rupiah'.
 - Amount *:** A text input field containing '10,000.00'.
 - Indicative Rate:** 'SGD 1 = IDR 11,811.00'.
 - Equivalent Amount:** 'SGD 0.85'.
 - Exchange Rate:** Two buttons: 'Counter Rate' (highlighted with Callout 4) and 'Contract Rate' (Callout 5).
- Other Details:**
 - Customer Reference No.:** A text input field with 'Enter' placeholder.
 - Other Payment Details:** A text input field with 'Enter' placeholder.
 - Payment Advice:** Three buttons: 'No Advice' (highlighted with Callout 6), 'Simple Advice', and 'Structured Advice'.
- Note:** A disclaimer text at the bottom.
- Bottom Buttons:** 'Add Another Transaction', 'Save as Draft', and 'Next' (highlighted with Callout 6).

- 1 Pada halaman *Data Payment Entry*, **Pilih Account** di bagian **From Account**

On *Data Payment Entry* page, Choose **Account** on **From Account** section

- 2 Pilih **Payment Mode**

Choose **Payment Mode**

- 3 Pilih **Beneficiary Account**

Choose **Beneficiary Account**

- 4 Lengkapi **Transaction Details**

Complete the **Transaction Details**

- 5 Pilih **Counter Rate** sebagai **Exchange Rate**

Choose **Counter Rate** as **Exchange Rate**

- 6 Jika sudah sesuai, klik **Next**

Click **Next**

Own Account > Review Details

Transaction Group

Transaction Group
Transfer within CIMB Niaga

Sender Details

From Account
703070729502-SGD TEST GANTI NAMA CLICKS

Payment Mode
Own Account

Payment Date
08 Apr 2025

Beneficiary Details

To Account
IDR PAYROLL KONVERSI3594-700863126900

Transaction Details

Transaction Currency	Amount	Exchange Rate
IDR - Indonesia Rupiah	10,000.00	Counter Rate
Indicative Rate		Equivalent Amount
SGD 1 = IDR 11,810.00		SGD 0.85

Other Details

Customer Reference No.
-

Other Payment Details
-

Note
- Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

[Back](#) [Submit](#) **1**

Sistem akan menampilkan halaman **Review Details**,

System will show **Review Details page**

1 Klik **Submit**

Click **Submit**

LANGKAH

06

MAKER

No Document | In-house Foreign Transfer

Menu: Transaction > Other CIMB Niaga

Own Account > Acknowledgement

Submitted for approval 

Reference No. : 0A25048000000004 Submitted On : 08 Apr 2025 15:40:07 WIB

Note: Refer to Transaction Status Inquiry Module for latest details updated status.

Transaction Group

Transaction Group
Transfer within CIMB Niaga

Sender Details

From Account
703070729502-USD TEST GANTI NAMA CLICKS

Payment Mode
Own Account

Payment Date
08 Apr 2025

Beneficiary Details

To Account
IDR PAYROLL KONVERSI3594-700863126900

Transaction Details

Transaction Currency	Amount	Exchange Rate
IDR - Indonesia Rupiah	10,000.00	Counter Rate
Equivalent Rate		Equivalent Amount
SGD 1 = IDR 11,810.00		SGD 0.85

Other Details

Customer Reference No.
-

Other Payment Details
-

Note
- Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

[Print](#) [Save As Template](#) [Make Another Transaction](#)

Sistem akan mengarahkan ke **Halaman Acknowledgement** setelah **Submit** berhasil

*Once succeed, System will show the **acknowledgement page***

In-house Foreign Transfer

Create Transaction

Select Existing Documents

Transaksi **foreign currency** menggunakan dokumen yang ada

Foreign currency transaction using existing document

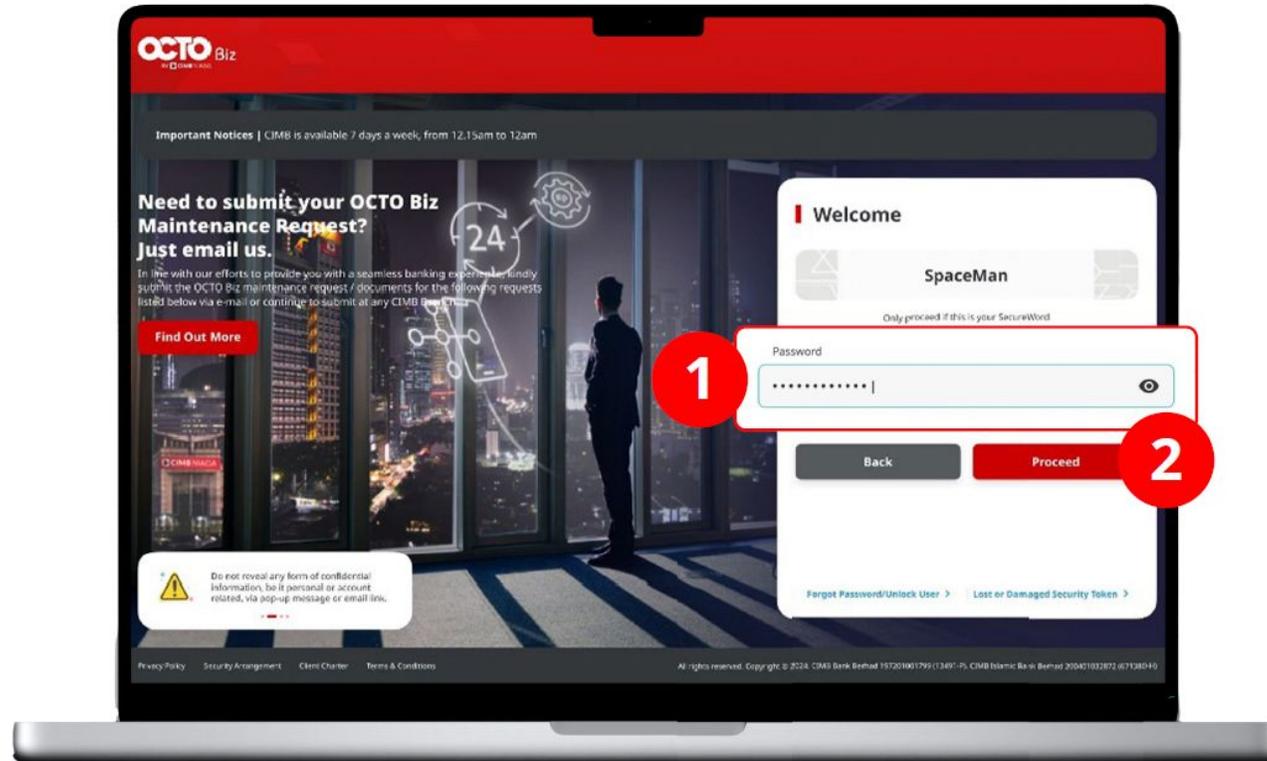


- 1 **Maker** Masuk dengan menggunakan **User & Company ID**

Maker login using User & Company ID

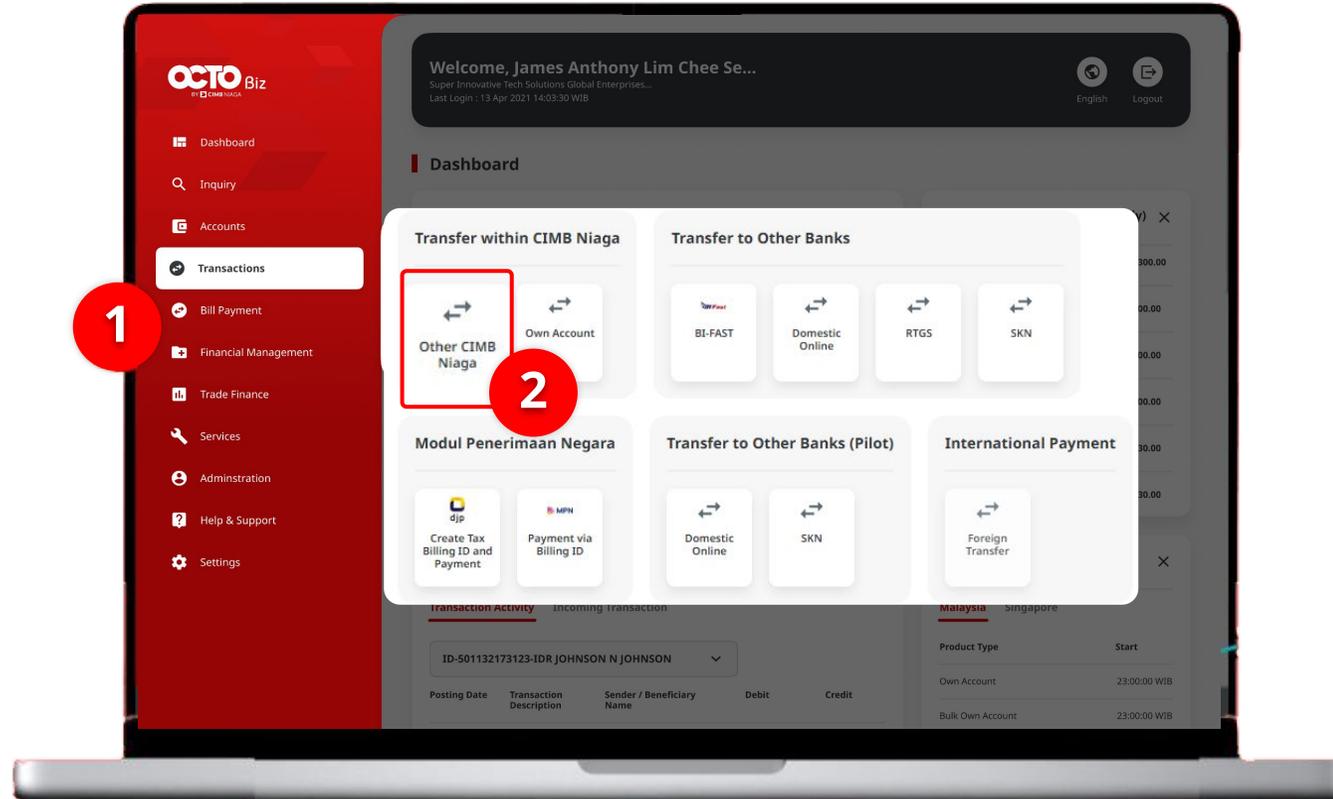
- 2 Klik **Next**

Click Next



1 Isi **Password**
Input Password

2 Klik **Proceed**
Click Proceed



Sistem akan menampilkan Halaman **Dashboard**

System will show **Dashboard page**

1 Arahkan kursor ke **Transaction**

Navigate to Transaction

2 Klik **Other CIMB Niaga / Own Account**

Click Other CIMB Niaga / Own Account

LANGKAH

04

MAKER

Own Account

Transaction Group Saved Templates

Transaction Group *

Transfer within CIMB Niaga

Sender Details

From Account * 703070729502-SGD TEST GANTI NAMA CLICKS

Payment Mode * Own Account

08 Apr 2025 Recurring transfer

Beneficiary Details

To Account *

IDR PAYROLL KONVERSI3594 - 700863126900

Transaction Details

Transaction Currency * IDR - Indonesia Rupiah Amount * 10,000.00

Indicative Rate SGD 1 = IDR 11,811.00 Equivalent Amount SGD 0.85

Exchange Rate Counter Rate Contract Rate

Other Details

Customer Reference No.

Other Payment Details

Payment Advice No Advice Simple Advice Structured Advice

Note

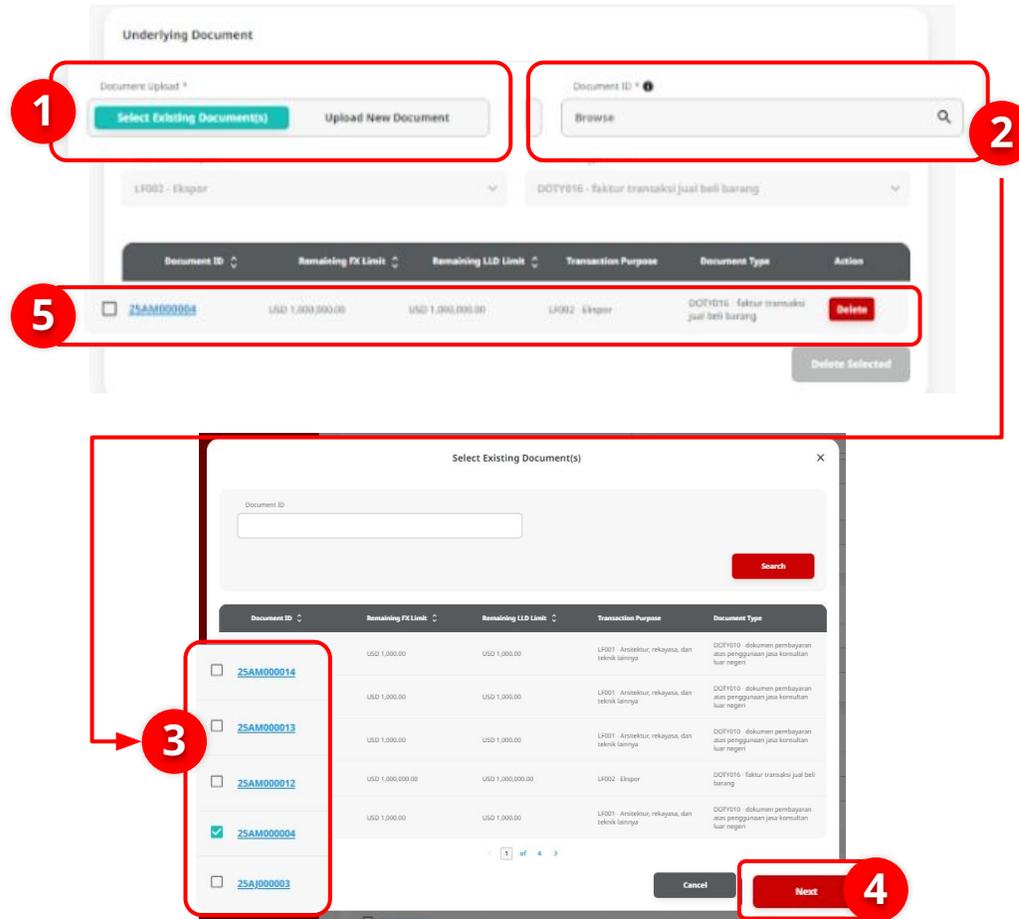
- Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

Add Another Transaction Save as Draft Next

Select Existing Document | In-house Foreign Transfer

Menu: Transaction > Other CIMB Niaga

- 1** Pada halaman *Data Payment Entry*, **Pilih Account** di bagian **From Account**
On Data Payment Entry page, Choose Account on From Account section
- 2** Pilih **Payment Mode**
Choose Payment Mode
- 3** Pilih **Beneficiary Account**
Choose Beneficiary Account
- 4** Lengkapi **Transaction Details**
Complete the Transaction Details
- 5** Pilih **Counter Rate** sebagai **Exchange Rate**
Choose Counter Rate as Exchange Rate



1 Sistem akan menampilkan bagian **Underlying Documents, LLD Information**

System will show the **Underlying Documents, LLD Information part**

2 Klik tombol **Search** untuk memilih dokumen

Click Search to **choose documents**

3 Sistem akan menampilkan **list dokumen**, Pilih **dokumen yang akan digunakan**

System will show the **documents list**, choose **documents**

4 Jika sesuai, **Klik Next**

Click **Next**

5 Sistem akan menampilkan **Listing**

System will show the **listing**

Underlying Document

Document Upload * Underlying Document * ●

Select Existing Document(s) Upload New Document Browse 🔍

Transaction Purpose * Document Type *

LF001 - Arsitektur, rekayasa, dan teknik lainnya DDTY010 - dokumen pembayaran atas penggunaan jasa konsultan luar negeri

Document ID	Remaining FX Limit	Remaining LLD Limit	Transaction Purpose	Document Type	Action
<input type="checkbox"/> 24KLL00003	USD 96,784,546.92	USD 98,599,798.00	LF001 - Arsitektur, rekayasa, dan teknik lainnya	DDTY010 - dokumen pembayaran atas penggunaan jasa konsultan luar negeri	Delete

Delete Selected

Other Details

Customer Reference No. ● Other Payment Details ●

Enter Enter

Payment Advice

No Advice Simple Advice Structured Advice

Surat Pernyataan Transaksi Valas / Electronic Statement Forex Transaction *

Berkenaan dengan transaksi yang Nasabah lakukan yaitu pembelian valuta asing terhadap Rupiah melalui transaksi Spot di atas Threshold dan menunjuk Peraturan Bank Indonesia Nomor 18/19/2016 tentang Transaksi Valuta Asing terhadap Rupiah Antara Bank dengan Pihak Domestic atau Pihak Asing beserta perubahannya ("Peraturan"), dengan ini Nasabah menyatakan bahwa:

With regard to the Client's transactions which is purchasing foreign currency against the Rupiah through Spot transaction and referring to Bank Indonesia's Regulation Number 18/19/2016 about the Transaction of Foreign Exchange against the Rupiah between the Bank and a foreign as well as its amendments ("Regulation"), hereby the Client declares that:

- Nasabah bertanggung jawab terhadap keaslian dan kebenaran dokumen Underlying transaksi, dan secara keseluruhan tidak melakukan pembelian valuta asing terhadap Rupiah melalui transaksi Spot melebihi nilai nominal Underlying transaksi dalam sistem perbankan di Indonesia.
The Client is responsible for the authenticity and validity of the Underlying documents of transactions, and overall does not purchase foreign currency against Rupiah through Spot transaction exceeding than the amount of the Underlying transaction in the banking system of Indonesia.
- Dokumen Underlying belum pernah digunakan sebagai Underlying transaksi jual beli valuta asing kepada pihak ketiga selain PT Bank CIMB Niaga Tbk (selanjutnya disebut Bank).
Underlying documents have never been used for Underlying transactions of buying and selling foreign exchange to a third party other than PT Bank CIMB Niaga Tbk (hereinafter referred to as "Bank").
- Nasabah akan selalu tunduk terhadap Peraturan serta ketentuan perundang-undangan yang berlaku di Indonesia.
The Client will always be subject to Regulations and the provisions of the laws that are in effect in Indonesia.
- Seluruh informasi dalam Surat Pernyataan ini benar dan dapat dipertanggungjawabkan oleh Nasabah.
All information in the Statement Letter are true and verifiable by the Client.
- Dalam hal di kemudian hari ditemukan hal-hal yang tidak sesuai dengan isi Surat Pernyataan ini, segala akibat hukum yang timbul akan menjadi tanggung jawab Nasabah sepenuhnya dan Nasabah dengan ini membebaskan Bank dari segala bentuk tanggung jawab atas segala tuntutan, kewajiban, biaya dan kerugian yang mungkin timbul dikemudian hari dari manapun sebagai akibat ketidaksesuaian/ketidakebenaran pernyataan ini dan/atau informasi tersebut di atas.
In the case that in a later time it is discovered that there are things which are not in accordance with the contents of this statement, all legal consequences incurred will be the responsibility of the Client and the Client hereby releases the Bank from any kind of responsibilities against all lawsuits, obligations, costs and losses that can arise in the future from anywhere as a consequence of a mismatch / untruth of the statement and / or information mentioned above.

Note

* Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

Add Another Transaction Save 1 Next

1 Scroll kebawah, dan jika sudah sesuai klik **Next**

Scroll down, and click **Next**

Own Account > Review Details

Transaction Group

Transaction Group
Transfer within CIMB Niaga

Sender Details

From Account
703057616600-IDR ANJAR ASMORO HERAYANTO

Payment Mode
Own Account

Payment Date
09 Apr 2025

Beneficiary Details

To Account
USD BAE ROD NA-703196724940

Transaction Details

Transaction Currency USD - US Dollar	Amount 500,000.00	Exchange Rate Counter Rate
Indication Rate USD 1 = IDR 16,670.00		Equivalent Amount IDR 8,335,000,000.00

Underlying Document

Document Upload
Select Existing Document(s)
Document Type
DOTY010 - dokumen pembayaran atas penggunaan jasa konsultan luar negeri

Transaction Purpose
LF001 - Arsitektur, rekayasa, dan teknik lainnya

Document ID	Remaining FX Limit	Remaining LLD Limit	Transaction Purpose	Document Type
24KLO00003	USD 96,784,546.92	USD 98,599,798.00	LF001 - Arsitektur, rekayasa, dan teknik lainnya	DOTY010 - dokumen pembayaran atas penggunaan jasa konsultan luar negeri

Other Details

Customer Reference No.
-

Other Payment Details
-

Surat Pernyataan Transaksi Valas / Electronic Statement Forex Transaction *

Berkenaan dengan transaksi yang Nasabah lakukan yaitu pembelian valuta asing terhadap Rupiah melalui transaksi Spot di atas Threshold dan menunjuk Peraturan Bank Indonesia Nomor 18/19/PBI/2016 tentang Transaksi Valuta Asing Terhadap Rupiah Antara Bank dengan Pihak Domestic atau Pihak Asing beserta perubahannya ("Peraturan"), dengan ini Nasabah menyatakan bahwa:
With regard to the Client's transactions which is purchasing foreign currency against the Rupiah through Spot transaction and referring to Bank Indonesia's Regulation Number 18/19/PBI/2016 about the Transaction of Foreign Exchange against the Rupiah between the Bank and a foreign as well as its amendments ("Regulation"), hereby the Client declares that:

- Nasabah bertanggung jawab terhadap keaslian dan kebenaran dokumen Underlying transaksi, dan secara keseluruhan tidak melakukan pembelian valuta asing terhadap Rupiah melalui transaksi Spot melebihi nilai nominal Underlying transaksi dalam sistem perbankan di Indonesia.
The Client is responsible for the authenticity and validity of the Underlying documents of transactions, and overall does not purchase foreign currency against Rupiah through Spot transaction exceeding than the amount of the Underlying transaction in the banking system of Indonesia.
- Dokumen Underlying belum pernah digunakan sebagai Underlying transaksi jual beli valuta asing kepada pihak ketiga selain PT Bank CIMB Niaga Tbk (selanjutnya disebut Bank).
Underlying documents have never been used for Underlying transactions of buying and selling foreign exchange to a third party other than PT Bank CIMB Niaga Tbk (hereinafter referred to as "Bank").
- Nasabah akan selalu tunduk terhadap Peraturan serta ketentuan perundang-undangan yang berlaku di Indonesia.
The Client will always be subject to Regulations and the provisions of the laws that are in effect in Indonesia.
- Seluruh informasi dalam Surat Pernyataan ini benar dan dapat dipertanggungjawabkan oleh Nasabah.
All information in the Statement Letter are true and verifiable by the Client.
- Dalam hal di kemudian hari ditemukan hal-hal yang tidak sesuai dengan isi Surat Pernyataan ini, segala akibat hukum yang timbul akan menjadi tanggung jawab Nasabah sepenuhnya dan Nasabah dengan ini membebaskan Bank dari segala bentuk tanggung jawab atas segala tuntutan, kewajiban, biaya dan kerugian yang mungkin timbul dikemudian hari dari manapun sebagai akibat ketidaksesuaian/ketidakbenaran pernyataan ini dan/atau informasi tersebut di atas.
In the case that in a later time it is discovered that there are things which are not in accordance with the contents of this statement, all legal consequences incurred will be the responsibility of the Client and the Client hereby releases the Bank from any kind of responsibilities against all lawsuits, obligations, costs and losses that can arise in the future from anywhere as a consequence of a mismatch /untruth of the statement and / or information mentioned above.

Note
- Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

[Back](#) [Submit](#)

Sistem akan menampilkan halaman **Review Details**

System will show the **Review Details** page

1 Klik **Submit**

Click **Submit**

Own Account > Acknowledgement

Submitted for approval Reference No.: 18A250600000000002 Submitted On: 09 Apr 2025 11:49:23 WIB

Note: Refer to Transaction Status Inquiry Module for latest details updated status.

Transaction Group
Transaction Code: Transfer within CIMB Niaga

Sender Details
From Account: 73057816680-IDR ANJAR ASSMORO HERKANTO From Mode: Own Account
Payment Date: 09 Apr 2025

Beneficiary Details
To Account: USD BAE RDO NA-703198724840

Transaction Details
Transaction Currency: USD - US Dollar Amount: 500,000.00 Exchange Rate: Counter Rate
Indication Rate: USD 1 = IDR 16,676.00 Equivalent Amount: IDR 8,333,000,000.00

Underlying Document
Document Label: Select Existing Document(s) Transaction Purpose: LFOES - Anahakur, rekayasa, dan teknik lainnya
Document Type: DOTY10 - dokumen pembayaran atas penggunaan jasa konsultan luar negeri

Document ID	Remaining FX Limit	Remaining USD Limit	Transaction Purpose	Document Type
248100003	USD 96,784,546.32	USD 84,594,793.00	LFOES - Anahakur, rekayasa, dan teknik lainnya	DOTY10 - dokumen pembayaran atas penggunaan jasa konsultan luar negeri

Other Details
Customer Reference No.: Other Payment Details:

Surat Pernyataan Transaksi Valas / Electronic Statement Forex Transaction *
 Berkenaan dengan transaksi yang Nasabah lakukan yaitu pembelian valuta asing terhadap Rupiah melalui transaksi Spot di atas Threshold dan meninjau Peraturan Bank Indonesia Nomor 18/19/PSB/2016 tentang Transaksi Valuta Asing Terhadap Rupiah Antara Bank dengan Pihak Domestic atau Pihak Asing beserta perubahannya ("Peraturan"), dengan ini Nasabah menyatakan bahwa:
With regard to the Client's transactions which is purchasing foreign currency against the Rupiah through Spot transaction and referring to Bank Indonesia's Regulation Number 18/19/PSB/2016 about the Transaction of Foreign Exchange against the Rupiah between the Bank and a foreign as well as its amendments ("Regulation"), hereby the Client declares that:
1. Nasabah bertanggung jawab terhadap keaslian dan kebenaran dokumen Underlying transaksi, dan secara keseluruhan tidak melakukan pembelian valuta asing terhadap Rupiah melalui transaksi Spot melebihi nilai nominal Underlying transaksi dalam sistem perbankan di Indonesia.
The Client is responsible for the authenticity and validity of the Underlying documents of transactions, and overall does not purchase foreign currency against Rupiah through Spot transaction exceeding than the amount of the Underlying transaction in the banking system of Indonesia.
2. Dokumen Underlying belum pernah digunakan sebagai Underlying transaksi jual beli valuta asing kepada pihak ketiga selain PT Bank CIMB Niaga Tbk (selanjutnya disebut Bank).
Underlying documents have never been used for Underlying transactions of buying and selling foreign exchange to a third party other than PT Bank CIMB Niaga Tbk (hereinafter referred to as "Bank").
3. Nasabah akan selalu tunduk terhadap Peraturan serta ketentuan perundang-undangan yang berlaku di Indonesia.
The Client will always be subject to Regulations and the provisions of the laws that are in effect in Indonesia.
4. Seluruh informasi dalam Surat Pernyataan ini benar dan dapat dipertanggungjawabkan oleh Nasabah.
All information in the Statement Letter are true and verifiable by the Client.
5. Dalam hal di kemudian hari ditemukan hal hal yang tidak sesuai dengan isi Surat Pernyataan ini, segala akibat hukum yang timbul akan menjadi tanggung jawab Nasabah sepenuhnya dan Nasabah dengan ini membebaskan Bank dari segala bentuk tanggung jawab atas segala tuntutan, kewajiban, biaya dan kerugian yang mungkin timbul dikemudian hari dari manapun sebagai akibat ketidaksesuaian/ke tidakbenaran pernyataan ini dan/atau informasi tersebut di atas.
In the case that in a later time it is discovered that there are things which are not in accordance with the contents of this statement, all legal consequences incurred will be the responsibility of the Client and the Client hereby releases the Bank from any kind of responsibilities against all lawsuits, obligations, costs and losses that can arise in the future from anywhere as a consequence of a mismatch / untruth of the statement and / or information mentioned above.

Note
Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

[Print](#) [Save As Template](#) [Make Another Transaction](#)

Sistem Lalu menampilkan Halaman Acknowledgement

System will show the Acknowledgement page

Langkah melakukan Approve Transaction Kunjungi Halaman:

To Approve the transaction visit page:

32 Mobile Token

41 Hard Token

In-house Foreign Transfer

Create Transaction

New Documents

Transaksi **foreign currency** menggunakan dokumen baru

Foreign currency transaction using new document

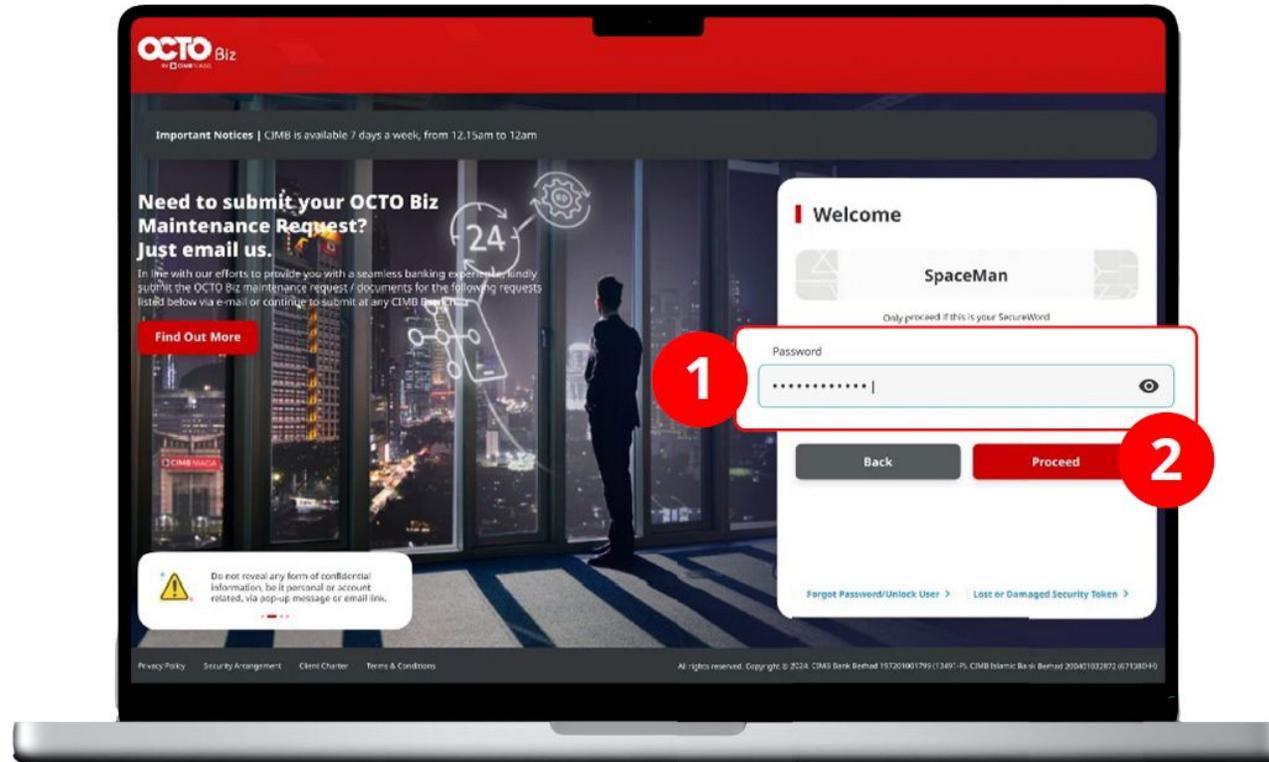


- 1 **Maker** Masuk dengan menggunakan **User & Company ID**

Maker login using User & Company ID

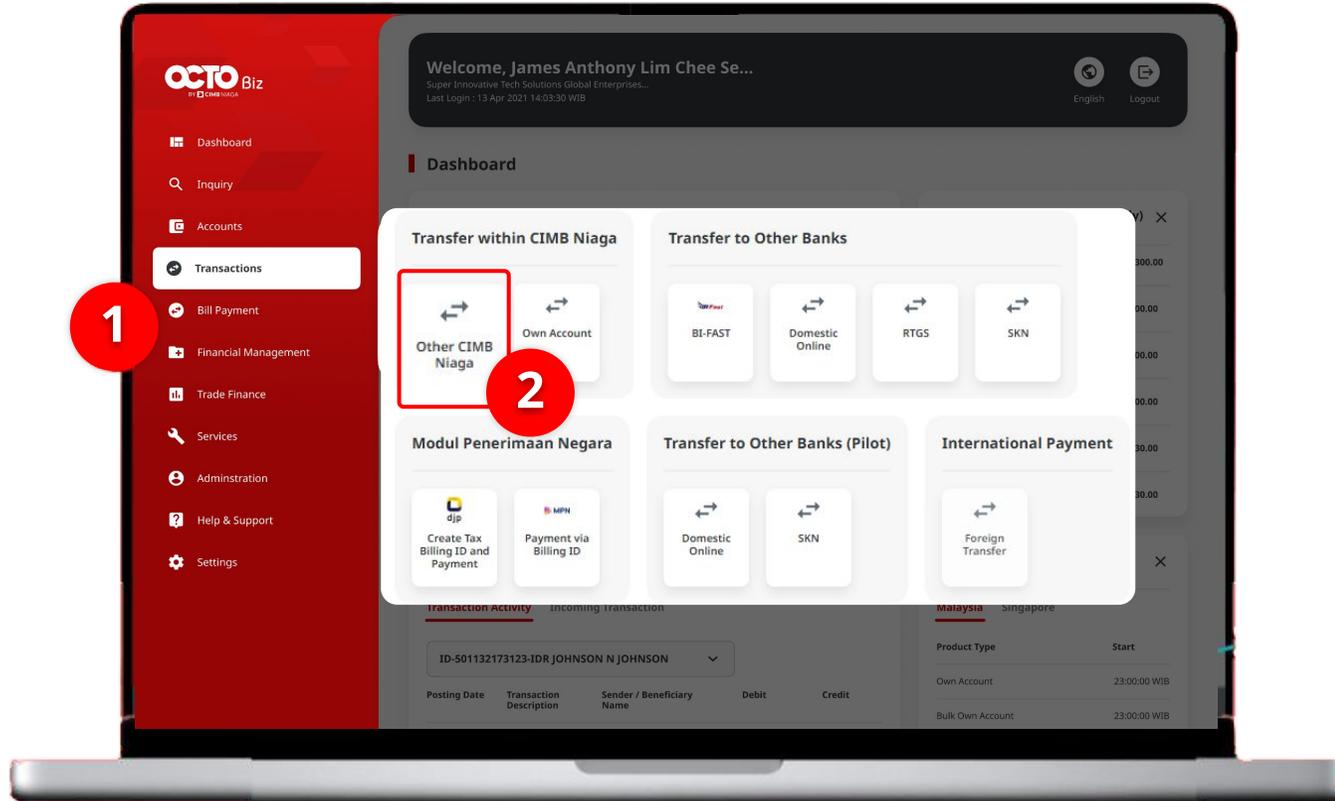
- 2 Klik **Next**

Click Next



1 Isi **Password**
Input Password

2 Klik **Proceed**
Click Proceed



Sistem akan menampilkan Halaman **Dashboard**

System will show **Dashboard page**

1 Arahkan kursor ke **Transaction**

Navigate to Transaction

2 Klik **Other CIMB Niaga / Own Account**

Click Other CIMB Niaga / Own Account

Own Account

Transaction Group Saved Templates

Transaction Group *

Transfer within CIMB Niaga

Sender Details

From Account *

703070729502-SGD TEST GANTI NAMA CLICKS

Payment Mode *

Own Account

08 Apr 2025 Recurring transfer

Beneficiary Details

To Account *

IDR PAYROLL KONVERSI3594 - 700863126900

Transaction Details

Transaction Currency *

IDR - Indonesia Rupiah

Amount *

10,000.00

Indicative Rate

SGD 1 = IDR 11,811.00

Equivalent Amount

SGD 0.85

Exchange Rate

Counter Rate Contract Rate

Other Details

Customer Reference No.

Other Payment Details

Payment Advice

No Advice Simple Advice Structured Advice

Note

- Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

Add Another Transaction Save as Draft Next

- 1 Pada halaman *Data Payment Entry*, **Pilih Account** di bagian **From Account**

On Data Payment Entry page, Choose Account on From Account section

- 2 Pilih **Payment Mode**

Choose Payment Mode

- 3 Pilih **Beneficiary Account**

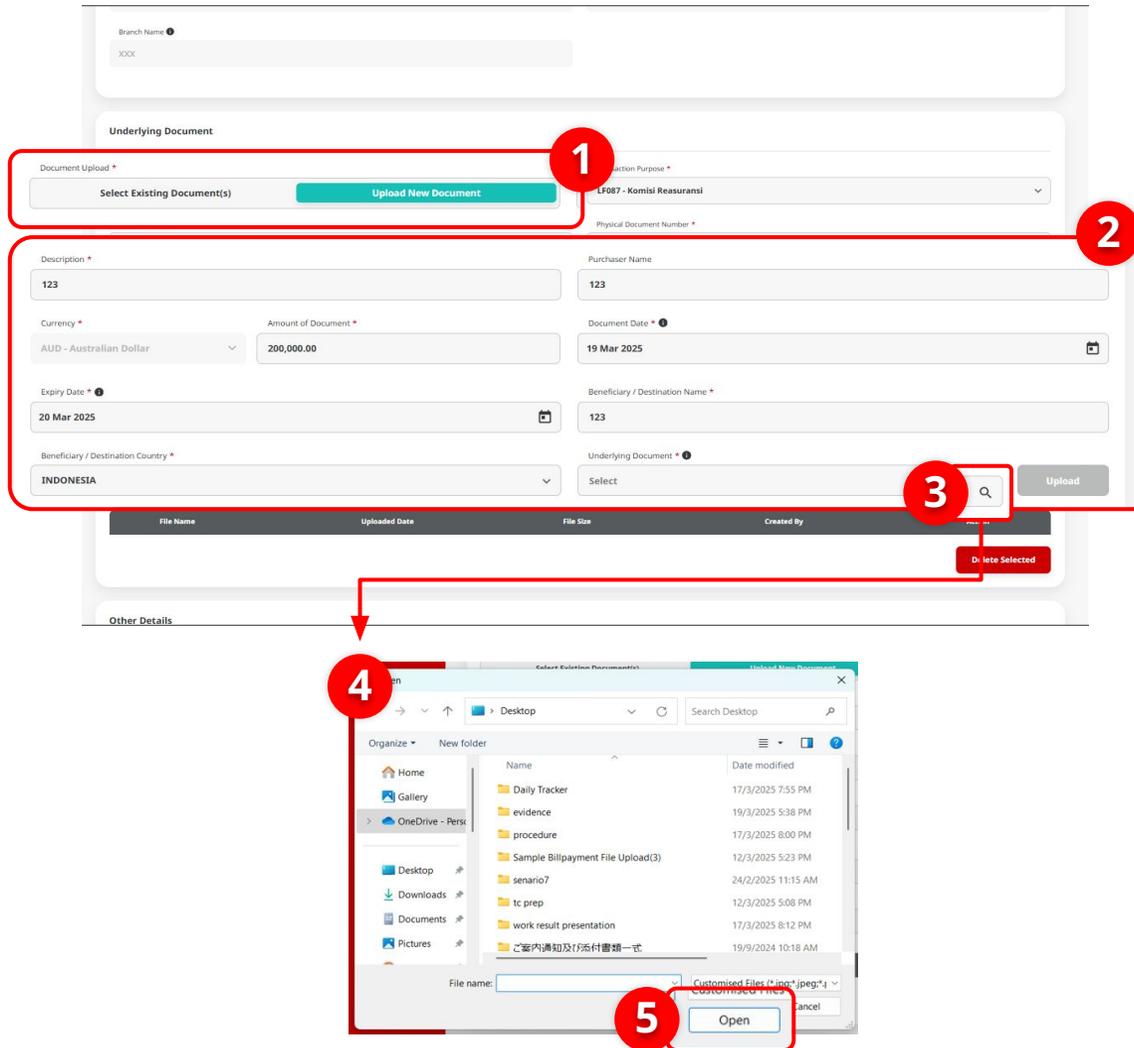
Choose Beneficiary Account

- 4 Lengkapi **Transaction Details**

Complete the Transaction Details

- 5 Pilih **Counter Rate** sebagai **Exchange Rate**

Choose Counter Rate as Exchange Rate



1 Pilih **Upload New Documents**, sistem akan menampilkan bagian tambahan

Choose **Upload New Documents**, system will show the **additional section**

2 Lengkapi seluruh **Mandatory Fields**

Complete the **Mandatory Fields**

3 Klik **kaca pembesar**, pada bagian **Underlying Documents**

Click **magnifying glass**, on **Underlying Documents** page

4 Sistem akan menampilkan **pop-up file**, Pilih **File**

System will show the **File Upload pop up**, choose **file**

5 Klik **Open**

Click **Open**

Own Account > Review Details

Transaction Group

Transaction Group
Transfer within CIMB Niaga

Sender Details

From Account
703057616600-IDR ANJAR ASMORO HERYANTO

Payment Mode
Own Account

Payment Date
09 Apr 2025

Beneficiary Details

To Account
USD AMHALLUNBYUX-703196726340

Transaction Details

Transaction Currency	Amount	Exchange Rate	Contract Rate
USD - US Dollar	500,000.00		
Contract No.		Contract Rate	
7563193		USD 1 = IDR 15,850.00	
Equivalent Amount			
IDR 7,925,000,000.00			

Underlying Document

Document Upload

Upload New Document

Document Type
DOTY021 - Invoice / commercial invoice

Description
123

Amount
USD - US DOLLAR 500,000.00

Transaction Purpose
L007 - Komisi Reasuransi

Physical Document Number
123

Purchaser Name
123

Document Date
09 Apr 2025

Beneficiary / Destination Name
AMHALLUNBYUX

Beneficiary / Destination Country
INDONESIA

File Name	Uploaded Date	File Size	Created By	Action
Sunflower.jpg	09 Apr 2025	95.29KB	IZZUMAKER-MAKER DEPT A	Download

INDONESIA

File Name	Uploaded Date	File Size	Created By	Action
Sunflower.jpg	09 Apr 2025	95.29KB	IZZUMAKER-MAKER DEPT A	Download

Other Details

Customer Reference No.
-

Other Payment Details
-

Surat Pernyataan Transaksi Valas / Electronic Statement Forex Transaction *

Berkenaan dengan transaksi yang Nasabah lakukan yaitu pembelian valuta asing terhadap Rupiah melalui transaksi Spot di atas Threshold dan menunjuk Peraturan Bank Indonesia Nomor 18/19/POB/2016 tentang Transaksi Valuta Asing Terhadap Rupiah Antara Bank dengan Pihak Domestic atau Pihak Asing beserta perubahannya ("Peraturan"), dengan ini Nasabah menyatakan bahwa:
With regard to the Client's transactions which is purchasing foreign currency against the Rupiah through Spot transaction and referring to Bank Indonesia's Regulation Number 18/19/POB/2016 about the Transaction of Foreign Exchange against the Rupiah between the Bank and a foreign as well as its amendments ("Regulation"), hereby the Client declares that:

- Nasabah bertanggung jawab terhadap keaslian dan kebenaran dokumen Underlying transaksi, dan secara keseluruhan tidak melakukan pembelian valuta asing terhadap Rupiah melalui transaksi Spot melebihi nilai nominal Underlying transaksi dalam sistem perbankan di Indonesia.
The Client is responsible for the authenticity and validity of the Underlying documents of transactions, and overall does not purchase foreign currency against Rupiah through Spot transaction exceeding than the amount of the underlying transaction in the banking system of Indonesia.
- Dokumen Underlying belum pernah digunakan sebagai Underlying transaksi jual beli valuta asing kepada pihak ketiga selain PT Bank CIMB Niaga Tbk (selanjutnya disebut Bank).
Underlying documents have never been used for Underlying transactions of buying and selling foreign exchange to a third party other than PT Bank CIMB Niaga Tbk (hereinafter referred to as "Bank").
- Nasabah akan selalu tunduk terhadap Peraturan serta ketentuan perundang-undangan yang berlaku di Indonesia.
The Client will always be subject to Regulations and the provisions of the laws that are in effect in Indonesia.
- Seluruh informasi dalam Surat Pernyataan ini benar dan dapat dipertanggungjawabkan oleh Nasabah.
All information in the Statement Letter are true and verifiable by the Client.
- Dalam hal di kemudian hari ditemukan hal-hal yang tidak sesuai dengan isi Surat Pernyataan ini, segala akibat hukum yang timbul akan menjadi tanggung jawab Nasabah sepenuhnya dan Nasabah dengan ini membebaskan Bank dari segala bentuk tanggung jawab atas segala tuntutan, kewajiban, biaya dan kerugian yang mungkin timbul dikemudian hari dari manapun sebagai akibat ketidaksesuaian/ketidakebenaran pernyataan ini dan/atau informasi tersebut di atas.
In the case that in a later time it is discovered that there are things which are not in accordance with the contents of this statement, all legal consequences incurred will be the responsibility of the Client and the Client hereby releases the Bank from any kind of responsibilities against all lawsuits, obligations, costs and issues that can arise in the future from anywhere as a consequence of a mismatch / untruth of the statement and / or information mentioned above.

Note
Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

Back Submit 1

Sistem akan menampilkan halaman **Review Details**

System will show the review details page

1 Klik **Submit**

Click **Submit**

LANGKAH

08

MAKER

Own Account > Acknowledgement

Submitted for approval Reference No.: 15A2504000000001 Submitted On: 09 Apr 2025 14:03:45 WIB

Note: Refer to Transaction Status Inquiry Module for latest details updated status.

Transaction Group
Transaction Group
Transfer within CIMB Niaga

Sender Details
From Account: 700207516600-IDR ANAK ASSHORO HEVYANTO Payment Mode: Own Account
Transfer Date: 09 Apr 2025

Beneficiary Details
To Account: USD AMHALLUNBYUK-703191726340

Transaction Details
Transaction Currency: USD - US Dollar Amount: 500,000.00 Exchange Rate: Contract Rate
Contract No: 7563193 Quoted Rate: USD 1 = IDR 15,859.00
Equivalent Amount: IDR 7,921,000,000.00

Underlying Document
Document Upload: Upload New Document Transaction Purpose: LFB87 - Komisi Reasuransi
Document Type: D07W81 - Invoice / Commercial Invoice Physical Document Number: 123
Description: 123 Invoice Number: 123
Currency: USD - US DOLLAR Amount: 500,000.00 Document Date: 09 Apr 2025
Entry Date: 09 Apr 2025 Beneficiary / Destination Name: AMHALLUNBYUK
Beneficiary / Destination Country: INDONESIA

File Name	Uploaded Date	File Size	Created By	Action
SurfName.jpg	09 Apr 2025	95.27KB	U20000000000000000000	Download

Other Details

Customer Reference No. Other Payment Details

Surat Pernyataan Transaksi Valas / Electronic Statement Forex Transaction *

Berkenaan dengan transaksi yang Nasabah lakukan yaitu pembelian valuta asing terhadap Rupiah melalui transaksi Spot di atas Threshold dan menunjuk Peraturan Bank Indonesia Nomor 18/19/PBI/2016 tentang Transaksi Valuta Asing Terhadap Rupiah Antara Bank dengan Pihak Domestic atau Pihak Asing beserta perubahannya ("Peraturan"), dengan ini Nasabah menyatakan bahwa:
With regard to the Client's transactions which is purchasing foreign currency against the Rupiah through Spot transaction and referring to Bank Indonesia's Regulation Number 18/19/PBI/2016 about the Transaction of Foreign Exchange against the Rupiah between the Bank and a foreign as well as its amendments ("Regulation"), hereby the Client declares that:

- Nasabah bertanggung jawab terhadap keaslian dan kebenaran dokumen Underlying transaksi, dan secara keseluruhan tidak melakukan pembelian valuta asing terhadap Rupiah melalui transaksi Spot melebihi nilai nominal Underlying transaksi dalam sistem perbankan di Indonesia.
The Client is responsible for the authenticity and validity of the Underlying documents of transactions, and overall does not purchase foreign currency against Rupiah through Spot transaction exceeding then the amount of the Underlying transaction in the banking system of Indonesia.
- Dokumen Underlying belum pernah digunakan sebagai Underlying transaksi jual beli valuta asing kepada pihak ketiga selain PT Bank CIMB Niaga Tbk (selanjutnya disebut Bank).
Underlying documents have never been used for Underlying transactions of buying and selling foreign exchange to a third party other than PT Bank CIMB Niaga Tbk (hereinafter referred to as "Bank").
- Nasabah akan selalu tunduk terhadap Peraturan serta ketentuan perundang-undangan yang berlaku di Indonesia.
The Client will always be subject to Regulations and the provisions of the laws that are in effect in Indonesia.
- Seluruh informasi dalam Surat Pernyataan ini benar dan dapat dipertanggungjawabkan oleh Nasabah.
All information in the Statement Letter are true and verifiable by the Client.
- Dalam hal di kemudian hari ditemukan hal-hal yang tidak sesuai dengan isi Surat Pernyataan ini, segala akibat hukum yang timbul akan menjadi tanggung jawab Nasabah sepenuhnya dan Nasabah dengan ini membebaskan Bank dari segala bentuk tanggung jawab atas segala tuntutan, kewajiban, biaya dan kerugian yang mungkin timbul dikemudian hari dari manapun sebagai akibat ketidaksesuaian/ketidakbenaran pernyataan ini dan/atau informasi tersebut di atas.
In the case that in a later time it is discovered that there are things which are not in accordance with the contents of this statement, all legal consequences incurred will be the responsibility of the Client and the Client hereby releases the Bank from any kind of responsibilities against all lawsuits, obligations, costs and losses that can arise in the future from anywhere as a consequence of a mismatch / untruth of the statement and / or information mentioned above.

Note
- Please be aware that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the ones used to execute the transaction(s). Actual debited amount can be viewed in Transaction History after the Bank has executed the transaction(s).

[Print](#) [Save As Template](#) [Make Another Transaction](#)

New Document | In-house Foreign Transfer

Menu: Transaction > Other CIMB Niaga

Sistem Lalu menampilkan Halaman Acknowledgement

System will show the Acknowledgement page

Langkah melakukan Approve Transaction Kunjungi Halaman:

To Approve the transaction visit page:

32 Mobile Token

41 Hard Token

In-house Foreign Transfer

Approve Transaction

Mobile Token

Hard Token

In-house Foreign Transfer

Approve Transaction

Mobile Token

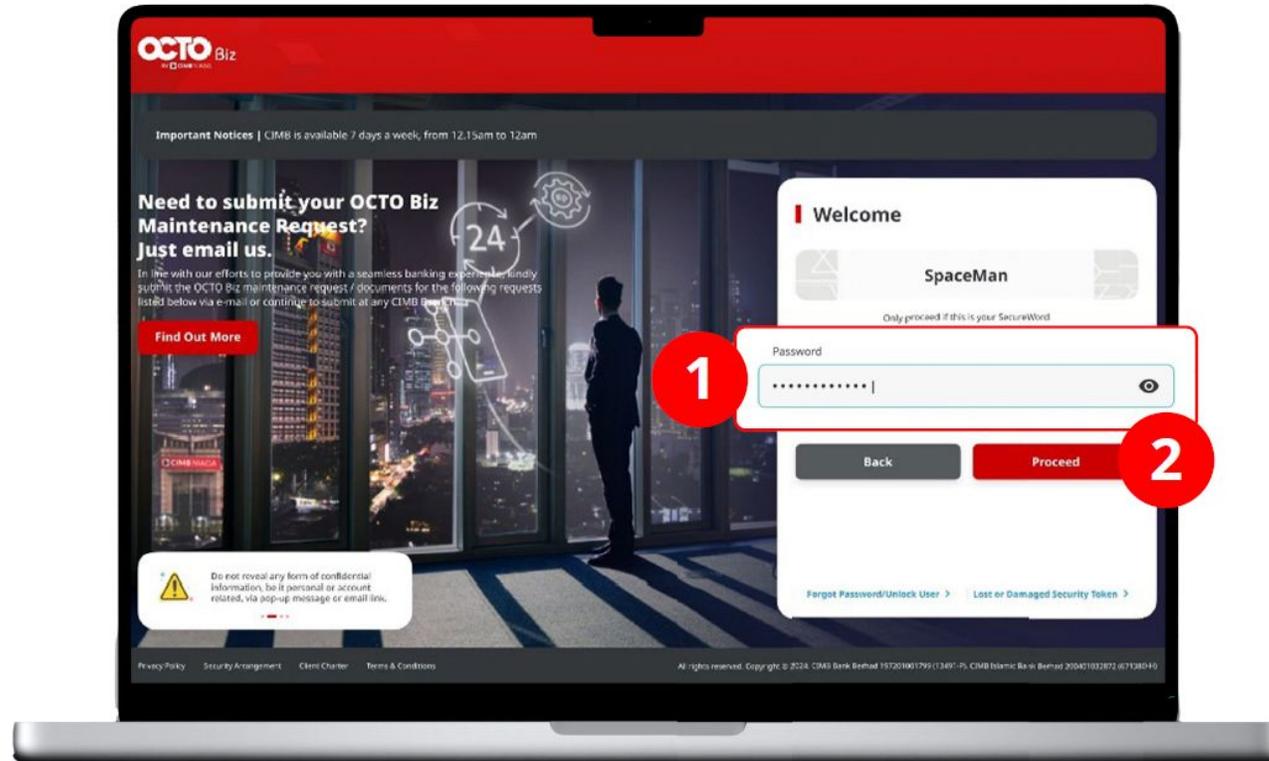
Proses **approval transaksi** untuk user yang memiliki atau menggunakan **Mobile Token**

Approval Transaction process using mobile token

LANGKAH

01

APPROVER

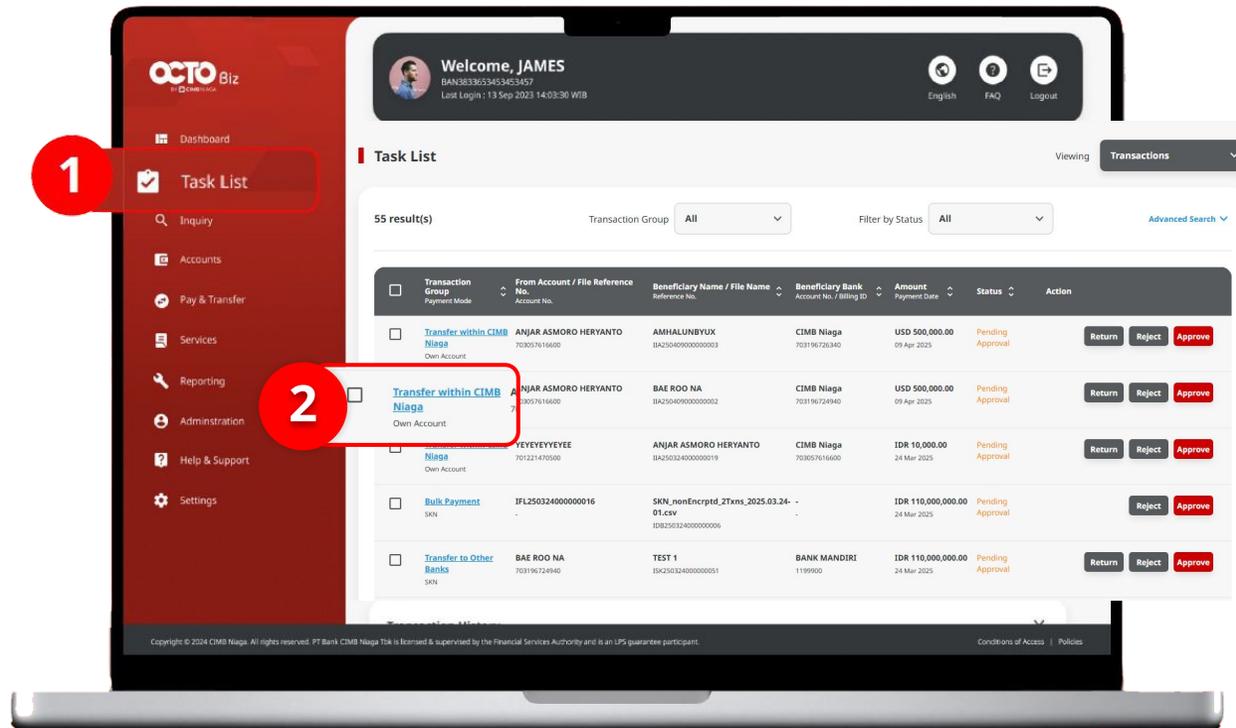


Login sebagai **Approver**

Login as *approver*

1 Isi **Password**
Input password

2 Klik **Proceed**
Click Proceed



1 Arahkan pada menu disamping, klik **Task List**

*Navigate to side menu, click **Task List***

2 Klik **Hyperlink** transaksi yang diinginkan

*Click **hyperlink transaction***

LANGKAH

03

APPROVER

USD 1 - IDR 16.478.00 IDR 6.333.000.000.00

Underlying Document

Document Label: Transaksi Pindah
Seri: Existing Documents: LTR01 - Arsitektur, rekayasa, dan teknik lainnya
Document Type: B07010 - dokumen pembayaran atau penggantian jasa ke luar negeri

Document ID	Remaining FX Limit	Remaining USD Limit	Transaction Payment	Document Type
3481400003	USD 16.754.246.32	USD 1.239.748.30	TR01 - Aset/kuota dan bank tempo	B07011 - dokumen pembayaran atau penggantian jasa ke luar negeri

Other details

Customer reference to: Other Payment Detail:

Surat Pernyataan Transaksi Valas / Electronic Statement Forex Transaction *

Berkenaan dengan transaksi yang nasabah lakukan yaitu pembelian valuta asing terhadap Rupiah melalui transaksi Spot di atas Threshold dan menunjuk Peraturan Bank Indonesia Nomor 18/19/PSU/2016 tentang Transaksi Valuta Asing Terhadap Rupiah Antara Bank dengan Pihak Domestic atau Pihak Asing beserta pembahasannya ("Peraturan"), dengan ini nasabah menyatakan bahwa:

With regard to the Client's transactions which is purchasing foreign currency against the Rupiah through Spot transaction and referring to Bank Indonesia's Regulation Number 18/19/PSU/2016 about the transaction of foreign exchange against the Rupiah between the Bank and a foreign or not as its investments ("Regulation"), hereby the Client declares that:

- Nasabah bertanggung jawab terhadap keabsahan dan kebenaran dokumen underlying transaksi, dan secara keseluruhan tidak melakukan pembelian valuta asing terhadap Rupiah melalui transaksi Spot melalui nilai nominal underlying transaksi dalam skema perbankan di Indonesia. The Client is responsible for the authenticity and validity of the underlying documents of transactions, and overall does not perform foreign currency against Rupiah through Spot transactions exceeding the amount of the underlying transaction in the banking system of Indonesia.
- Dokumen underlying transaksi pernah digunakan sebagai underlying transaksi just both valuta asing kepada pihak ketiga selain PT Bank CIMB Niaga Tbk dan/atau cabang bank. Underlying documents have never been used for underlying transactions of buying and selling foreign exchange to a third party other than PT Bank CIMB Niaga Tbk (hereinafter referred to as "Bank").
- Nasabah akan selalu tunduk terhadap Peraturan serta ketentuan perundang-undangan yang berlaku di Indonesia. The Client will always be subject to Regulations and the provisions of the laws that are in effect in Indonesia.
- Seluruh informasi dalam Surat Pernyataan ini benar dan dapat dipertanggungjawabkan oleh nasabah. All information in the Electronic Entry are true and verifiable by the Client.
- Dalam hal di kemudian hari ditemukan hal-hal yang tidak sesuai dengan isi Surat Pernyataan ini, segala akibat hukum yang timbul akan menjadi tanggung jawab nasabah sepenuhnya dan nasabah dengan ini menyetujui Bank dari segala bentuk tanggapan yang akan diterima, kewajiban, biaya dan kerugian yang mungkin timbul dikemudian hari dari manapun sebagai akibat ketidaksesuaian/ketidaktepatan pernyataan ini dan/atau informasi transaksi di atas. In the case that in a later time it is discovered that there are things which are not in accordance with the contents of this statement, all legal consequences thereof will be the responsibility of the Client and the Client hereby releases the Bank from any kind of responsibilities against all banks, obligations, costs and losses that can arise in the future from anywhere as a consequence of a misstatement / content of the statement and / or information mentioned above.

Note
* Prior to assets that exchange rates displayed are indicative and are subject to change by the Bank without prior notice. The rates displayed may differ from the rates used to execute the transaction. Actual debit amount can be viewed in Transaction History after the Bank has executed the transaction(s).

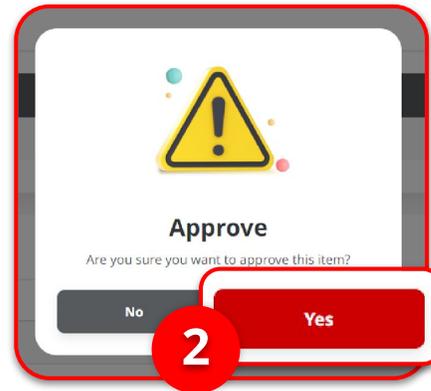
User Activities

User	Address	Date / Time	Remark
U2200002 - MANAGER A	Score	01 Apr 2025 10:02:00	-

Remark

Remarks:
Enter
Maksimal 100 karakter

Back Approve **1**



Tinjau ulang transaksi yang telah di kirim **Maker**,

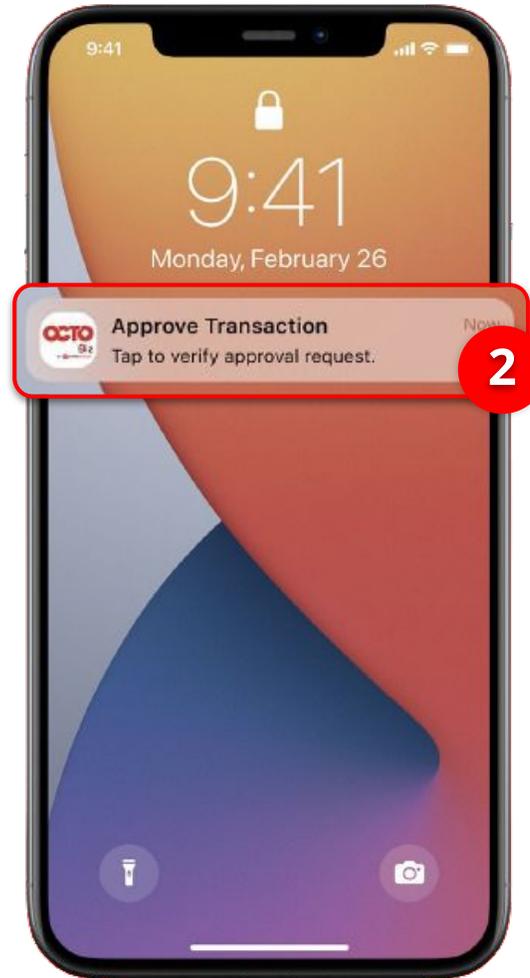
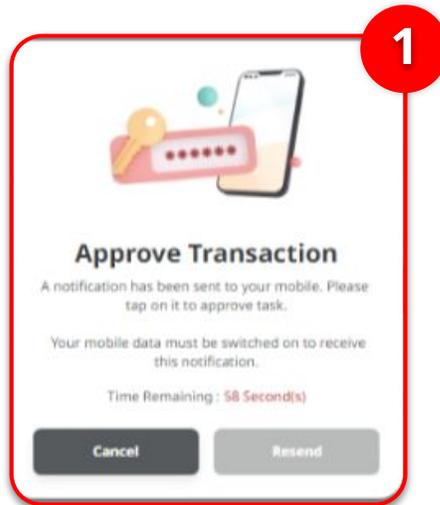
Review Transaction

1 Jika sudah sesuai, klik **Approve**

Click **Approve**

2 Klik **Yes**

Click **Yes**



- 1** Sistem akan menampilkan **Pop-Up Approver transaksi pada Website**

*System will show the **Approve Transaction pop up** on website*

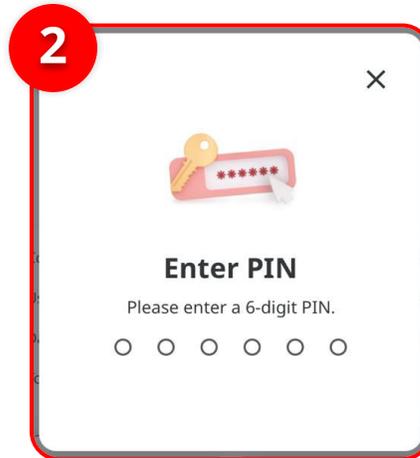
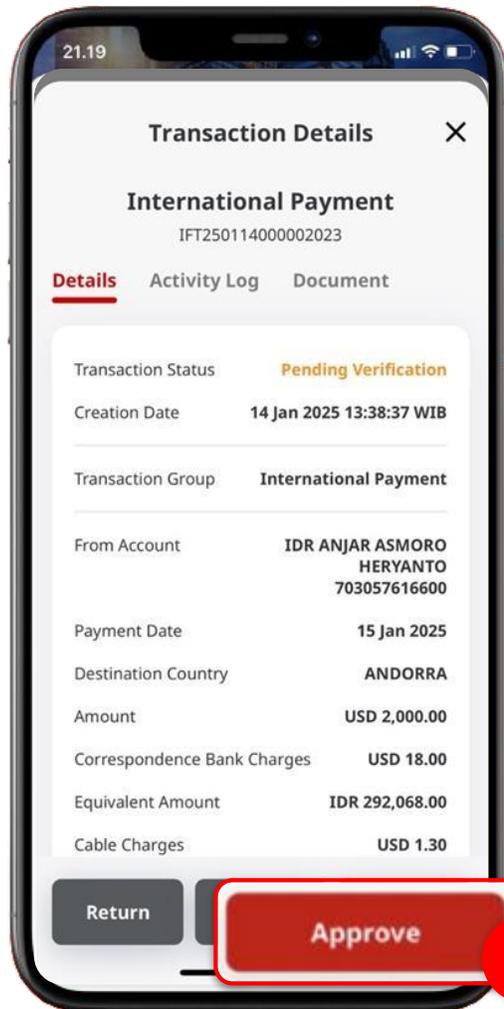
- 2** Sistem akan **mengirimkan notifikasi** di perangkat *mobile*. Buka perangkat *mobile*, **Klik Bar Notifikasi**

*System will **send notification** on mobile device. Open device, and click **notification bar***

LANGKAH

05

APPROVER



1 Klik Tombol **Approve**

Click Approve

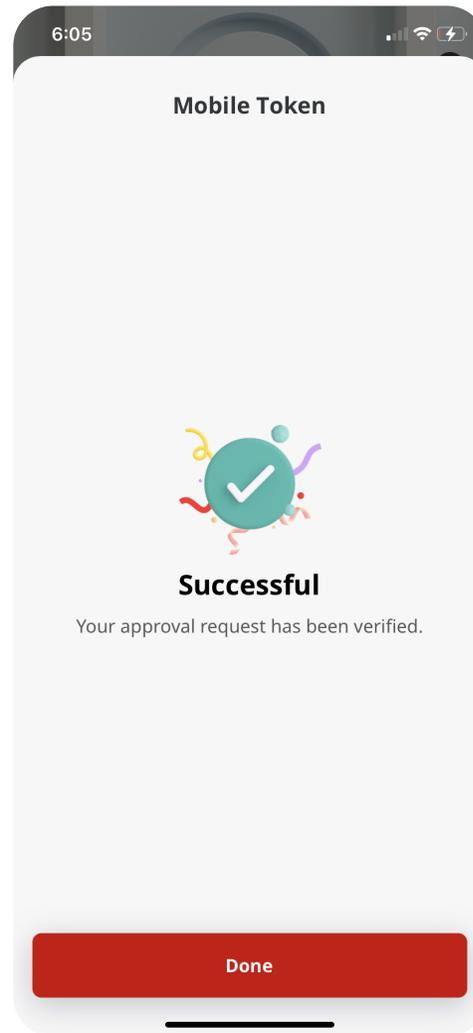
2 Isi **6-Digit Pin**

Input 6-Digit Pin

LANGKAH

06

APPROVER



Jika transaksi Berhasil, sistem akan menampilkan **halaman Acknowledgement**

*Once succeed, system will show the **acknowledgement page***

Task List > Acknowledgement

Pending Bank Processing
 Reference No. : IPT2025030004819 Approved On : 27 Mar 2025 15:08:51 WIB

Note: Refer to Transaction Status Inquiry Module for latest details updated status.

Transaction Group
 Transaction Policy: International Payment

Sender Details

From Account: 705827616008-IDR ANAK ANAK MCMO RD HERTHATO	Payment Mode: Foreign Transfer	Payment Date: 27 Mar 2025
---	--------------------------------	---------------------------

Transaction Details

Beneficiary Country: INDONESIA	Transaction Currency: AUD - Australian Dollar	Amount: 200,000.00	Correspondent Bank Charges: AUD 25.00	Equation Amount: IDR 292,850.00
Local Charges: USD 5.00	Equivalent Amount: IDR 79,500.00	Total Charges: IDR 372,350.00	Exchange Rate: Counter Rate	
Indicative Rate: AUD 1 = IDR 16.622.00	Equation Amount: IDR 2,124,402.00.00	Total Bank Amount: IDR 2,124,772,350.00		

Beneficiary Details

Beneficiary Account No.: 806691973297	Beneficiary Address: Jalan Alam Sutera W01 No 19 Tangerang	Beneficiary Name: Tawadi Fitri nggiri
Beneficiary Phone No.: 81253711718		

Beneficiary Bank Details

Beneficiary Bank Information: BANK	SWIFT Code: ABAL233XXX	Beneficiary Bank Name: PT. BANK PEMBANGUNAN DAERAH BILI
Beneficiary Bank Address: BANK RPD BELI JALAN RAYA PUPUTAN NE T. MANDIRI 80222 SENTASAR	Beneficiary Bank Town/City: DENPASAR	Beneficiary Bank Country: INDONESIA
Branch Name: XXX		

Underlying Document

Document Upload: Upload New Document	Transaction Purpose: LT087 - Komisi Reasuransi	Document Type: DOT021 - Invoice / commercial Invoice
Physical Business Revision: 122	Revision: 122	Revision Name: 122
Currency: AUD - Australian Dollar	Amount: 200,000.00	Document Date: 27 Mar 2025
Beneficiary / Destination Name: Tawadi Fitri nggiri	Beneficiary / Destination Country: INDONESIA	Expiry Date: 28 Mar 2025

File Name	Uploaded Date	File Size	Created By	Action
Surfawar.jpg	27 Mar 2025	96.20KB	MARKEE_DEST MARKEE Dest	Download

Other Details

Transaction Purpose: LT087-Komisi Reasuransi	Beneficiary Status: Resident	Beneficiary Category: BANK PEJABOT
Sender Status: Resident	Sender Category: LEMBAGA KEUANGAN NON BANK	Transaction Relationship: Anak perusahaan di luar negeri
Customer Relationship: -	Other Payment Details: -	Charge Name by: Applicant (OUR)
Payment Advice: No Advice		

Surat Pernyataan Transaksi Valas / Electronic Statement Forex Transaction *

The Customer agrees and authorizes the Bank to debit the account if there are additional fees/charges from the correspondent bank for the Customer's transaction. By signing these Terms and Conditions by the customer, the customer states that they have read, observe, understand, and agree to everything that has been conveyed by the Bank regarding products/services related to these Terms and Conditions including the main features, benefits, risks, requirements and procedure for utilization, fees, and other related requirements, and therefore the Customer promises and binds himself/herself to comply with and comply with all these Terms and Conditions.

Berkas dengan transaksi yang Nasabah lakukan yaitu pembelian valuta asing terhadap Rupiah melalui transaksi Spot di atas Threshold dan menunjuk Peraturan Bank Indonesia Nomor 18/19/2016 tentang Transaksi Valuta Asing Terhadap Rupiah Antara Bank dengan Pihak Domestik atau Pihak Asing beserta perubahannya ("Peraturan"), dengan ini Nasabah menyatakan bahwa: With regard to the Client's transactions which is purchasing foreign currency against the Rupiah through Spot transaction and referring to Bank Indonesia's Regulation Number 18/19/2016 about the Transaction of Foreign Exchange against the Rupiah between the Bank and a foreign as well as its amendments ("Regulation"), hereby the Client declares that:

- Nasabah bertanggung jawab terhadap keaslian dan kebenaran dokumen Underlying transaksi, dan secara keseluruhan tidak melakukan pembelian valuta asing terhadap Rupiah melalui transaksi Spot melebihi nilai nominal Underlying transaksi dalam sistem perbankan di Indonesia. The Client is responsible for the authenticity and validity of the underlying documents of transactions, and overall does not purchase foreign currency against Rupiah through Spot transaction exceeding than the amount of the Underlying transaction in the banking system of Indonesia.
- Dokumen Underlying belum pernah digunakan sebagai Underlying transaksi jual beli valuta asing kepada pihak ketiga selain PT Bank CIMB Niaga Tbk (selanjutnya disebut: Bank). Underlying documents have never been used for Underlying transactions of buying and selling foreign exchange to a third party other than PT Bank CIMB Niaga Tbk (hereinafter referred to as "Bank").
- Nasabah akan selalu tunduk terhadap Peraturan serta ketentuan perundang-undangan yang berlaku di Indonesia. The Client will always be subject to Regulations and the provisions of the laws that are in effect in Indonesia.
- Seluruh informasi dalam Surat Pernyataan ini benar dan dapat dipertanggungjawabkan oleh Nasabah. All information in the Statement Letter are true and verifiable by the Client.
- Dalam hal di kemudian hari ditemukan hal-hal yang tidak sesuai dengan isi Surat Pernyataan ini, segala akibat hukum yang timbul akan menjadi tanggung jawab Nasabah sepenuhnya dan Nasabah dengan ini membebaskan Bank dari segala bentuk tanggung jawab atas segala tuntutan, kewajiban, biaya dan kerugian yang mungkin timbul dikemudian hari dari manapun sebagai akibat ketidakakuratan/kefalsifan/kebiasaan pernyataan ini dan/atau informasi tersebut di atas. In the case that in a later time it is discovered that there are things which are not in accordance with the contents of this statement, all legal consequences incurred will be the responsibility of the Client and the Client hereby releases the Bank from any kind of responsibilities against all lawsuits, obligations, costs and losses that can arise in the future from anywhere as a consequence of a mismatch / untruth of the statement and / or information mentioned above.

User Activities

User	Activities	Date / Time	Remark
MARKEE_DEST No Dept	Submit	27 Mar 2025 11:23:52 WIB	-
APPROVER_DEST Approver Dept A	Edit	27 Mar 2025 10:25:19 WIB	-
APPROVER_DEST Approver Dept A	Approve	27 Mar 2025 16:28:19 WIB	-

Note

- Please submit transaction before 12:51 PM on a business day. Transactions approved past cut-off time will be executed during office hours.
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Print Done

Jika transaksi Berhasil, sistem akan menampilkan **halaman Acknowledgement**

Once Succeed, system will show the **Acknowledgement** page

CATATAN: Untuk New Underlying Documents, setelah melakukan proses Approve, status transaksi menjadi "Pending Bank Process". Sistem akan memberikan **notifikasi lanjutan mengenai verifikasi dari Bank**

NOTES: For New Underlying Documents, after the Approval process, the transaction status will change to "Pending Bank Process". The system will provide further **notification regarding verification from the Bank**.

Your Underlying Document I19250901000000206 is Successful



noreply-octobiz@cimbniaga.co.id

Yesterday, 3:34 PM

renita carolina ✕

📧 Reply all | ▾

Dear Mr./Ms. RENITAADMIN,

Thank you for using OCTO Biz.

Your Underlying Document below has been Successful with below details:

Company ID: RENITACAR
Date/Time: 01 Sep 2025 15:34:39 WIB
CIMB Niaga Reference No.: I19250901000000206
Document ID: 25IA000011
Transaction Purpose: LF107 - Advance payment/pembayaran di muka asuransi
Document Type: DOTY028 - sales agreement / sales contract
Physical Document No.: SALESMOBILE0109
Description: Desc0109
Purchaser Name: -
Amount of Document: USD 100,200.00
Document Date: 2025-09-01
Expired Date: 2025-09-03
Beneficiary / Destination Name: Obiz0109
Beneficiary / Destination Country: US - UNITED STATES
Reject Reason:

If you have any questions, please contact us at octobiz.support@cimbniaga.co.id

We look forward to serving you again.

Sincerely,

OCTO Biz Team

Please do not reply, this is a system generated email.

Notifikasi dari Bank melalui **Inbox Email**

Bank Notification via Email

In-house Foreign Transfer

Approve Transaction

Hard Token

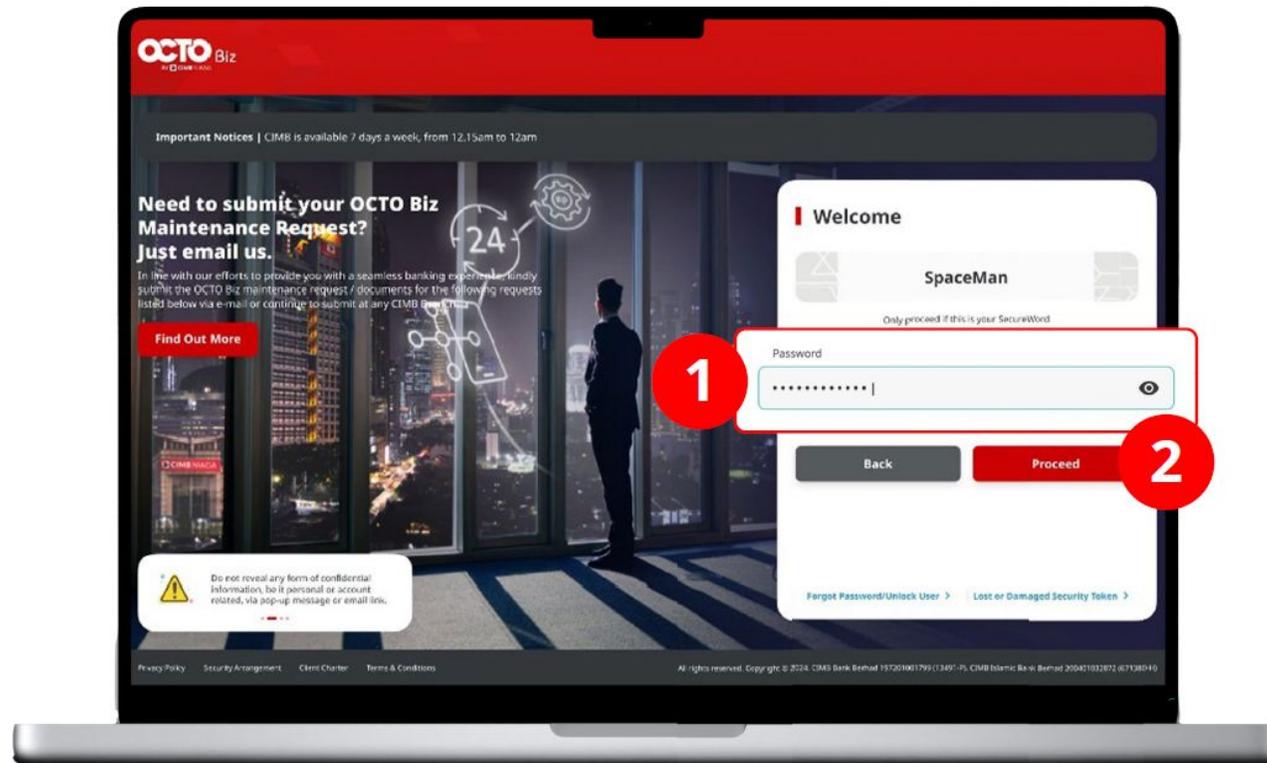
Proses **approval transaksi** untuk user yang memiliki atau menggunakan **Hard Token**

Approval Transaction process using hard token

LANGKAH

01

APPROVER

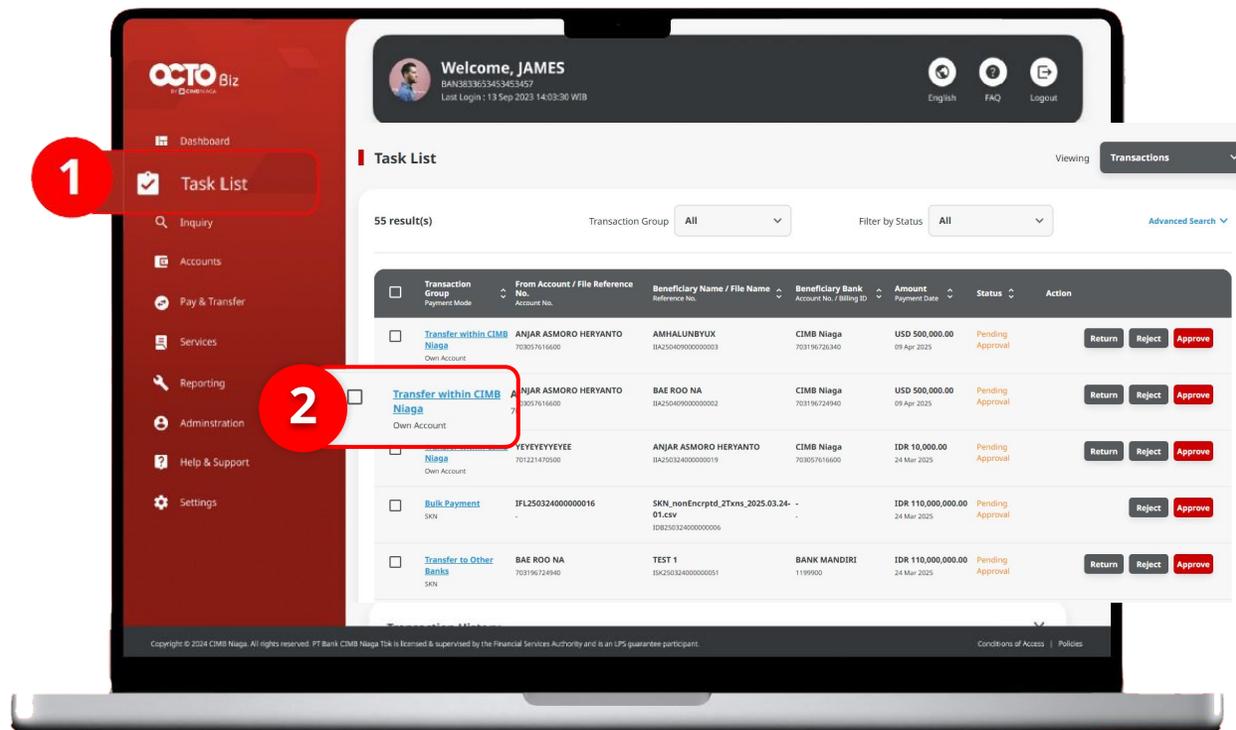


Login sebagai **Approver**

Login as *approver*

1 Isi **Password**
Input password

2 Klik **Proceed**
Click Proceed



1 Arahkan pada menu disamping, klik **Task List**

*Navigate to side menu, click **Task List***

2 Klik **Hyperlink** transaksi yang diinginkan

*Click **hyperlink transaction***

LANGKAH

03

APPROVER

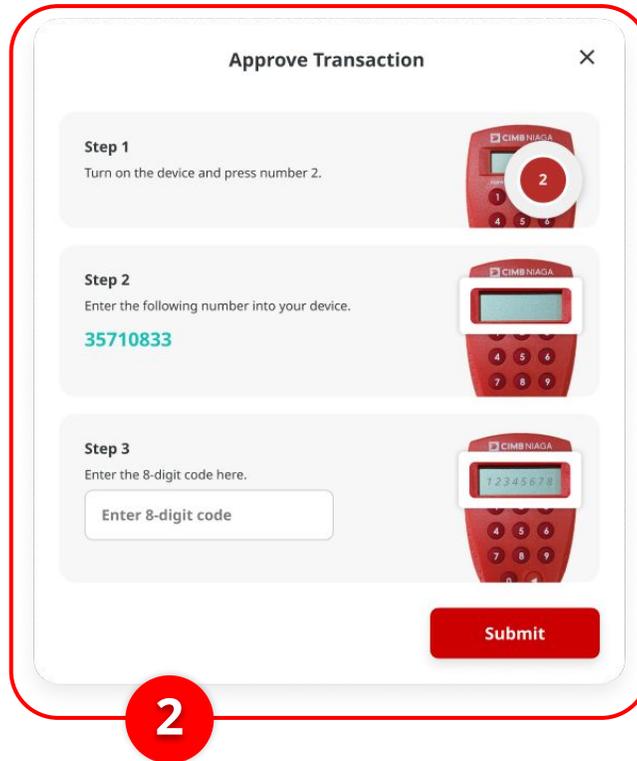
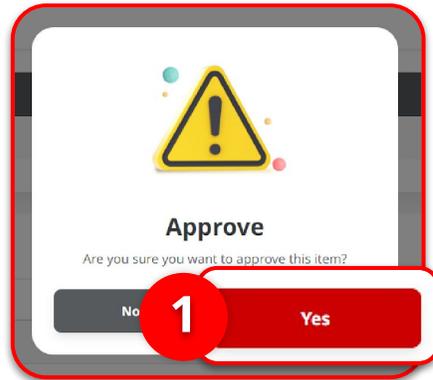
The screenshot displays a transaction approval screen. At the top, it shows the transaction amount in USD (1,024,146,679.00) and IDR (8,333,000,000.00). Below this, there are sections for 'Underlying Document' and 'Other Details'. The 'Underlying Document' section includes a table with columns: Document ID, Remaining FX Limit, Remaining USD Limit, Transaction Purpose, and Document Type. A table with one row is visible, showing Document ID '2461800003', Remaining FX Limit 'USD 96,714,546.92', Remaining USD Limit 'USD 96,599,788.30', Transaction Purpose 'LFD01 - A/sitektur, rekayasa, dan teknik lainnya', and Document Type 'DOTW018 - dokumen pembayaran atas penggunaan jasa konsultan luar negeri'. Below the table, there is a 'Surat Pernyataan Transaksi Valas / Electronic Statement Forex Transaction' section with a checkbox and a text area containing legal disclaimers. At the bottom, there is a 'User Activities' table with columns: User, Activity, Date / Time, and Remark. One activity is listed: User 'IZZARAHISZ - MAKER CFT A', Activity 'submit', Date / Time '09-Apr-2025 10:49:23 WIB', and Remark is empty. At the very bottom, there are three buttons: 'Back', 'Return', and 'Approve'. The 'Approve' button is highlighted with a red circle and the number '1'.

Tinjau ulang transaksi yang telah di kirim **Maker**,

Review Transaction

1 Jika sudah sesuai, klik **Approve**

Click **Approve**



1 Klik **Yes**

Click Yes

2 Sistem akan memunculkan **Box Approve Transaction**

System will show the approve transaction pop up box

LANGKAH

05

APPROVER



Approve Transaction | In-house Foreign Transfer

Menu: Task List > Approve

- 1 Hidupkan Perangkat dengan Klik tombol **Play** pada perangkat **Hard-Token**

Turn on Hard-Token device, click Play button

- 2 Masukan **Secure Pin Number**

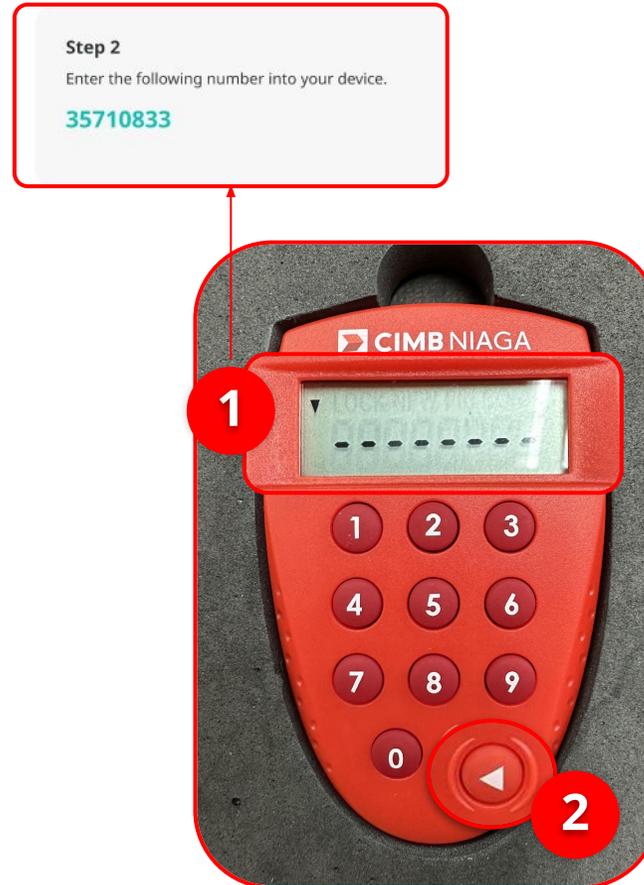
Input Secure Pin Number

- 3 Jika **Pin Benar**, sistem akan menampilkan "**APPLI**" pada layar perangkat.

System will show the "APPLI" on device's screen

- 4 Klik **Tombol 2** untuk masuk ke fitur **Transaction Signing**

Click 2 to turn on the transaction signing mode



- 1 Masukan **Kode** yang muncul di **Pop-Up Box Website**

*Input **code** that shown on **Website pop up box***

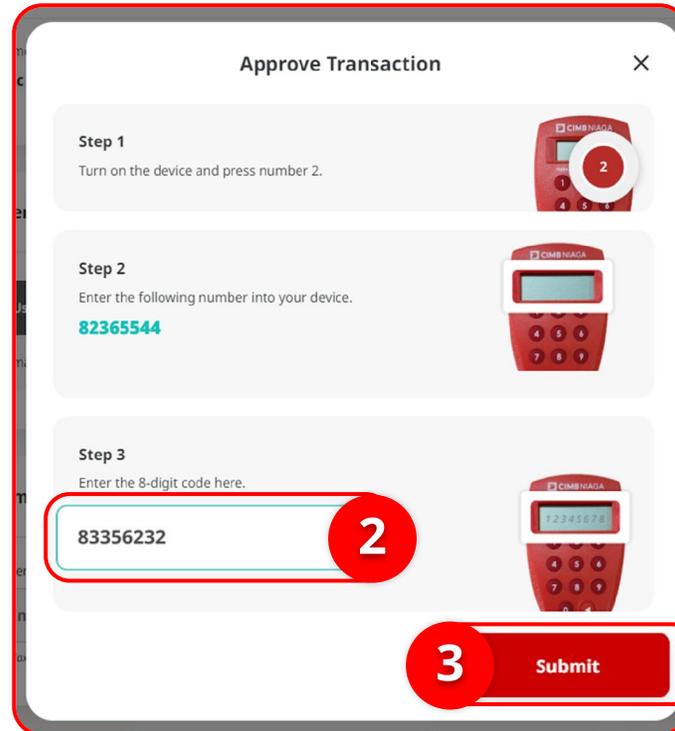
- 2 Klik **Tombol Play**

*Click **Play***

LANGKAH

07

APPROVER



Approve Transaction | In-house Foreign Transfer

Menu: Task List > Approve

- 1 Perangkat **Hard Token** akan menampilkan **8-Digit Kode**
Hard Token device will show the 8-Digit code
- 2 Masukkan **Kode** ke **Box Approve Transaction**
Input code to Approve transaction box
- 3 Klik **Submit**
Click Submit

Task List > Acknowledgement

Pending Bank Processing
 Reference No. : FT1303700004819 Approved On : 27 Mar 2025 15:08:51 WIB

Note: Refer to Transaction Status Inquiry Module for latest details updated status.

Transaction Group
 Transaction Policy: International Payment

Sender Details

From Account: 70587616006- IDR ANAK ANAK CMC DR HERTHATO	Payment Mode: Foreign Transfer	Payment Date: 27 Mar 2025
--	--------------------------------	---------------------------

Transaction Details

Beneficiary Country: INDONESIA	Transaction Currency: AUD - Australian Dollar	Amount: 200,000.00	Correspondent Bank Charges: AUD 25.00	Equation Amount: IDR 292,850.00
Local Charges: USD 5.00	Equivalent Amount: IDR 79,500.00	Total Charges: IDR 372,350.00	Exchange Rate: Counter Rate	
Indicative Rate: AUD 1 = IDR 16.622.00	Equation Amount: IDR 2,124,492.00.00	Total Bank Amount: IDR 2,124,772,350.00		

Beneficiary Details

Beneficiary Account No.: 80669177327	Beneficiary Address: Jalan Alam Suka-01 No 19 Target	Beneficiary Name: Tawadi Fitri nggiri
Beneficiary Phone No.: 81253711718		

Beneficiary Bank Details

Beneficiary Bank Information: BANK	SWIFT Code: ABAL233XX	Beneficiary Bank Name: PT. BANK PEMBANGUNAN DAERAH BILI
Beneficiary Bank Address: BANK RPD BELI JALAN BAYU PUPUTAN NI T. MANDIRI 80222 SENTASAR	Beneficiary Bank Town/City: DENPASAR	Beneficiary Bank Country: INDONESIA
Branch Name: XXX		

Underlying Document

Document Upload: Upload New Document	Transaction Purpose: LT087 - Kamial Reasuransi	Document Type: DOT121 - Invoice / commercial Invoice
Physical Business Revision: 121	Revision: 121	Revision Name: 121
Currency: AUD - Australian Dollar	Amount: 200,000.00	Document Date: 27 Mar 2025
Beneficiary / Destination Name: Tawadi Fitri nggiri	Beneficiary / Destination Country: INDONESIA	Expiry Date: 28 Mar 2025

File Name	Uploaded Date	File Size	Created By	Action
Surfawar.jpg	27 Mar 2025	96.20KB	MARKEE_DEPT_MAMOR Dept	Download

Other Details

Transaction Purpose: LT087-Kamial Reasuransi	Beneficiary Status: Resident	Beneficiary Category: BANK PEJALOR
Sender Status: Resident	Sender Category: LEMBAGA KEUANGAN NON BANK	Transaction Relationship: Anak perusahaan di luar negeri
Customer Relationship: -	Other Payment Details: -	Charge Name By: Applicant (OUR)
Payment Advice: No Advice		

Surat Pernyataan Transaksi Valas / Electronic Statement Forex Transaction *

The Customer agrees and authorizes the Bank to debit the account if there are additional fees/charges from the correspondent bank for the Customer's transaction. By signing these Terms and Conditions by the customer, the customer states that they have read, observe, understand, and agree to everything that has been conveyed by the Bank regarding products/services related to these Terms and Conditions including the main features, benefits, risks, requirements and procedure for utilization, fees, and other related requirements, and therefore the Customer promises and binds himself/herself to comply with and comply with all these Terms and Conditions.

Berkas dengan transaksi yang Nasabah lakukan yaitu pembelian valuta asing terhadap Rupiah melalui transaksi Spot di atas Threshold dan menunjuk Peraturan Bank Indonesia Nomor 18/19/2016 tentang Transaksi Valuta Asing Terhadap Rupiah Antara Bank dengan Pihak Domestik atau Pihak Asing beserta perubahannya ("Peraturan"), dengan ini Nasabah menyatakan bahwa: With regard to the Client's transactions which is purchasing foreign currency against the Rupiah through Spot transaction and referring to Bank Indonesia's Regulation Number 18/19/2016 about the Transaction of Foreign Exchange against the Rupiah between the Bank and a foreign as well as its amendments ("Regulation"), hereby the Client declares that:

- Nasabah bertanggung jawab terhadap keaslian dan kebenaran dokumen Underlying transaksi, dan secara keseluruhan tidak melakukan pembelian valuta asing terhadap Rupiah melalui transaksi Spot melebihi nilai nominal Underlying transaksi dalam sistem perbankan di Indonesia. The Client is responsible for the authenticity and validity of the underlying documents of transactions, and overall does not purchase foreign currency against Rupiah through Spot transaction exceeding than the amount of the Underlying transaction in the banking system of Indonesia.
- Dokumen Underlying belum pernah digunakan sebagai Underlying transaksi jual beli valuta asing kepada pihak ketiga selain PT Bank CIMB Niaga Tbk (selanjutnya disebut: Bank). Underlying documents have never been used for Underlying transactions of buying and selling foreign exchange to a third party other than PT Bank CIMB Niaga Tbk (hereinafter referred to as "Bank").
- Nasabah akan selalu tunduk terhadap Peraturan serta ketentuan perundang-undangan yang berlaku di Indonesia. The Client will always be subject to Regulations and the provisions of the laws that are in effect in Indonesia.
- Seluruh informasi dalam Surat Pernyataan ini benar dan dapat dipertanggungjawabkan oleh Nasabah. All information in the Statement Letter are true and verifiable by the Client.
- Dalam hal di kemudian hari ditemukan hal-hal yang tidak sesuai dengan isi Surat Pernyataan ini, segala akibat hukum yang timbul akan menjadi tanggung jawab Nasabah sepenuhnya dan Nasabah dengan ini membebaskan Bank dari segala bentuk tanggung jawab atas segala tuntutan, kewajiban, biaya dan kerugian yang mungkin timbul dikemudian hari dari manapun sebagai akibat ketidakakuratan/kefalsifan/bebasan pernyataan ini dan/atau informasi tersebut di atas. In the case that in a later time it is discovered that there are things which are not in accordance with the contents of this statement, all legal consequences incurred will be the responsibility of the Client and the Client hereby releases the Bank from any kind of responsibilities against all lawsuits, obligations, costs and losses that can arise in the future from anywhere as a consequence of a mismatch / untruth of the statement and / or information mentioned above.

User Activities

User	Activities	Date / Time	Comment
MARKEE_MARKEE No Dept	Submit	17 Mar 2025 11:23:52 WIB	-
APPROVER_DEPT - Approver Dept A	Edit	27 Mar 2025 10:25:19 WIB	-
APPROVER_DEPT - Approver Dept A	Approve	27 Mar 2025 16:26:19 WIB	-

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noreply-octobiz@cimbniaga.co.id

Yesterday, 3:34 PM

renita carolina ✕

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Document Type: DOTY028 - sales agreement / sales contract
Physical Document No.: SALESMOBILE0109
Description: Desc0109
Purchaser Name: -
Amount of Document: USD 100,200.00
Document Date: 2025-09-01
Expired Date: 2025-09-03
Beneficiary / Destination Name: Obiz0109
Beneficiary / Destination Country: US - UNITED STATES
Reject Reason:

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OCTO Biz Team

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Notifikasi dari Bank melalui **Inbox Email**

Bank Notification via Email



OCTOBIZ

BY  CIMB NIAGA

