

TERMS & CONDITIONS

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I. DEFINITION

In terms of the use of words and expressions described below, will have the following meanings:

- a. "You", the party who has read, understand and agree to these terms by ticking the electronic box under these terms.
- b. "API", Application Program Interface SIJITU
- c. "Acuris Risk Intelligence", a data provider that has a legal entity headquartered in London, United Kingdom
- d. "SIJITU", the SIJITU search engine through the secure.sijitu.co.id portal or access to services via API.
- e. "SIJITU API", SIJITU search tool when accessed through the SIJITU public API.
- f. PEP is a person who is authorized to carry out prominent functions by the state, such as heads of state or government, senior politicians, senior government officials, military officials or officials in the field of law enforcement, senior executives in companies owned by the state, important officials in political parties and Persons authorized to carry out prominent functions by international organizations, such as senior managers which include but are not limited to directors, deputy directors, and members of the board or equivalent functions.
- g. "Acuris Risk Intelligence Information", information provided by Acuris Risk Intelligence and distributed to you through SIJITU. This information includes records when you perform a search in relation to search subject status, PEP, watchlist, blacklist, and whatever results are shown to you
- h. "We", PT Pembayaran Lintas Usaha Sukses (PLUS), are trading as SIJITU.
- i. "SIJITU Points", search quota that can be purchased by Registered Users and exchanged by using the features available on the SIJITU portal or through API services.
- j. "Parties", You and Us
- k. "Agreement", the agreement formed between You and Us with Your Agreement to these Terms.
- l. "Complete Search", the search query that has been sent to SIJITU as a result of the User clicking on the 'SEARCH' button and having obtained valid results.
- m. "Licencers", parties who have licensed us to display and provide you with their intellectual property while browsing SIJITU. One of our licensors is Acuris Risk Intelligence.
- n. "Registered User", a User who has provided us with the identity and contact details as registered on the registration page.
- o. "Terms", the terms of use listed in this document that you must agree to before accessing or using SIJITU services.

II. ACCESSING AND USING SIJITU

Full access to SIJITU is only available to Registered Users with valid SIJITU Points.

We do not offer or provide services to user entity outside Indonesia.

These requirements are the only basis on which you agree to access and use SIJITU via the web portal. If there is a need to access SIJITU via API, then you need to agree to the terms contained in the SIJITU API Cooperation Agreement document.

If there is a need to access the Biometrics Verification features at SIJITU (via the web portal or API), then you need to agree to the terms contained in the Tripartite Cooperation Agreement document. The document contains a biometric service cooperation agreement between PT Pembayaran Lintas Usaha Sukses, PT Indonesia Digital Identity, and Your Company.

You acknowledge that in accessing and using SIJITU you do not rely on any statements, representations, warranties or guarantees that are not contained in these Terms.

You are prohibited from abusing SIJITU by introducing viruses, trojans, worms or other material that is harmful or technologically harmful. You must not attempt to gain unauthorized access to SIJITU or the server on which SIJITU is stored.

You are not permitted to resell access to SIJITU to any party. You may not commercially exploit, or sell any content that appears on SIJITU or the services provided, or access SIJITU itself, without first obtaining a license from us or the Licensor.

You may only use our services for business purposes, your company's business by including your company's legality and complying with these Terms.

You may not alter paper or digital copies of any material you have printed or downloaded in any way.

If you violate these Terms, your right to use SIJITU will immediately cease and you must return or destroy any copies of the materials you have made.

III. MODIFICATION

We may change, delete, suspend or terminate all aspects of SIJITU at any time including the availability of Third Party Content (for example searching a list of certain sanctions). Regarding that matter, we will provide notice at least one week prior.

IV. THIRD PARTY CONTENT

Third Party Content including as part of our services (for example in the form of search results), is licensed to you under these Terms of use or through the terms and conditions of third parties which will be notified to you in the relevant conditions.

We do not endorse any Third Party Content, nor do we guarantee the accuracy or authority of any Third Party Content.

V. ACURIS RISK INTELLIGENCE INFORMATION

Sanctions data, PEP data and the SIJITU Watchlist/Blacklist are provided by Acuris Risk Intelligence. Copyright infringement in Acuris Risk Intelligence Information is a violation of these Terms.

Acuris Risk Intelligence does not warrant the accuracy, timeliness, completeness, adequacy, merchantability or fitness for a particular purpose of the information submitted.

VI. RELIANCE ON INFORMATION AND SERVICES

We will always try to provide the best service to you. However, we make no representations or warranties, either verbal or written, that the SIJITU content is accurate, complete or up to date.

The information provided by SIJITU is for informational purposes only and does not constitute advice that you should rely on.

All information provided by SIJITU is supplied by third parties. We have no control over Third Party Content and We cannot guarantee the accuracy of such Third Party Content. You agree that you access any content at your own risk. Before relying on any information, either from Us or from our Third Party partners, We recommend that you verify the accuracy of that information.

SIJITU provides a facility where individual or legal entity names can be entered in the original language characters. We believe that entering these names in the characters of their native language will yield strong and relevant search results.

SIJITU allows simultaneous search of sanction lists, PEP lists, watchlists, blacklists, web sources and some deep web sources. However, We cannot guarantee that a certain combination of these sources will be available at the time you perform your search.

In accordance with regulations in force in Indonesia that all Financial Services

Institutions have the obligation to store, maintain, and update data on the List of Suspected Terrorists and Terrorism Organizations (DTTOT) and Proliferation on a regular basis. So even if you subscribe to the SIJITU service, you still have to fulfill the obligation to store, maintain and update the list of Suspected Terrorists and Terrorism Organizations (DTTOT) and Proliferation.

VII. DATA SECURITY AND COMPANY PRIVACY

We guarantee the security of every company data and privacy stored in the system that we have, and protect the data from unauthorized access, use, modification, retrieval and/or disclosure in accordance with the laws and regulations in force in Indonesia and closely monitored by The Financial Services Authority (OJK).

VIII. SITE AVAILABILITY

We will do our best to ensure that SIJITU is fully operational at all times. We are not responsible for problems or temporary interruptions in using SIJITU that arise from factors beyond our control (for example technical problems from traffic jams on the internet) or problems that arise when downloading Third Party content.

IX. LIMITATION OF OUR LIABILITY TO YOU

We are not responsible for:

- Indirect or consequential loss or damage.
- Loss of profits, sales, business or income;
- Business interruption;
- Loss of business opportunity, goodwill or reputation; or
- Sanctions, legal sanctions or other penalties, sanctions or other decisions on which you base, in whole or in part, your use of SIJITU.

You are responsible for the computer hardware and software you use to access SIJITU. You should use your own software virus protection. We will install and maintain a firewall, virus protection and other technical security measures but We are not responsible for any loss or damage caused by:

- Virus;
- denial-of-service attacks;

- or any material that can infect your computer equipment, computer programs, data or materials as a result of using SIJITU or downloading content therein, or on any website linked to it.

As the main reference for the incident management process in determining precise and clear handling targets, we use SLA (Service Level Agreement) to ensure that our service systems or applications can be accessed again or run properly.

The following is an SLA (Service Level Agreement) that is used according to the urgency level classification:

- Extreme Incident Classification: 30 minutes
- High Incident Classification: 90 minutes
- Medium Incident Classification: 120 minutes
- Low Incident Classification: 150 minutes
- Classification of Insignificant Incidents: 180 Minutes

X. CHANGES TO OUR TERMS

We reserve the right to modify these terms of use at any time to ensure that we continue to comply with relevant laws and regulations or for any other purpose. By continuing to use our services after you have been notified of the changes, you accept those changes and will be bound by them. Other variations to these terms must be agreed in writing between us.

XI. NOTIFICATION

Any notification or other communication given to us in connection with SIJITU services, in accordance with these terms, must be made in writing and sent by hand or by post.

Any notification or communication will be deemed received:

- If delivered by hand, with a signature on the receipt, or
- If sent by post on working days after being noted by the delivery service.

This provision does not apply to the service of legal proceedings or other documents in litigation or, where applicable, arbitration or other methods of dispute resolution.

XII. FORCE MAJEURE

We will not under any circumstances be liable to You if We are prevented, or delayed in providing SIJITU services due to negligence or accidents beyond our control, including, but not limited to, strikes, lockouts or other industrial disputes, failure of utility services or transportation networks , act of God, war, riot, commotion, act of terrorism, malicious damage, compliance with any law or government regulation, regulation, ordinance or directive, accident, plant or machinery breakdown, fire, flood, or storm.

XIII. THE AGREEMENT IS BOUND BY THESE TERMS

You agree that you will indicate your complete understanding, and agree to be bound by these Terms by ticking an agree box on the registration page of the SIJITU portal. The date and time these Terms apply to you is the date and time you check the box. We do not require wet signatures or other forms of electronic signatures from you, however, if required, we may request them from you.

By agreeing to these Terms, you represent and warrant to us that:

- a. You warrant and represent that you have sufficient authority to bind your organization with respect to the terms of these Terms. You have the right to sign this Agreement and carry out your obligations in the manner specified by this Agreement;
- b. You will comply with all applicable laws and regulations in executing this Agreement; and
- c. This agreement does not contradict any other agreement entered into by you.

XIV. ACCESSING AND USING THE SERVICES

A. SCHEDULE 1 - SIJITU

SIJITU provides services in the form of a sophisticated search engine with comes with access to a large number of open sources through Acuris Risk Intelligence; including the general web, specific parts of the deep web, and national sanctions databases.

SIJITU maintains access to Acuris Risk Intelligence' current database of PEPs (Politically Exposed Persons), National Watchlists and Blacklists, one of which is provided by Acuris Risk Intelligence.

SIJITU's objective is to be able to assist the implementation of Anti-Money Laundering and Prevention of Terrorism Financing procedures to be more effective and efficient. Sijitu is also equipped with several features that can assist obligations in implementing Anti-Money Laundering and Prevention of Terrorism Funding procedures.

Some of these features include:

➤ Biometrics Verification

The Biometrics Verification feature is a feature that allows you to verify your Indonesian Electronic Identity Card (e-KTP). Verification is carried out for some information such as e-KTP ID Number, Full Name, Place of Birth, Date of Birth, and your customer's selfie. The results for the verification given are verified/not verified.

For the selfie indicator, the result given is the percentage of similarity between your customer's selfie and your customer's photo registered with the Indonesian

Directorate General of Population and Civil Registration. This feature is the result of a collaboration between SIJITU and PT Indonesia Digital Identity (VIDA).

➤ **OCR**

The OCR (Optical Character Recognition) feature is a technology used to recognize and convert printed or handwritten text into machine-readable text. The OCR feature enables computers or software to "read" and identify characters in images or printed documents. This feature is a result of collaboration between SIJITU and PT Indonesia Digital Identity (VIDA).

➤ **Watchlist Name Screening**

SIJITU also maintains access to up-to-date databases on PEP (Politically Exposed Persons), National Watchlists and Blacklists, one of which is provided by Acuris Risk Intelligence.

The main categories of PEP (Politically Exposed Persons) maintained in the Acuris Risk Intelligence database used by SIJITU are as follows:

- Heads of State, National and Regional Governments;
- Ministers of National and Regional Governments and Senior Civil Servants;
- Embassy and Consular Staff;
- Senior Member of the Armed Forces;
- Senior Member of the Judiciary;
- Political Party Officials;
- Member of the National Legislature;
- Police Senior Member;
- Senior Secret Service Officer;
- State Company Executives;
- Local officials;
- religious leaders;
- City Mayor;
- International Organization Officers;

- National NGO Officials;
- Political pressure and workers group officers;
- State agency officials;
- Family Members and colleagues of the people described above;
- Individuals and entities within jurisdictions subject to sanctions or trade embargoes issued by the United Nations, OFAC or other similar institutions along with jurisdictional risk assessments. (Risk ratings assigned to jurisdictions are provided by the United Nations, OFAC or other similar institutions. Acuris Risk Intelligence does not enforce its own risk assessment or provide judgments on this data).

➤ **Custom Risk Scoring**

This feature aims to help you fulfill your risk assessment obligations to your customers. We provide features in which there are categories, indicators, and weights that can be adjusted according to company policies. The calculation method for this custom risk scoring feature is a weighted average. This feature is counted as an information technology service where detailed feature settings can be adjusted for each SIJITU user and do not apply in its entirety.

➤ **SIJITU Max**

SIJITU MAX feature supports automation in tracking the risk level movements of customers from SIJITU users. Equipped with Case Management and Risk Monitoring Buckets, it makes Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) activities in SIJITU more comprehensive.

B. SCHEDULE 2 - ACCESS, USER, PAYMENT AND CANCELLATION

User:

By registering as a Registered User, you agree that you have provided accurate registration information, and ensure that we always have up-to-date contact information.

When you become a registered user, we will provide you with a username and password for you to access SIJITU. You agree that you will ensure that the username and password will only be used by you and will be kept secure and confidential. You may not share your password, account information, or access to SIJITU. You are responsible for all activities that occur using your username and password. You agree

to notify us immediately of any unauthorized use of your password or account.

Access:

Access to SIJITU is given to Registered Users after making payments for the number of SIJITU Points that you purchased according to the existing package.

Use of SIJITU services using SIJITU Points as credit. The amount of 1 SIJITU Point is equivalent to IDR 1 (one Rupiah) in the Indonesian currency. SIJITU Points can be used to take advantage of features on SIJITU services.

Validity Period:

Registered User access will be granted for one calendar year from the time we receive your payment in full, or until you have used up all SIJITU Points, whichever comes first.

Unused SIJITU Points will be forfeited after the expiration date. Purchasing a new package with a number of SIJITU Points before the expiration date will renew the validity period for one calendar year.

Payment:

Payments can be made using credit cards, bank transfers and through various channels available on the payment page.

The following is the price for the SIJITU Point package as of February 2023 (excluding applied VAT):

- Bronze Package : IDR 8,000,000
- Silver Package : IDR 20,000,000
- Gold Package : IDR 50,000,000
- Platinum Package : IDR 100,000,000
- Diamond Package : IDR 150,000,000

You cannot make a refund for every SIJITU Point purchase.

The following is the price for using the SIJITU feature:

- Name Search: 2,500 SIJITU Points
- Batch Search: 2,500 SIJITU Points
- Biometrics Verification: 11,000 SIJITU Points
- SIJITU Max with Biometrics: 13,500 SIJITU Points
- SIJITU Max without Biometrics: 2,500 SIJITU Points
- OCR: 300 SIJITU Points

XV. OUR CONTENT

We are the owner or licensee of all intellectual property rights in our site, and in the

material published on it. Our content, trademarks, copyrights, patents, logos, domain names and other related intellectual property rights or other features of our brands belong to us or to our licensors. Your use of our services does not grant you any rights in and/or the intellectual property of our licensors for either commercial or non-commercial use.

We grant our users a license to access and use our services and the following intellectual property rights and usage restrictions:

- You may only use our services for your commercial or internal company purposes, and subject to these terms; and
- You must not commercially exploit, or sell any content that appears on our website or the services provided through it (this does not apply to any user generated content posted by
- you and in which you have ownership rights, see terms regarding user generated content below) without first obtaining a license from us or our licensors (which we may grant at our discretion and subject to a terms agreement with you).
- You may print one copy, of each page from our site for your company's use or for internal commercial use in your company's business.

You may not modify paper or digital copies of any material you have printed or downloaded in any way, and you may not use any illustrations, photographs, videos, or audio or image sequences separately from the accompanying text.

Our status (and that of any identified contributors) as the authors of content on our site must always be acknowledged.

If you violate these terms of use, your right to use our site will immediately terminate and you must, at our option, return or destroy any copies of the materials you have made.

Taking into account the rights we grant to you under the terms of use of this website.

XVI. THE LAWS GOVERNING OUR SERVICES

The terms of use of this website and any disputes or claims arising from or in connection with them (including non-contract disputes or claims) are governed by and construed in accordance with the laws of the Republic of Indonesia, and for any disputes or claims through the clerk of the Tangerang City District Court.

