

## **I. DEFINITIONS**

The terms used in this document shall have the following meanings:

- a. "Acuris Risk Intelligence" refers to a legally incorporated data provider headquartered in London, United Kingdom.
- b. "Agreement" refers to the legally valid written agreement between You and Us, which outlines the rights, obligations, terms, and conditions governing the use of SIJITU services.
- c. "API" means the SIJITU Application Program Interface.
- d. "Biometrics Verification" is an identity authentication process that utilizes an individual's unique facial recognition characteristics to verify the authenticity of a person's identity by matching it with data stored in Dukcapil.
- e. "Business Days" refer to Monday through Friday when operational or business activities are conducted regularly, excluding weekends and national holidays determined by the Government.
- f. "Calendar Days" refer to all days in a year based on the Gregorian calendar, including Business Days, weekends, and national holidays determined by the Government.
- g. "Company Data and Privacy" refers to any form of information related to identity, operations, finances, ownership, business strategy, legal relations, and other internal data owned by You, which is confidential and must be protected from unauthorized access, use, or disclosure.
- h. "Complete Search" refers to a search request submitted to SIJITU as a result of the User clicking the 'SEARCH' button and obtaining a valid result.
- i. "Data Sanctions, Politically Exposed Persons (PEP) Data, or SIJITU Watchlist" refers to information provided by Acuris Risk Intelligence, including lists of individuals, entities, or organizations subject to sanctions, classified as Politically Exposed Persons (PEP), or included in a watchlist based on relevant sources. This data is used as a reference in the Due Diligence process and compliance with applicable regulations.
- j. "Force Majeure" refers to any event or circumstance beyond reasonable control that causes delays, failures, or inability to perform our obligations as stipulated in these terms. Such events include, but are not limited to, natural disasters (such as earthquakes, floods, and

fires), governmental actions or regulations, war, riots, sabotage, strikes, disruptions in communication networks or information technology systems, power supply failures, and other technical or operational disturbances beyond our reasonable control.

- k. "Government" refers to executive, legislative, judicial, or other authorized bodies, whether at the national or regional level, that have the authority to regulate, oversee, and establish policies related to these Terms.
- l. "Intellectual Property Rights" refer to all exclusive rights over copyrights, trademarks, patents, industrial designs, and other forms of intellectual property protected by law. These rights remain owned by Us and/or the Licensor and are not transferred or granted to You as a user. Any unauthorized use, reproduction, distribution, or modification constitutes a violation that may be subject to penalties under applicable laws and regulations.
- m. "Licensor" refers to parties that have licensed Us to display and provide their intellectual property to You while conducting searches on SIJITU. One of our Licensors is Acuris Risk Intelligence.
- n. "OCR" (Optical Character Recognition) refers to technology for recognizing text in images or scanned documents.
- o. "Parties" refer to You and Us.
- p. "PEP" (Politically Exposed Persons) refers to individuals entrusted with a prominent function by the state, such as heads of state or government, senior politicians, senior government officials, military officials, law enforcement officers, senior executives in state-owned enterprises, key officials in political parties, and individuals assigned prominent functions by international organizations, such as senior managers, including but not limited to directors, deputy directors, board members, or equivalent roles.
- q. "Registered User" refers to users, both domestic and international, who have provided their identity and contact details as registered on the registration page.
- r. "Sanctions Data, PEP Data, or SIJITU Watchlist" refers to information provided by Acuris Risk Intelligence, containing lists of individuals, entities, or organizations subject to sanctions, classified as PEPs, or included in watchlists based on relevant sources. This data serves as a reference in Due Diligence and compliance processes.
- s. "Service Level Agreement (SLA)" refers to the level of service performance and quality that We commit to providing You regarding SIJITU Services.

- t. "SIJITU" refers to the SIJITU search engine accessed through the [secure.sijitu.co.id](https://secure.sijitu.co.id) portal or via API services.
- u. "SIJITU API" refers to the SIJITU search tool when accessed through the SIJITU public API.
- v. "SIJITU Point" refers to search quotas that can be purchased by Registered Users and redeemed for available features on the SIJITU portal or API services.
- w. "Third-Party Information" refers to information provided by Acuris Risk Intelligence and distributed to You through SIJITU, including records of searches conducted concerning subject status, PEP, watchlist, and any results displayed to You.
- x. "Us" refers to PT SIJITU Regtech Asia (SRA), trading as SIJITU.
- y. "Watchlist Name Screening" refers to a background check solution for customers or prospective customers to identify compliance risks related to AML, CFT, and PPPSPM. This solution screens names against PEP lists, sanctions, terrorists, and others to ensure regulatory compliance.
- z. "You" refers to the entity acting as a service user that has read, understood, and agreed to these terms by providing consent through designated actions, including but not limited to checking the provided electronic box.

## **II. ACCESSING AND USING SIJITU**

Full access to SIJITU is only available to Registered Users with valid SIJITU Points. This requirement serves as the primary basis governing the use of SIJITU services through the web portal. If you wish to access SIJITU via API, you must first agree to the terms outlined in the SIJITU API Cooperation Agreement.

By accessing and using SIJITU, you acknowledge that there are no statements, representations, warranties, or guarantees beyond the provisions stated in this document. You are also prohibited from misusing SIJITU in any way, including introducing viruses, trojans, worms, or other harmful materials, and attempting unauthorized access to the SIJITU system or the servers where it is stored.

Additionally, you are not allowed to resell access to SIJITU, exploit, or sell available content without our official permission or that of the Licensor. The use of this service must be solely for

the business and commercial interests of your company, including valid legal documentation and in compliance with applicable regulations.

You are also not permitted to modify, duplicate, or distribute any printed or downloaded materials from SIJITU in any form. If a violation of these terms occurs, your right to use SIJITU will be immediately terminated, and you must return or destroy all copies of the materials you have created.

### **III. MODIFICATIONS**

We may, at any time, modify, delete, suspend, or terminate any aspect of SIJITU, including the availability of Third-Party Content (e.g., certain sanction list searches). Regarding these changes, we will provide notification at least 7 (seven) calendar days in advance through designated communication channels.

### **IV. THIRD-PARTY CONTENT**

Third-Party Content, as part of our services (e.g., search results), is licensed to you under these Terms of Use or through third-party terms and conditions that will be communicated to you in relevant situations.

We do not have control over, nor are we responsible for, the accuracy, reliability, or validity of Third-Party Content. The use of Third-Party Content is entirely at your own risk, and we advise you to conduct further verification before relying on such information.

### **V. ACURIS RISK INTELLIGENCE INFORMATION**

Sanction Data, PEP Data, or SIJITU Watchlist Data is provided by Acuris Risk Intelligence. Any form of copyright infringement related to Acuris Risk Intelligence Information constitutes a violation of these Terms.

Acuris Risk Intelligence does not guarantee the accuracy, timeliness, completeness, adequacy, merchantability, or suitability of the information for any particular purpose. Information from Acuris Risk Intelligence is updated periodically. We are not responsible for data and information errors caused by update delays from Acuris.

### **VI. DEPENDENCE ON INFORMATION AND SERVICES**

We are committed to providing the best service but cannot guarantee that all information available on SIJITU is always accurate, complete, up-to-date, or error-free. The information presented on this platform is for informational purposes and should not be relied upon as advice without further verification.

Most of the data provided in the SIJITU service comes from various sources, including sanction lists, PEP lists, watchlists, as well as open and deep web sources. While we strive to provide the most comprehensive information possible, data availability and accuracy still depend on each respective source. Therefore, before relying on information obtained from SIJITU, we recommend verifying its validity according to your needs and applicable regulations.

Furthermore, in accordance with regulations in Indonesia, all Financial Service Institutions are required to independently store, maintain, and update data periodically. This includes the Suspected Terrorists and Terrorist Organizations List (DTTOT), Terrorism Financing Prevention, Prevention of Financing the Proliferation of Weapons of Mass Destruction (PPPSPM), Online Gambling (Judol) activities, and Suspected Terrorism Financing Information (SITPT). Therefore, even if you use SIJITU services, the responsibility for meeting these obligations remains entirely yours.

## **VII. DATA SECURITY AND COMPANY PRIVACY**

We are committed to protecting all Company Data and Privacy stored in our system by implementing strict security measures. This data protection covers the following aspects:

- a. Data Security: We ensure that data stored in our system is protected from unauthorized access, use, modification, retrieval, and/or disclosure, in accordance with applicable laws in Indonesia.
- b. Regulatory Compliance: We ensure that data management adheres to legal standards to maintain its security.
- c. Confidentiality, Integrity, and Availability of Data:
  - 1) Confidentiality: Only authorized parties can access the data.
  - 2) Integrity: Data remains unaltered or unmodified without authorization.
  - 3) Availability: Data can be accessed securely when needed.

To ensure optimal data protection, we implement ISO 27001 security standards, an international standard for information security management. This ensures the confidentiality, integrity, and availability of your data across our operational processes.

## **VIII. SITE AVAILABILITY**

We will do our best to ensure SIJITU operates fully at all times. However, we are not responsible for temporary issues or disruptions in using SIJITU arising from factors beyond our control (e.g., technical issues due to internet traffic congestion) or issues encountered while downloading Third-Party Content.

## **IX. LIMITATION OF OUR LIABILITY TO YOU**

We are not responsible for:

- Indirect or consequential losses or damages.
- Loss of profit, sales, business, or revenue.
- Business interruptions.
- Loss of business opportunities, goodwill, or reputation.
- Legal sanctions, penalties, or other decisions arising from your use of SIJITU, whether wholly or partially.

You are responsible for the hardware and software you use to access SIJITU. You should use your own antivirus protection. While we install and maintain firewalls, antivirus protection, and other technical security measures, we are not liable for any loss or damage caused by:

- Viruses.
- Denial-of-service attacks.
- Any material that may infect your computer equipment, software, data, or other materials due to the use of SIJITU, downloading content from it, or from any linked websites.

As the main reference for incident management processes in setting clear and precise response targets, we use a Service Level Agreement (SLA) to ensure our system or service applications are accessible and functioning properly.

Below is the SLA based on urgency classification:

No	Category	Description	Response Time	Temporary Resolution
1	Extreme	<ul style="list-style-type: none"> <li>The Name Search screening process is suddenly halted without the SECOND PARTY's consent.</li> <li>Serious data security issues such as hacking attacks or data breaches.</li> <li>Other issues that may stop the Name Search screening process conducted by the SECOND PARTY.</li> </ul>	5 Minutes	30 Minutes
2	High	<ul style="list-style-type: none"> <li>The name search results exceed the time limit (30 seconds) if the name search is not accompanied by the "year of birth" input parameter.</li> <li>API connection is interrupted.</li> </ul>	5 Minutes	90 Minutes
3	Medium	<ul style="list-style-type: none"> <li>The detailed URL for the Name Search results is inaccessible.</li> <li>The URL to access the Name Search PDF results is inaccessible.</li> </ul>	5 Minutes	120 Minutes
4	Low	<ul style="list-style-type: none"> <li>Incorrect data input format from the SECOND PARTY, which may cause difficulties in integration.</li> <li>Other issues that are not too detrimental and can be easily resolved.</li> <li>Request for whitelisting of an IP address.</li> <li>Other issues that are not too detrimental and can be easily resolved.</li> </ul>	5 Minutes	150 - 180 Minutes

We will handle issues based on the incident classification above. If you encounter any issues, please contact us at:

- Email: [ratih@sijitu.co.id](mailto:ratih@sijitu.co.id) / [support@espay.id](mailto:support@espay.id)
- Phone/WhatsApp: +62 812 8819 1944
- Normal Working Hours: 09:00 - 18:00 WIB on Business Days.

## **X. CHANGES TO OUR TERMS**

We reserve the right to modify, adjust, or update these Terms at any time to ensure compliance with relevant laws and regulations or for any other purpose. Any modifications, adjustments, or updates to these Terms will be communicated to you no later than 7 (seven) calendar days before they take effect.

By continuing to use our services after you have been notified and after the notice period has ended, you are deemed to have accepted these changes and will be bound by them. Any other variations to these Terms must be agreed upon in writing between us.

## **XI. NOTIFICATIONS**

Any notices or other communications provided to us in connection with the SIJITU services, in accordance with these Terms, must be made in writing and delivered in person, by mail, via official email, or through a designated digital communication platform.

A notice or communication will be deemed received:

- If delivered in person, upon signing the receipt.
- If sent by mail, on the business day after it has been recorded by the postal service.
- If sent via official email, when the email has been successfully sent without any failure notification.
- If sent through a designated digital communication platform, when the message has been received according to the platform's mechanism.

For communication and notifications, you may contact us at:

- Office Address: Perkantoran The Prominence No.56-57, Jl. Jalur Sutera Kav.38 D, Alam Sutera, Tangerang, Banten 15143



- Email: vip@sijitu.co.id
- Phone: 021 3005 2770

These provisions do not apply to legal service processes or other documents in legal proceedings or, where applicable, arbitration or other dispute resolution methods.

## **XII. FORCE MAJEURE**

Under no circumstances will we be liable to you if we are prevented or delayed in providing the 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 transport networks, war, riots, civil disturbances, acts of terrorism, malicious damage, compliance with laws or government regulations, accidents, factory or machinery damage, fire, flood, or storms.

## **XIII. AGREEMENT TO BE BOUND BY THESE TERMS**

You agree that you fully understand and accept to be bound by these Terms by checking the agreement box on the SIJITU portal registration page. The date and time these Terms apply to you are the date and time you check the box. No wet signature or other form of electronic signature is required; however, we may request it if necessary.

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

- a. You have sufficient authority to bind your entity in relation to these Terms.
- b. You have the right to sign this Agreement and fulfill your obligations as outlined in these Terms.
- c. You will comply with all applicable laws and regulations in carrying out these Terms.
- d. These Terms do not conflict with any other agreements you have signed.

## **XIV. ACCESSING AND USING THE SERVICE**

### **A. SCHEDULE 1 – SIJITU**

SIJITU provides an advanced search engine service with access to a vast number of open sources through Acuris Risk Intelligence, including public web data and certain deep web sections.

SIJITU identifies information from the Acuris Risk Intelligence database, processes and categorizes it to support regulatory compliance and risk mitigation effectively. Managed information includes PEP (Politically Exposed Person) data, Watchlists, Sanctions data, negative media coverage, law enforcement data, and company registration data from both local and international sources.

Through data processing, SIJITU can identify high-risk categories potentially involved in financial crimes, including money laundering, terrorist financing, and other organized financial crimes. With data-driven analysis, SIJITU helps detect individuals and entities with a high-risk profile in such activities.

The purpose of SIJITU is to enhance the effectiveness and efficiency of Anti-Money Laundering (AML), Counter-Terrorism Financing (CTF), and Prevention of Proliferation Financing (PPF) procedures. SIJITU is equipped with several features to assist compliance with AML, CTF, and PPF procedures, including:

### **Watchlist Name Screening**

You understand that the Watchlist Name Screening feature is designed to support anti-money laundering procedures, terrorism financing prevention, and prevention of financing for weapons of mass destruction through background checks on customers/prospective customers using six input parameters: Name, Similarity Percentage, Source, Year of Birth, and Category. By default, SIJITU sets the Similarity Percentage at 90% to ensure more optimal results. Users understand that the Similarity Percentage settings can be adjusted according to your internal policies and preferences. The information sources in this feature come from data managed by SIJITU, including PEP data, sanctions lists, and adverse media obtained from Acuris Risk Intelligence. Screening results will display individuals and entities with high-risk profiles. This feature aims to help ensure compliance with AML, CFT, and WMD proliferation financing regulations.

### **Batch Screening**

The Batch Screening feature allows users to conduct mass watchlist name screenings by uploading a list of names according to the specified format. You are responsible for the accuracy and completeness of the input data used in the screening process. SIJITU is not responsible for incorrect results due to errors or inaccurate data uploaded by users.

## **Periodic Screening**

The Periodic Screening feature allows users to schedule automatic periodic screenings according to the specified interval. The time interval is entirely determined by you. All periodic screening time interval settings and input data are your responsibility.

## **Fitur SIJITU Max**

The SIJITU Max feature supports the automation of your anti-money laundering procedures, terrorism financing prevention, and prevention of financing for weapons of mass destruction in a comprehensive and systematic manner. You understand that this service is not available through the self-register subscription method. You need to contact the contact listed in this terms & conditions document for detailed information regarding the utilization of this service.

## **Biometrics Verification**

The Biometrics Verification feature allows you to verify e-KTP. Verification is performed for several pieces of information such as e-KTP Identification Number, Full Name, Place of Birth, Date of Birth, and a selfie of your customer/prospective customer.

You understand that, for reasons of personal data confidentiality, SIJITU does not fully store your input data in this feature. The input data for e-KTP Identification Number, Full Name, Place of Birth, and Date of Birth will be masked during storage, and the selfie data cannot be stored.

You are responsible for obtaining approval from the regulator overseeing and regulating your industry to utilize this feature.

If you wish to use the Biometrics Verification feature in SIJITU, whether through the web portal or API, apart from these terms and conditions, you must also agree to the Tripartite Cooperation Agreement, which is an agreement between PT SIJITU Regtech Asia (SRA), PT Indonesia Digital Identity (VIDA), and the user company.

## **B. SCHEDULE 2 - USER, ACCESS, VALIDITY PERIOD, AND PAYMENT**

### **Users:**

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 to access SIJITU. You agree to ensure that the username and password will only be used by you and will be kept safe 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 username and password.

**Access:**

Access to SIJITU is granted to Registered Users after making a payment for a certain number of SIJITU Points purchased according to the available packages.

The use of SIJITU services requires SIJITU Points as credit. The value of 1 SIJITU Point is equivalent to Rp.1 (One Rupiah) of Indonesian currency. SIJITU Points can be used to utilize features within SIJITU services.

**Validity Period:**

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

Unused SIJITU Points will expire after the validity period ends. The purchase of a new package with a certain number of SIJITU Points before the validity period expires will extend the validity period for one calendar year.

**Payment:**

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

Below are the Implementation Fee prices for SIJITU Point packages as of March 2025 (excluding applicable VAT):

Implementation Fee : Rp 15,000,000

- Bronze Package : Rp 8,000,000
- Silver Package : Rp 20,000,000

- Gold Package : Rp 50,000,000
- Platinum Package : Rp 100,000,000
- Diamond Package : Rp 150,000,000

You cannot request a refund for any SIJITU Point purchases. Below are the prices for SIJITU feature usage:

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

The above implementation fee and pricing are general and apply to users according to these Terms and Conditions. However, in certain conditions, including but not limited to cooperation agreements (PKS) or other agreements, implementation fees, pricing, and payment schemes may differ according to the terms agreed upon in a written agreement between the parties.

We reserve the right to adjust the above prices by providing notice at least 30 calendar days in advance.

## **XV. OUR CONTENT**

We are the owner or licensee of all intellectual property rights on our site and in the materials published therein. Our content, trademarks, copyrights, patents, logos, domain names, and other related intellectual property rights or brand features belong to us or our licensors. Your use of our services does not grant you any rights to and/or our licensors' intellectual property, whether for commercial or non-commercial use.

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

You may only use our services for commercial or internal company purposes, subject to these terms;

You may not commercially exploit or sell any content appearing on our website or the services provided through it (this does not apply to user-generated content posted by you and where you have ownership rights; see user-generated content terms below) without first obtaining a license from us or our licensors (which we may grant at our discretion and subject to an agreement with you).

You may print one copy of any page from our site for your company's use or internal commercial use in your business, but duplication of content for commercial purposes is not allowed without permission.

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

Our status (and that of any identified contributors) as 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 cease, and you must, at our discretion, return or destroy any copies of the materials you have made.

## **XVI. GOVERNING LAW OF OUR SERVICES**

The terms of use of this website and any disputes or claims arising from or related to them (including non-contractual disputes or claims) are governed by and interpreted in accordance with the laws of the Republic of Indonesia, with disputes or claims handled through the District Court of Tangerang City.