



POJK 24 2025 **Pengelolaan Rekening Bank**

Allo Bank berizin dan diawasi oleh OJK • Peserta penjamin simpanan LPS

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A hand holding a smartphone. The screen of the phone shows the 'allobank' logo in white text on a dark background. The background of the entire image is a dark, blurred photograph of a person's face and hand holding the phone.

allobank

Summary of POJK 24 2025

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Account Status Management: Allo Prime



Status	Definition	Detail
Active	Activity initiated by User: <ol style="list-style-type: none"> 1. Check Balance 2. In-coming 3. Out-going 	<ol style="list-style-type: none"> 1. Check Balance = login 2. In-coming : <ul style="list-style-type: none"> • Via teller at branch • Via cash deposit machine • Overbooking in 1 account 1. Outgoing: <ul style="list-style-type: none"> • Cash withdrawal via teller • Cash withdrawal via ATM • Withdrawals via other channels that can be systematically identified as activities of the account holder (Penarikan melalui saluran lain yang secara sistematis dapat diidentifikasi sebagai aktivitas pemegang rekening)-> outgoing transc using PIN
Inactive	No activity above >360 days.	In Day 361 become inactive (Pada Hari 361 menjadi tidak aktif)
Dormant	No activity above > 1800 days	In Day 1801 become dormant (Pada Hari 1801 menjadi tidak aktif)

Zero Balance Rules

Savings accounts with a zero balance for six consecutive months must be automatically closed (Rekening tabungan yang saldonya nol selama enam bulan berturut-turut harus ditutup otomatis)

No	Product	Close Account if no balance in 6 months	Remarks
1	Allo Prime	✓	
2	Time Deposit	x	Prime's sub account. Count as Allo Prime balance (Sub akun Prime. Dihitung sebagai saldo Allo Prime)
3	Allo Grow	x	Prime's sub account. Count as Allo Prime balance (Sub akun Prime. Dihitung sebagai saldo Allo Prime)
4	RDN	✓	must be able to be closed separately (harus dapat ditutup secara terpisah)
5	Paylater	x	Can be exclude. If has outstanding PL, account can remain open (Dapat dikecualikan. Jika memiliki PL yang luar biasa, akun dapat tetap terbuka)
6	MPC	-	Not count as balance (Tidak dihitung sebagai saldo)

A hand holding a smartphone with the 'allobank' logo visible on the screen. The background is dark and blurred.

Account Flagging & Reactivation **Inactive & Dormant**

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Dormant Requirement Update



In Sprint K, we will develop

1. Account status flagging system to manage **Inactive** and **Dormant** accounts (status akun untuk mengelola penanda akun inactive dan dormant)
2. Implementation of transaction restrictions (Penerapan pembatasan transaksi)
3. Inactive Reactivation processes within the Allo App. (Tidak aktif, Proses pengaktifan kembali di Aplikasi Allo)

Flagging	Period (consecutive)	Restriction (pembatasan)	Reactivation (pengaktifan kembali)	Timeline
Inactive	360 Days (>1 year)	Freeze outgoing transactions: <ul style="list-style-type: none"> • QRIS Pay & QRIS Tap • Bill payment , including scheduled payment • Transfer • Virtual card transactions • E wallet payment • Cashout • Online payment • Open Allo deposit & Allo grow • Open Allo forex saving & Allo forex TD 	Face check upon login	Sprint K (Jan - Feb 2026)
Dormant	1800 Days (>5 years)	<ul style="list-style-type: none"> • Freeze outgoing transaction • Freeze incoming transactions: <ul style="list-style-type: none"> ○ Cash loan ○ Top up - bank transfer & indomaret ○ QRIS top up ○ Top up - offline store ○ Early break principles from Allo Deposit & Allo Grow by users 	- KTP check - Face check	Apr - May 2026

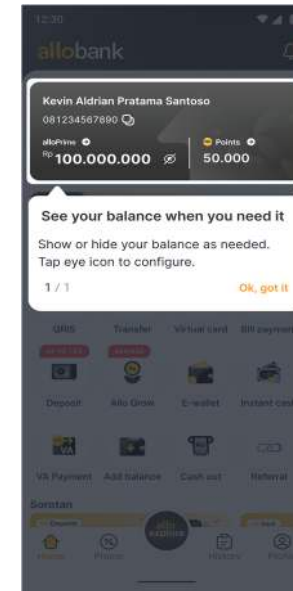
Dormant Requirement Update

One of rules to classified as active account : the customer needs to **checking account balance at least 1x in 360 days.** **allobank** Currently, the balance information in the App is hidden by default, which limits the Bank's ability to ensure that balance-checking activity is recorded as required. To address this gap, a new logic will be introduced to ensure customers are prompted to view their account balance.

(Salah satu aturan untuk tergolong akun aktif : Nasabah perlu memeriksa saldo rekening minimal 1x dalam 360 hari. Saat ini, informasi saldo dalam Aplikasi disembunyikan secara default, sehingga membatasi kemampuan Bank untuk memastikan bahwa aktivitas pengecekan saldo dicatat sesuai kebutuhan. Untuk mengatasi kesenjangan ini, logika baru akan diperkenalkan untuk memastikan nasabah diminta untuk melihat saldo rekening mereka)

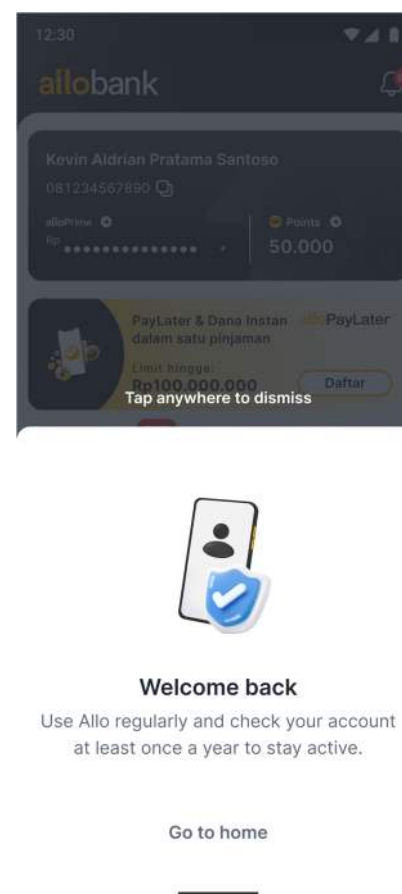
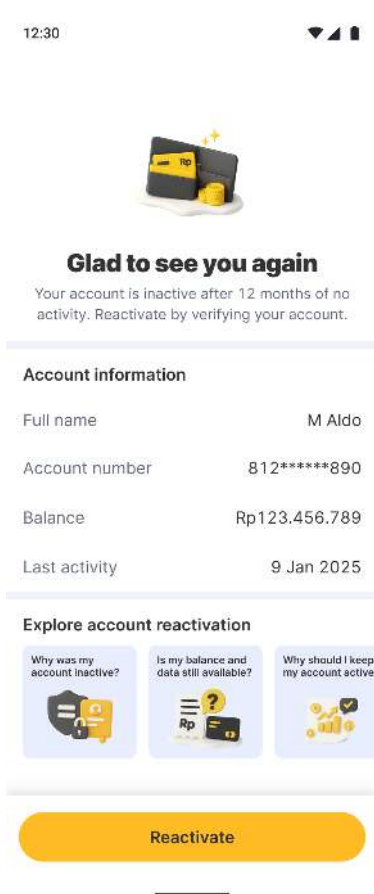


If users last login < 30 days = hide balance
(default existing condition)



If users last login > 30 days = show balance

Reactivation for inactive account - UI



When a user contacts CC for guidance regarding account status change, CC can explain the steps for reactivation process as shown in Allo app. Users need to do reactivation by themselves to remove transaction restrictions implemented after account becomes inactive. (Saat nasabah menghubungi CC untuk mendapatkan panduan mengenai perubahan status akun, CC dapat menjelaskan langkah-langkah proses pengaktifan kembali seperti yang ditunjukkan di aplikasi Allo. Nasabah perlu melakukan reaktivasi sendiri untuk menghilangkan pembatasan transaksi yang diterapkan setelah akun menjadi tidak aktif.)



Force Close account
Automatic change Account level capability

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Automatic Change Account Level From Allo Prime to Allo Pay+ for user with no balance (Perubahan Otomatis Level Akun Dari Allo Prime hingga Allo Pay+ untuk nasabah tanpa saldo)

Objective: To meet new POJK 24 2025, we want to prevent discarding Allo Prime users by reactivating the user Allo Pay+ account. In details the process will be divided into (kami ingin mencegah penghapusan nasabah Allo Prime dengan mengaktifkan kembali akun nasabah Allo Pay+. Secara rinci prosesnya akan dibagi menjadi) :

1. **Close Allo Prime** for zero-balance accounts for **6 consecutive months (6 bulan berturut-turut)** (180 consecutive days)
2. **Automatically change account level to Allo Pay+ (Secara otomatis mengubah tingkat akun ke Allo Pay+)**
3. **Create new re-upgrade mechanism:** existing pay+ to prime upgrade process

Based on the existing clause on *registration T&C*, customer's Allo App, Allo Pay, and Allo Pay+ accounts remain valid as long as the account is not permanently closed by the customer or by Allo Bank. Therefore, even if we deactivate the Allo

F. Masa Berlaku dan Pengakhiran

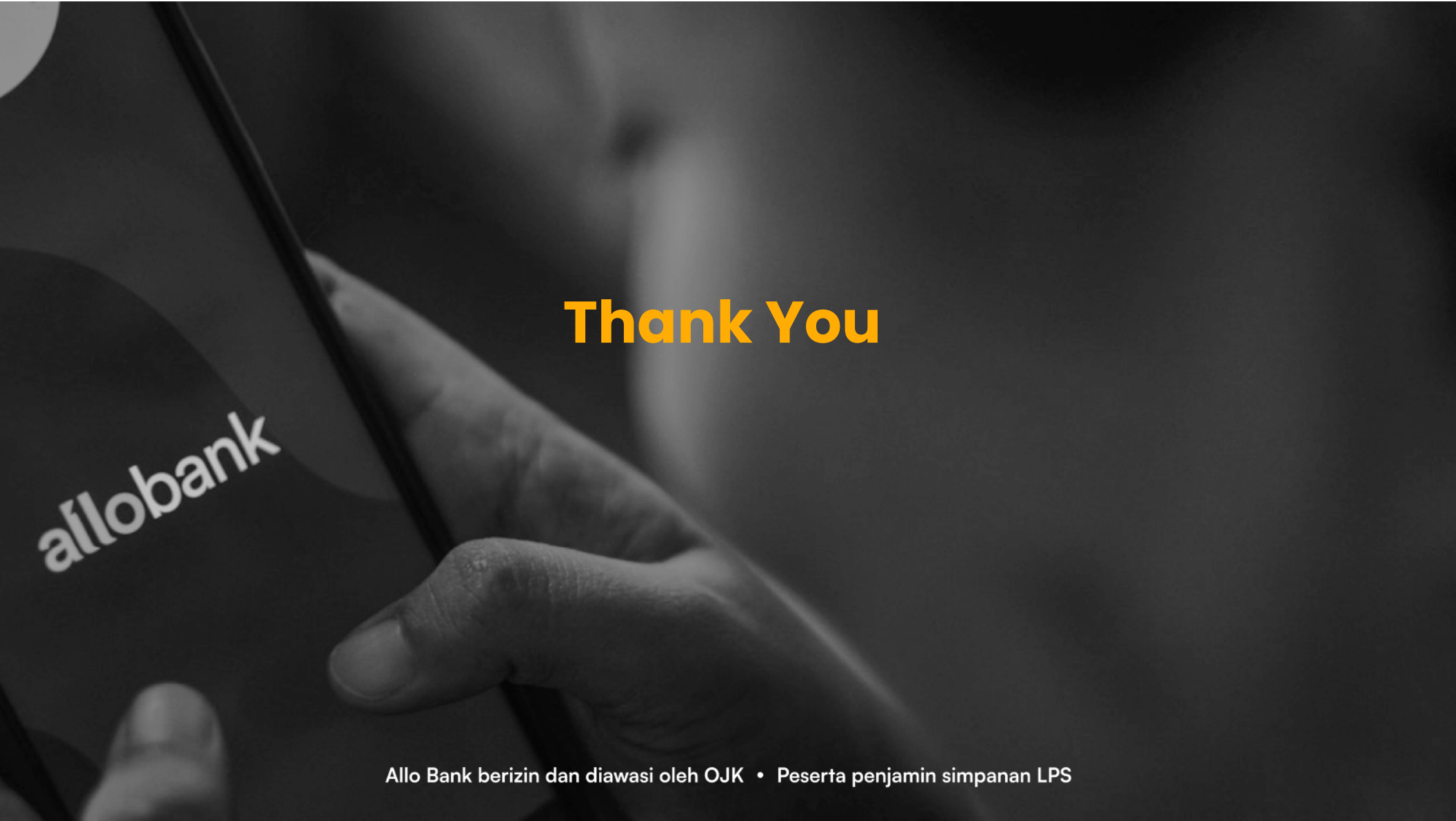
Akun Allo App, Allo Pay, Allo Pay+ milik Nasabah akan berlaku selama akun tersebut tidak ditutup secara permanen, baik oleh Nasabah maupun oleh Allo Bank.

Criteria for Closing Account

POJK regulates, that closing account rules for no balance account in 6 months, is applicable for Savings (Giro and Tabungan). The POJK does not regulates specific rules for other condition, the proposal as follows if user have balance or outstanding in Allo Prime, Time Deposit, Allo Grow, and Paylater. (POJK mengatur, aturan penutupan rekening bagi rekening yang tidak bersaldo dalam 6 bulan, berlaku untuk Tabungan (Giro dan Tabungan). POJK tidak mengatur aturan khusus untuk ketentuan lain, usulannya sebagai berikut jika pengguna memiliki saldo atau saldo di Allo Prime, Deposito Berjangka, Allo Grow, dan Paylater.)

Product	No Balance in 6 months
Allo Prime	Close account
Deposito, Allo Grow	Depends on Allo Prime Account (Tergantung Akun Allo Prime)
RDN	Close account
Paylater	Do not close due to Bank's discretion
MPC	Not count as close account parameter (Tidak dihitung sebagai parameter penutupan akun)

1. Closing account criteria (180 Days) will be counted as per POJK regulation per 10 November 2025 i.e. any users that have no balance for 180 days (in 10 May 2025) since POJK implementation, will be closed. (Kriteria penutupan rekening (180 Hari) akan dihitung sesuai ketentuan POJK per 10 November 2025 yaitu pengguna yang tidak memiliki saldo selama 180 hari (pada 10 Mei 2025) sejak penerapan POJK, akan ditutup.)
2. Zero-balance duration must reset to **0 days** when user have additional balance. (Durasi saldo nol harus direset menjadi 0 hari ketika pengguna memiliki saldo tambahan.)



Thank You

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