BNP PARIBAS

November 2025

Appendix XX: Purpose of Payment Code (IDR)

Foreign currency payment to Indonesia requires specific elements including a purpose code following the Lalu Lintas Devisa (LLD) regulation*. The list of elements and the structure should be the following: FXR + Beneficiary Country of Residence (2 characters) + Beneficiary Category (2 characters) + Purpose Code ("1" or "2" + 3 characters) + Beneficiary affiliation status (1 character).

- 1. **Beneficiary country of residence** (2 characters) : please input the ISO country code of residence of your beneficiary (Ex : ID)
- 2. Beneficiary category (2 characters): please input one of the following elements
- A0: Personal
- **B0:** Government
- C2: Overseas HSBC
- C9: Other Banks
- D0: Non-Bank Financial Institution
- E0: Corporate
- Z9: Other
- 3. **Purpose code** ("1" or "2" + 3 characters)
 - 1. The "1" or "2" represents the codes to be applied to payments and receipts for a counterparty located in Indonesia. "1" should be used for receiving payment in Indonesia. "2" should be used for making payment from Indonesia. If you are making your payment from a European country to Indonesia in USD for example, you should put the number 1 in front of the purpose code.
 - 2. The full list of 3 characters purpose code is available below in this appendix.
- 4. Beneficiary affiliation status (1 character): please input one of the following elements
- N: Non affiliated
- P: Shareholder
- T: Overseas subsidiary
- G: Company within group

* Lalu Lintas Devisa (LLD) regulation: regulation set in place for foreign exchange traffic, which is the flow of foreign currency (not IDR) into and out of Indonesia.

PURPOSE OF TRANSACTION

CODE

A. GOODS TRANSACTION

	Export/Import		
	1.1.	Export Goods	011
		Selling of goods outside Indonesia territory	
	1.2.	Import goods	012
		Purchase of goods to be inside to Indonesia territory	
	1.3.	Refund Export	802
1.		Refund related to export goods	
	1.4.	Refund Import	803
		Refund related with import goods	
		Advance Payment	
	1.5.	Advance payment for export or import goods such as:	
	1.3.	a. Full payment	018
		b. Partial payment	019
2.	Bunkers & Stores		015
	Purchase / sale of	goods for transport activities such as fuel, accommodation and supplies	

Trading other goods

Trading goods inside Indonesia , between countries outside Indonesia, other than export-import and bunkers & stores

3.

3.1. Trading goods in Indonesia territory 097	
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3.2. Selling Goods
outside
Indonesia, where
the goods are not
derived from
Indonesia/
purchasing
goods are from

Indonesia and sold in outside

outside

4. Refund other goods 804

Refund on return other goods

PURPOSE OF TRANSACTION CODE

B. SERVICE TRANSACTION

1. Goods processing service

Covers receipts / payments of goods processing service such as assembly, labeling, packaging ordered by other parties not includes maintenance service and repair

2. Maintenance and repair services of goods

405

Covers receipts / payments of maintenance service and goods repair ordered by of other parties such as: machine, boat or ship, aircraft. All maintenance and repair can be done by service providers or in other places. Not includes maintenance service or construction service and computer and or cleaning tools transportation

3. Transportation services

Passenger transportation

3.1. Covers receipts / payments of passenger transportation inside or outside Indonesia territory or other territory outside Indonesia, include charge for excess luggage, food, etc during the passenger in transport, includes rent the transportation and the crew

a.	Sea transportation	411
b.	Air transportation	412
C.	Others transportation	413
	Rail way and high way	

Freight for export and import

Covers receipts / payments for service provider of freight for export-import includes charges loading or unloading, rent the transportation with the crew

3.2.	a.	Sea transportation	421
3.2.	b.	Air transportation	422
	c.	Others transportation	423
		Rail way, pipe, electricity space transport, and high way	

PURPOSE OF TRANSACTION	CODE
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Freight not relates to export - import

Covers receipts / payments of freight service provider not relates to export-import but includes charges loading or unloading, rent the transportation with the crew

3.3.	a.	Sea transportation	431
	b.	Air transportation	432
	C.	Others transportation	433
		Rail way, pipe, electricity space transport, and high way	

Support transportation

Covers receipts / payments for support transportation, Sea transport, Air transport or other activities in terminal such as handling cargo, warehousing, packaging, navigation guide, cleaning transportation, rescue, commission or fee for transportation agent

3.4.	a.	Sea transportation	441
	b.	Air transportation	442
	c.	Others transportation	443
		Rail way, pipe, electricity space transport, and high way	
3.5.	Post and Cour	ier	450
	Covers receipts / payments for Post Office service (pickup and delivery mail, magazine, brochures), or payment or expenses for delivery of goods by courier service includes		

Trip

4.

express packaging or door to door delivery

4.1.	Business Trip	461
	Covers receipts / payments for business trip ie : accommodation, meal and local transport in destination country Not includes transportation from or to Indonesia / from or	
	to overseas	

4.2. Personal Trip 462

Covers receipts / payments for all personal trip not includes business trip such as medical, education, holiday, religion trip includes accommodation, meal, medical and local transport in destination country. Not included: transportation from or to Indonesia / from or to overseas

PURPOSE OF TRANSACTION

CODE

Medical

Covers receipts / payment for medical such as medical services, other health care, accommodation, meal and local transport in destination country. Not included: transportation from or to Indonesia / from or to overseas

5.

a.	Medical Services held in Indonesia	466
b.	Medical service held in outside Indonesia	467

Education / Training

Covers receipts / payment for education/ training such as school, conference, workshop, course and etc, ie: course registration fee, tuition fee, accommodation, meal, medical fee and local transport in destination country during education/training. Not included: transportation from or to Indonesia / from or to destination education / training in overseas

6.

a. Education / training held in Indonesia	468
b. Education / training held in outside Indonesia	469

7. Communication Service

Covers receipts / payments for telecommunication:

- Transmission of voice, images, data, or other information by telephone, tele, radio, television, satellite, e-mail.
- (2) Mobile telecommunications services, Internet backbone services, and access to online services such as the provision of access to the internet. Not including installation services for networks, telecommunications equipment, and database services.

PURPOSE OF TRANSACTION

CODE

8. Computer Services 490

Covers receipt / payment for the provision of services related to hardware and software and data processing services, al, include:

- (1) Sale of software as request by the buyer;
- (2) Sales of mass-produced software (including software downloads);
- (3) maintenance services and other support systems;
- (4) The sale and purchase of the right of ownership of the system and application software;
- (5) software and hardware consulting services;
- (6) Services Installation of hardware and software;
- (7) Maintenance and repair of computer and device support;
- (8) Analysis, drafting, and programming the system. Excluding the cost of the license for software reproduction / distribution.

9. Information services 495

Covers receipts / payments on i e .

- (1) The provision of news agency services (news, photos, and articles) to the media;
- (2) Services database (database conception, data storage, and dissemination of data and databases), both online and magnetic media, optical, and printing;
- (3) web search portal;
- (4) subscription services directly newspaper or periodical.

Construction Services in Indonesia

Covers receipt / payment for work on the construction and installation projects in Indonesia (al buildings, factories, roads, ports, telecommunications

10.

network installation, including maintenance and repair) with duration of the project;

Excluding the repair work of the embassy building or similar owned by foreign governments and construction work financed from grants.

a.	Up to one year	501
b.	More than one year	502

PURPOSE OF TRANSACTION

CODE

Construction services in Overseas

Covers receipt / payment for work on construction projects and installations outside of Indonesia (e.g. buildings, factories, roads, ports, telecommunications network installation, including maintenance and repair) the duration of the project;

11

a.	Up to one year	511
b.	More than one year	512

Excluding the repair work of the embassy building or similar owned by foreign governments and construction work financed from grants.

Insurance and pension funds

Covers receipt / payment for the provision of various types of insurance and pension funds, including commissions for insurance agents, as well as supporting services that include

		Direct Insurance	
		a. Life insurance	
12		1) Premium	521
12	12.1.	Gross value premiums paid by the policyholder account after deducted with the rebates	
		2) Benefit	522
		Value of benefits insurances received by the policyholder	
		b. Freight insurance	

1) **523** *Premium*

Gross

value

premiums

paid

by

the

policyholder

account

after

deducted

with

the

rebates

2) **524**

Claim

Value

of

claim

insurance

received

by

policyholder

c.

Other

direct

insurance

1) **525** *Premium*

Gross value premiums paid

by the

policyholder account

after deducted

with the

rebates

2) **526** *Claim*

Value of claim insurance received by policyholder

PURPOSE OF TRANSACTION

CODE

12.2 Reinsurance 531

1) Premium

Gross value premiums paid by the policyholder account after deducted with the rebates

2) Claim

Value of claim insurance received by reinsurance policyholder

3) Commission

Value of commissions paid by reinsurers company for policyholders reinsurance

12.3 Insurance support services Covers receipt / payment for the service provider related to insurance and pension fund activities, such as commission agent, brokerage services and insurance agents, insurance consultant services and pension funds, service evaluation and assessment of losses, and actuarial services

Pension Fund

Covers receipt / payments on services provided by the pension fund which established to provide retirement income and benefits in the event of death or disability for a group of employees

	1) Contributions	546
12.4		
	Gross value of the contribution paid by the company and / or employees of the company	
	to the pension fund.	

2) Benefit 547

Value of the benefits received by employees of the pension fund.

13.	Financial Service	550
	Covering financial intermediary services and other support services related to financial institutions, such as:	
	(1) Service fees associated with letters of intermediation credits, banker's acceptances, the provision of credit facilities, leasing, and buying and selling foreign currencies;	
	(2) The Commission and other fees associated with transactions in securities, such as brokerage, placements of issues, underwriting, redemptions, and financial derivatives;	
	(3) The Commission for the commodity exchange traders;	
	(4) services related to asset management, investment advisory, operational and financial market regulation, underwriting, and custodian;	
	(5) Bank administrative costs and money transfer fees.	

PURPOSE OF TRANSACTION

CODE

14. Use of Intellectual Property Rights

560

Covering:

- (1) the cost of using an exclusive proprietary rights, such as patents, trademarks, copyrights, process & industrial design, and franchise and all kinds of stuff;
- (2) the cost of a license to reproduce and / or distribute the intellectual property contained in the original product or prototype (such as copyrights of books, computer software, and cinematography) and related rights (e.g. for recording live performances and television broadcasting, cable and satellite)

15.	Research and Development	570
	Includes receipt / payment for the provision of services related to basic research, applied research and experimental development of new products and processes. These services are break down into:	
	(1) research and development services, whether provided based on order (Customized) and non-customized;	
	(2) Sale of ownership of property derived from the results of research and development (such as patents and copyrights);	
	(3) other covering a wide range of testing and development of products / other process	

16. Legal, accounting, management consulting, and public relations

580

Includes receipts / payments for the provision of legal services, accounting, management consulting, managerial, and public relations, such as financial auditors for company and general management services branches or subsidiaries provided by the parent company.

Excluding reimbursement of various services supplied by subsidiaries and the management fee.

17. Advertising, market research and public opinion polling Includes receipt / payment for the provision of advertising services; media placement, including the purchase and sale of advertising space; exhibition services in trade workshop; promotional products; market research; telemarketing, and the organization of polls

18. Architecture, engineering, and other technical

600

Includes receipts / payments for the provision of services related to

- (1) the architectural design;
- (2) planning, design, engineering and project-related studies dams, ports, and the like, not including mining engineering projects;
- (3) other scientific and technical services such as surveying, cartography, product testing and certification, and technical inspection services.

PURP	OSE OF TRANSACTION		CODE
19.	Mining, agriculture, and waste management and pollution		610
	Covers receipts / payments for the provision of services related to		
	(1) the mining and oil and gas extraction, such as drilling, derrick b dismantling, and gas well casing cementing;	uilding, repair and	
	(2) agriculture forestry, and fisheries such as the provision of agric along with its crew, harvesting, pest control, and veterinary service		
	(3) waste treatment and depollution as collection and disposal of gremediation, sanitation, and other environmental protection service	-	
	Operational Leasing		
20.	Covers receipts / payments for leasing activities (leasing / rental artransportation unmanned such as cars, ships, aircraft, and rig. Exceptelecommunication lines, lease of land and buildings.		
	a. Goods		615
	b. Means of transport without	ut crew	616
21.	Trade Service		630
	Covering the commission in order to trade in goods and services, r financial brokerage fees and commissions travel agents.	ot including	
22.	Other Business Services		640
	Covers income / commission payments to merchants, commodity auctioneers, and commission agents in order to trade in goods and Excluding financial brokerage fees, franchise fees, and travel agent	services.	

Arts, Culture, and Recreation

Covers receipt / payment for the provision of services related to:

- (1) audiovisual and related services, namely services and fee on the production of films, radio and television programs, and music recording. Here includes the rental of audiovisual products and fees received by actors, directors, and producers are engaging in music and theater performances, sporting activities or circus;
- (2) personal, cultural and sports facilities such as the provision of health services and distance education (e.g. through correspondence or Internet) or directly at the place of service users as well as other services related to the activity in museums, libraries, archives, as well as sports activities, recreation and culture.

а	Services of art, culture, and recreation in Indonesia	651
b	Services of art, culture, and recreation conducted outside Indonesia	652

PURPOSE OF TRANSACTION	CODE
Government Services	660

Covers i e. payment / receipt of the goods or services received / given to the embassy / consulate / foreign attaché / international institutions, payments / receipts related to visas, as well as the Indonesian government payments to Indonesian embassies abroad.

Other Transaction Service	670
Covers payment/receipt transaction service other than those mentioned above	

Settlement account balances (netting)

Covers settlement account balances between branches with the other branch offices / headquarters of a company or between a company with other companies:

14.1. Related export	127
14.2. Not related export	129

C. INCOME

	Interest, divide	ends, and similar	
		Profit, profit sharing, margin and bonus	
		a. Marketable securities issued by non-residents (as promis and bonds as well as inter-bank Mudaraba Investment Cert	
		1) Up to one year	701
		2) More than one year	702
		b. Current accounts and savings, including savings and deposits mudharabah	705
1.	1.1	c. Loans (including financial leasing, murabaha, Musharaka, greeting parallel, istisnaa parallel and Ijarah)	710
		d. Securities issued by resident; ie Promissory Notes, Commercial papers, Bonds and Mudharaba Investment Certificate -SIMA	
		1) Up to one year	716
		2) More than one year	717
		Gold swap	720
	1.2	Dividends and gains / profits distributed, including profits derived from mutual funds	725

Transactions Fee of Securities Lending, gold loans and gold swaps

Covers fees received by:

2.	a.	The owner of securities in order to securities lending	730
	b.	The owner of gold in order transaction gold or gold loans, swaps	731

3.	Worker's remittances	150
	Income of Indonesian workers in abroad which transferred to Indonesia also income foreign workers in Indonesia which transferred abroad	
4	Labordinas	400
4.	Labor Income	163

	Land and Building Rental Covering a rental land services, office space, apartments, houses, and similar		
5.	a.	Land	741
	b.	Office space, apartments, houses, and similar	742
	C.	Land and office space, apartments, houses, and similar	743

PURPOSE OF TRANSACTION	CODE
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Grants and similar

Covers grants / donations / contributions (among others for the benefit of religious, scientific, cultural, and humanitarian), social security schemes, scholarships, gifts, charity, and activities that are not compensated directly.

6.	a.	Grants or similar (in cash) are not associated with the obligation to purchase fixed assets. Including payments to international or supranational authority which is compulsory but does not provide in returned compensation	751
	b.	Grants or similar (in cash) are associated with the obligation to purchase fixed assets.	752

7.	Sanctions / penalties, and similar	760
	Covers fines / sanctions given by a court or other governmental agencies and the payment of compensation such for accidents that happen to a person or damage to property which are not covered by insurance	

Taxes and similar

This includes taxes, levies, refunds and similar

8.	a.	Taxes on products such as value added tax and taxes on production such as payroll tax, land ta and buildings, and business licenses.	765
	b.	Taxes on income and welfare e.g. income tax in the form of wages and salaries, income and capital gains tax on the ownership of financial assets and the ta on financial transactions (such as taxes on publication),	766
	C.	Others Covers such as membership	767

9. The right to use natural resources

770

Covers receipt / payment for the right to use natural resources on a temporary basis, among others, in order excavation of mineral deposits (royalty), permit fishing, hunting, forest utilization, (HPH), production fees, and similar activities.

PURPOSE OF TRANSACTION	CODE

D. CAPITAL TRANSACTION/FINANCE

Sale and purchase of non-financial assets Covers selling / buying a franchise property rights, trademarks, and the results of research and development

	such as franchises, trademarks, brand names, logos, and domain names.	
b	Contracts, leases, and licenses such as the sale / purchase of rights to the marketable operating lease, permit use of natural resources (such as spectrum license), and the right to purchase goods or services exclusively.	194

Sale and Purchasing of Lands and Buildings

193

Marketing assets

a.

2.	Covers sale/purchase	transaction	
۷.	a.	Land	197
	b.	Buildings	198
	Investment and Dives	stment of Capital	
	3.1.	Investment	
		a. In Indonesia	203
3.		b. Outside Indonesia	204
	3.2.	Divestment of Capital	
		a. In Indonesia	206
		b. Outside Indonesia	207

Transactions of securities and mutual funds

Includes the sale / purchase of shares and other debt securities as well as covering the sale / purchase of mutual fund units, both conventional and

sharia-based.

4.1.

4.

Securities issued by non-residents:include stocks and other debt securities that are distinguished by a period

are distinguished by a period	
a. Stock	311
b. Other debt securities with maturities of more than one year:	
- Bonds	321
- Medium Term Notes	322
- Other long term securities	323
c. Other debt securities, with maturities of up to one year.	
- Treasury Bills	331
- Promissory Notes (PNs)	332

333

PURPOSE OF TRANSACTION CODE

- Other Short-Term Notes

Securities issued by residents:include stocks and other debt securities that are distinguished by a period

	a. Equity securities:	
4.2.	- Stock	341
	- Other equity securities, such as warrants and rights	342
	b. Other debt securities, with maturities of more than one year:	351

352

-

Indonesian
government
bonds
such
as
bonds
in
the
framework
of
national
bank
recapitalization
and
Indonesian

353

-

Retail Bonds (ORI)

Companies Bonds

_

Medium Term Notes

354

-

Other long terms Debt

securities

c.
Other
debt
securities,
with
maturities
of
up
to
one
year

361

Certificate of Bank Indonesia (SBI) and Certificate of Bank Indonesia Wadiah (SWBI)

- 362
Letters
of
Treasurer
State
(SPN)

- **363**Promissory
Notes

- 364
Negotiable
Certificates
of
Deposits(NCD)

365

Bonds and

other

short-

term

366

Deposit Certificate Bank

Indonesia

4.3. Mutual 371 **Funds**

Covering

investments

in

mutual

funds,

including

unit

trusts,

and

other

institutions

that

collect

public

funds to be

invested

in a

portfolio

of

securities.

4.4. Exchang872

Traded

Fund

1) Up to one year

2) More than one year

5.

Securities transactions-Securities under Repurchase Agreement (Repo)			
	Covering the sale of securities issued by residents whereby the seller promises to repurchase the same at the agreed time.		
	a. Repo sales of securities by the owners of securities with maturities:	375	
	 Up to one year More than one year 		
	b. Resale of securities repo by the buyer of securities with maturities:	376	
5.1.	 Up to one year More than one year 		
	c. Repurchase by the owner of securities that	t have been sold in a repo with a term:	
	1) Up to one year	378	
	2) More than one year	379	
	d. Purchase of securities sold in repo with a term:	380	
	1) Up to one year	381	
	2) More than one year	382	
	Covering the sale of securities issued by non-residents whereby the seller promises to repurchase the same securities at the agreed time.		
	a. Sales of securities repo by the owners of se	ecurities in the period:	
	1) Up to one year	821	
5.2.	2) More than one year	822	
	b. Resale of securities repo by the buyer of sec	curities with maturities	

823

824

c. Repurchase by the owner of securities that have been sold in a repo with a term:

1) Up 825 to one year

2) **826** More than one year

d. Purchase of securities sold in repo with a term:

1) Up 827 to one year

2) **828**More than one year

PURPOSE OF TRANSACTION

CODE

Transaction Debt / Loans

6. Covers the provision / withdrawal and repayment of the loan based on the period, including financial leasing.

Provision / Loan withdrawal with maturity

6.1.

a. Up to	221	
one year		
b. More than one year	222	

Loan repayment with term of:

6.2.	a. Up to one year	231
	b. More than one year	232
6.3.	Financial Leasing: Covers leasing contract basis lease with option to purchase.	233

Factoring: Includes the sale of receivables / finance bill with the debtor:

1. Bank in Indonesia, with a period:

6.4.

a. Up to one year	383
b. More than one year	384
2. Company in Ind	onesia, with a period
a. Up to one year	385
b. More than one year	386

3. Bank in abroad, with a period

a. 387 Up to one year

b. 388 More than one year

4. Company in abroad, with period

a. 389 Up to one year

b. 390 More than one year

Gold Swap

Includes income on gold swap transactions (gold exchange) where the giving of money (cash provider) promised to return the same to the owner gold (gold owner) with time has been agreed

	Cash transfer of funds by the provider in gol agreement	d swap transactions with term
	a. Up to one year	391
7.1.	b. More than one year	392

Refunds by gold owner in gold swap transaction with term agreement

	a. Up to one year	393	
7.2.	b. More than one year	394	
	Receipt of funds by cash provider in gold swap transactions with term agreement		
	a. Up to one year	395	
7.3.	b. More than one year	396	

PURPOSE OF TRANSACTION		ACTION	CODE
		Receipt of funds by gold owner in gold swap transactions with term agreement:	
7.4.	a. Up to one year	397	
		b. More than one year	398
	Working cap	pital/Cash	
8.		pt / payment of funds from the parent companies / in aterials and pay wages	nvestors which will be used among others
	a. Oil and Gas		808
	b.	Non-Oil and Gas	809

Advance payment

9.

Covers advance payment

a.	Non export Import Goods	811
b.	Insurance	812
c.	Others	813

10. Receipt/ Refund (Based on IPO and Private Placement) 814

Includes receipt or refund of securities in order to Initial Public Offering (IPO) and the Private Placement.

11.	Reimbursement on bailouts	815
	Covers the entire refund in lieu of the expenditure that has been done previously for certain activities.	

Savings in Indonesia

Covers placement / withdrawal of deposits in banks in Indonesia

	Deposit Placements	
	a. Up to 3 months:	240
	• Term deposit	241
12.1.	Others, including current accounts and call money	242
	b. More than 3 months up to 6 months	242
	c. More than 6 months	243
	Withdrawal Deposit	
12.2.	a. Up to 3 months including Term Deposit account	244

Other 245
 including
 current
 accounts
 and
 call
 money

b. M 246 ore than 3 months up to

6 months

c. M 247 ore than 6 months

PURPOSE OF TRANSACTION

CODE

Savings/Deposit in outside Indonesia

Covers placement / withdrawal of deposits in banks abroad, including the withdrawal of export revenues from offshore accounts.

13.	13.1	Deposit (placement)	
		a. Up to 3 months, including current accounts and call money	251
		b. More than 3 months	252
	13.2.	Withdrawal Deposit	
		a. Up to 3 months, including current accounts and call money	255
		b. More than 3 months	256

13.3.	The withdrawal of Export proceed from	257
	offshore accounts.	

Foreign Exchange Trading

Covers completion spot and forward transactions:

		Spot Transaction		
		a. Foreign currency	against IDR	261
14.	14.1.	b. Between foreign of	currency	262
	Forward Transaction			
	44.0	a. Foreign currency	against IDR	263
	14.2.	b. Between foreign	currency	264
	Derivative transactions			
	Includes income in the settlement of derivative transactions. Does not include fees and commissions paid / received by an intermediary such as a bank, broker, or dealer.			d commissions paid /
15.	a.		Gain on forward transactions (such as swaps and futures)	271
	b.		Admission to forward rate agreements (FRA)	272
16.	Deposit/Refund guarant	ee		280
	Includes deposits and ref purposes	unds which used as co	ollateral for the particular transaction	
17.	Refunds for transactions other than export / import of goods and other goods transactions		282	
	Covers a refund of the transaction other than export / import transactions of goods and other items, such as return on reservations for the purchase of securities, the overpayment.			
18.	Others capital transaction 299			299

All the capital transactions other than those mentioned above