

BUKU LAYANAN

Permata**Priority Debit Plus**
Permata**Priority Debit Plus Nasional**



Enjoy and share
YOUR SUCCESS
with your family

Mewariskan Nilai Keluarga, Meneruskan Langkah Sukses ke Depan

Nasabah **PermataBank Priority & PermataBank Priority Syariah** yang Terhormat,

Selamat datang di **PermataBank Priority**. Suatu kehormatan bagi kami menyambut Anda yang terpilih sebagai Nasabah **PermataBank Priority**.

PermataBank Priority merupakan layanan perbankan eksklusif yang memberikan fasilitas lengkap yang dapat dinikmati oleh Anda dan keluarga.

PermataPriority Debit Plus/ PermataPriority Debit Plus Nasional

1. PermataPriority Debit Plus/PermataPriority Debit Plus Nasional untuk anggota keluarga

Selain untuk Nasabah **PermataBank Priority**, anggota keluarga Nasabah dapat menikmati layanan **PermataBank Priority** hanya dengan membuka rekening atas nama anggota keluarga sesuai dengan persyaratan minimum penempatan dana produk tabungan yang dipilih.

Nasabah hanya perlu mendaftarkan anggota keluarga melalui Relationship Manager agar anggota keluarga bisa mendapatkan **PermataPriority Debit Plus** atau **PermataPriority Debit Plus Nasional** yang memberikan berbagai kemudahan dan promo spesial sepanjang tahun. Persyaratannya mudah, layanan ini diberikan kepada anggota keluarga yaitu orang tua, istri/suami, dan anak Nasabah yang berusia minimal 17 tahun (maksimum 5 orang).

Nasabah **PermataBank Priority** dan anggota keluarga yang memiliki **PermataPriority Debit Plus** atau **PermataPriority Debit Plus Nasional** dapat menikmati berbagai keistimewaan lainnya yang dijelaskan di poin (2) sampai dengan poin (3) di bawah ini.

2. Kemudahan Akses & Kenyamanan Transaksi

- a. **Bebas biaya transaksi melalui PermataNet dan PermataMobile X**
Nikmati kenyamanan bertransaksi dengan limit transaksi yang lebih besar serta bebas biaya transaksi;
- b. **Bebas biaya tarik tunai di ATM bank lain**
Kemudahan penarikan tunai dan tanpa biaya melalui jaringan ATM domestik dan luar negeri sesuai dengan logo jaringan yang terdapat pada tampak belakang **PermataPriority Debit Plus** atau **PermataPriority Debit Plus Nasional** Anda;
- c. **Bebas biaya layanan Navigator**
Layanan informasi melalui SMS [ponsel] mengenai mutasi transaksi dengan nominal mulai dari Rp500 ribu pada rekening secara *online* dan *real time* yang bebas biaya khusus Nasabah **PermataBank Priority** untuk seluruh rekening aktif yang Anda miliki. Pastikan nomor ponsel yang terdapat di **PermataBank** adalah yang terkini;
- d. **Bebas biaya Surat Referensi Bank**
Untuk memenuhi keperluan administratif Anda dengan pihak lain, kami memberikan Surat Referensi Bank tanpa biaya;
- e. **Priority Center dan Antrean Prioritas**
Fasilitas Priority Center di beberapa kantor cabang di kota besar di Indonesia yang menyediakan fasilitas eksklusif seperti Customer

Service khusus untuk Nasabah **PermataBank Priority**, *meeting room*, dan area *lounge* yang nyaman. Selain itu, tersedia fasilitas prioritas antrean di seluruh cabang **PermataBank** di Indonesia;

f. PermataPriority Contact Center

Layanan call center 24 jam melalui 1500100.

3. Penawaran Menarik dengan kartu PermataPriority Debit Plus atau PermataPriority Debit Plus Nasional

a. Cashback 10% Garuda Indonesia

Dapatkan *cashback* 10% untuk pembelian tiket Garuda Indonesia di kantor penjualan Garuda Indonesia sepanjang tahun dengan kartu **PermataPriority Debit Plus** atau **PermataPriority Debit Plus Nasional**. Maksimum *cashback* per bulan Rp1 juta per Nasabah. *Cashback* dihitung dari satu nilai transaksi tertinggi dalam bulan tersebut dan dikreditkan pada akhir bulan berikutnya. Nilai *cashback* sesuai dengan syarat dan ketentuan berlaku terkait total penempatan dana:

Penempatan Dana	Cashback 10%
> Rp500 juta	Maksimum sebesar Rp1 juta
< Rp500 juta	Maksimum sebesar Rp250 ribu

b. Penawaran Menarik di Merchant yang Bekerja Sama

Nikmati diskon atau potongan harga khusus di beberapa *merchant* yang bekerja sama dengan **PermataBank**.



PermataBlack World Mastercard

Bebas iuran tahunan selama menjadi Nasabah **PermataBank Priority** untuk Anda dan 5 (lima) kartu kredit tambahan untuk anggota keluarga tercinta dimana limit bagi anggota keluarga bisa Anda tentukan sendiri.

Nikmati berbagai fasilitas eksklusif bersama orang-orang terpenting dalam hidup Anda:

- 1. Cafe, resto, dan convenience merchant** di berbagai bandara di Indonesia yang bekerja sama dengan **PermataBank**;
- 2. Installment Privileges:**
 - a. SimplePay 0% 6 bulan untuk seluruh transaksi pembelian di luar negeri minimum Rp2 juta;
 - b. SimplePay 0% 6 dan 12 bulan di butik-butik ternama yang bekerja sama dengan **PermataBank** untuk minimum transaksi Rp500 ribu;
- 3. Kurs kompetitif** untuk transaksi pembelian di luar negeri;
- 4. Poin Reward** yang dapat ditukarkan dengan *mileage* dari Garuda Miles dan KrisFlyer ataupun *e-voucher*.

Keistimewaan **PermataBlack World Mastercard** lainnya yaitu The Mastercard Moments Luxurious Partners, yang mencakup koleksi *merchant* eksklusif ternama dan fasilitas Concierge Service berupa layanan 24 jam untuk *entertainment*, referensi, dan reservasi tempat perjalanan.

Untuk informasi lebih lengkap mengenai keistimewaan World Mastercard persembahkan Mastercard International dapat diakses pada website www.worldcard.mastercard.com.

Nasabah **PermataBank Priority** dapat mengajukan permohonan kartu utama **PermataBlack World Mastercard** dengan menghubungi Relationship Manager atau menghubungi **PermataPriority Contact Center 1500100** untuk mengajukan permohonan kartu tambahan.

PermataBlack World Mastercard hanya ditawarkan untuk Nasabah PermataBank Priority konvensional.



Relationship Manager yang Profesional dengan Dukungan Pilihan Produk yang Lengkap

Kebutuhan transaksi perbankan Anda dan keluarga akan dibantu oleh Relationship Manager yang berpengalaman dan didukung oleh tim *Product Specialist* yang kompeten dalam memberikan solusi melalui produk perbankan yang inovatif dan Wealth Management pilihan.

1. Produk Wealth Management

Tersedia dari berbagai *partner* yang terpercaya, akan mengoptimalkan pengembangan dana Anda dan keluarga yang disesuaikan dengan kebutuhan dan profil Nasabah. Berbagai produk proteksi dan investasi seperti reksa dana, obligasi, asuransi jiwa, asuransi unit link, dan lain-lain tersedia bagi Anda dan anggota keluarga.

2. Produk PermataKPR Bijak/Produk PermataKPR Keluarga

Nasabah dapat menikmati bunga KPR hingga 0% dengan menambah saldo tabungan Nasabah di **PermataBank (PermataKPR Bijak)** atau Nasabah dapat menikmati beban bunga yang lebih ringan dengan memperhitungkan saldo pada semua rekening simpanan anggota keluarga nasabah yang ada di **PermataBank (PermataKPR Keluarga)**.

3. Produk PermataKPR iB (Syariah)

Nasabah dapat menggunakan beragam pembiayaan pemilikan properti dan beragun properti secara syariah, baik dengan Akad Murabahah untuk *fixed margin* sepanjang tenor; Akad Ijarah Muntahiyah Bittamlik (IMBT) untuk WNI atau WNA; atau Akad Musyarakah Mutanaqisah (MMQ) untuk fleksibilitas margin.

4. Tabungan PermataValas Dinamis

Yaitu tabungan yang terdiri dari 11 mata uang dalam 1 nomor rekening di mana Nasabah memiliki kebebasan memilih hingga 10 jenis mata uang asing sementara mata uang Rupiah tetap menjadi mata uang dasar.

Untuk informasi pilihan dan penjelasan produk perbankan lainnya, kunjungi www.permatabank.com

Layanan Premium Valuta Asing

Nasabah **PermataPriority Debit Plus** atau **PermataPriority Debit Plus Nasional**, dapat menikmati keistimewaan bertransaksi mata uang asing:

1. **Bebas biaya penarikan/penyetoran bank notes mata uang asing** (maksimal ekuivalen 10.000 USD/bulan, harap konfirmasi 1 hari kerja sebelumnya melalui Relationship Manager Anda);
2. **Preferential Rate** yang menjamin nilai tukar mata uang asing baik *bank notes* maupun TT melalui konfirmasi Relationship Manager Anda lebih baik dari *counter rate* (minimal ekuivalen 5000 USD/transaksi);
3. **Ketersediaan 6 (enam) mata uang asing** (USD, EUR, AUD, HKD, SGD, JPY) di cabang-cabang yang memiliki Priority Center.

Keistimewaan Lainnya

Nasabah **PermataBank Priority** yang memiliki kartu **PermataPriority Debit Plus** atau **PermataPriority Debit Plus Nasional** aktif dengan penempatan dana minimum Rp500 juta, dapat menikmati keistimewaan bebas biaya iuran Safe Deposit Box dengan ukuran tertentu sesuai dengan penempatan dana. Diberikan selama persediaan Safe Deposit Box tersedia.

Nasabah **PermataBank Priority** yang memiliki **PermataPriority Debit Plus** dan penempatan dana minimum Rp1 miliar mendapatkan keistimewaan tambahan yaitu:

1. **Hadiah hari raya** bagi Nasabah dengan penempatan dana minimum Rp1 miliar selama 3 bulan terakhir. Hadiah diberikan berdasarkan momen hari raya keagamaan Nasabah;
2. **Hadiah ulang tahun** bagi Nasabah dengan penempatan dana minimum Rp1 miliar selama 3 bulan terakhir.

Priority Exclusive Experience

Fasilitas premium ini tersedia bagi Nasabah **PermataBank Priority** yang memiliki kartu **PermataPriority Debit Plus** atau **PermataPriority Debit Plus Nasional** aktif dengan penempatan dana minimum Rp5 miliar, antara lain:

Airport Pick Up Service adalah fasilitas pengantaran Nasabah dari/ke Bandara Internasional di Jakarta, Surabaya, Denpasar, dan Medan dari/ke lokasi tertentu di kota yang sama.

Nasabah harus melakukan reservasi layanan Airport Pick Up Service, selambat-lambatnya 3 (tiga) hari kerja sebelum tanggal layanan melalui RM Anda atau selambat-lambatnya 2 (dua) hari kerja sebelum tanggal layanan melalui **PermataPriority Contact Center 1500100** di hari kerja Senin-Jumat, pukul 08.00-17.00 WIB.

Informasi Lainnya

Informasi terkait persyaratan dan ketentuan layanan **PermataBank Priority** serta layanan dan fasilitas **PermataBank Priority** seperti daftar biaya transaksi, biaya administrasi rekening/bulan, biaya lainnya, limit transaksi harian, lokasi cabang Priority Center dan informasi lainnya, kunjungi www.permatabank.com atau hubungi **PermataPriority Contact Center 1500100**.

Enjoy and share
YOUR SUCCESS
with your family

Pass Down the Family Values, Pass on the Successful Steps Forward

Dear Valued **PermataBank Priority** and **PermataBank Priority Syariah** Customer,

It is a privilege to welcome you as our **PermataBank Priority** Customer.

PermataBank Priority provides comprehensive facilities for you and your family.

PermataPriority Debit Plus/ PermataPriority Debit Plus Nasional

1. PermataPriority Debit Plus/PermataPriority Debit Plus Nasional for family members

In addition to **PermataBank Priority** Customer, your family members can also enjoy **PermataBank Priority** service by opening an account in **PermataBank** with minimum funding based on the requirement of each savings product as chosen by your family members.

You will only need to register your family members to your Relationship Manager so that your family members can get **PermataPriority Debit Plus/PermataPriority Debit Nasional** which provides convenience and special promotions all year long. This facility is available to your family members (parents, husband/wife, and children with age at least 17 years old), maximum 5 people.

PermataBank Priority Customer and family members who own **PermataPriority Debit Plus** or **PermataPriority Debit Plus Nasional** can enjoy other benefits as stated in point (2) to point (3).

2. Easy Access & Transaction Convenience

- a. **Free transaction fee through PermataNet and PermataMobile X**
Enjoy the convenience of doing banking transaction with a higher limit and with free transaction fee;
- b. **Free cash withdrawal fee through other bank**
Enjoy the flexibility of cash withdrawal with no fee through ATM domestic and international according to the network logo on the back of your **PermataPriority Debit Plus** and **PermataPriority Debit Plus Nasional**;
- c. **Free Navigator Fee**
Navigator is an online and real-time account information service through SMS (mobile phone) for account transactions with nominal value starting from 500.000 IDR. This service is available for active accounts of **PermataBank Priority** Customer. Please ensure that the mobile phone registered in **PermataBank** is the most update done;
- d. **Free Bank Reference Fee**
To satisfy your administrative needs with other parties, **PermataBank Priority** provides bank reference to **PermataBank Priority** Customer with no fee;
- e. **Priority Center and priority queuing**
Priority Center facility in selected major cities in Indonesia which provides exclusive facilities such as Customer Service for **PermataBank Priority** Customer, meeting room, and comfortable lounge area. In addition, you can also enjoy priority queuing in every **PermataBank** branch in Indonesia;

- f. **PermataPriority Contact Center**
24 hours call center facility through 1500100.

3. Special Privileges with PermataPriority Debit Plus or PermataPriority Debit Plus National

- a. **10% Garuda Indonesia Cashback**
10% cashback will be given for Garuda Indonesia ticket purchased at Garuda Indonesia sales office with **PermataPriority Debit Plus** or **PermataPriority Debit Plus National** card. Maximum cashback amount is 1 million IDR per Customer per month. Cashback will be calculated from one highest transaction within one month and will be credited at the end of the following month. Cashback amount calculation based on terms & conditions applied and total relationship balance:

Total Relationship Balance	Cashback 10%
≥ 500 mio IDR	Maximum 1 mio IDR
< 500 mio IDR	Maximum 250.000 IDR

- b. **Great Deals on PermataBank's Merchants**
Enjoy discount or special price at merchants in cooperation with **PermataBank**.



PermataBlack World Mastercard

Free annual fee for you, as a **PermataBank Priority** Customer and 5 (five) supplementary credit cards for your family members. You can also enjoy the flexibility to set the limit of your loved ones' supplementary cards.

Enjoy exclusive facilities with the most important people in your life:

- 1. Cafe, restaurant, and convenience merchant** at various airports in Indonesia in cooperation with **PermataBank**;
- 2. Installment Privileges:**
 - a. SimplePay 0% 6 months for overseas retail transaction with minimum amount of 2 million IDR
 - b. SimplePay 0% 6 and 12 months for transactions at renowned boutiques in cooperation with **PermataBank** with minimum transaction of 500.000 IDR
- 3. Competitive exchange rate** for overseas retail transactions;
- 4. Reward Points** that can be redeemed with mileage from Garuda Miles and KrisFlyer or e-voucher.

Another **PermataBlack World Mastercard** privileges is The Mastercard Moments Luxurious Partners, which features exclusive merchants, and Concierge Service a 24-hour service for entertainment as well as travel recommendations and reservations.

For more information about World Mastercard privileges from Mastercard International, please access www.worldcard.mastercard.com.

PermataBank Priority Customer can apply for **PermataBlack World Mastercard** main credit card through Relationship Manager or through **PermataPriority** Contact Center 1500100 to apply for supplementary credit cards.

PermataBlack World Mastercard is only offered to PermataBank Priority conventional Customer.



Professional Relationship Manager with Comprehensive Product Selections

Experienced **PermataBank** Relationship Managers, supported by product specialist teams, are ready to assist your banking transactions through innovative banking products as well as Wealth Management products.

1. Wealth Management Product

Based on your needs and profile, Wealth Management products from various trusted partners will help you to optimize your portfolio as well as your family members. Various protection and investment products such as mutual funds, bonds, life insurance, unit link insurance, etc are available for you and your family.

2. PermataKPR Bijak or PermataKPR Keluarga

You can enjoy up to 0% mortgage interest rate based on your savings account balance in **PermataBank** (**PermataKPR Bijak**) or you can enjoy more affordable mortgage interest rate based on all your saving accounts balance in **PermataBank** as well as your family members (**PermataKPR Keluarga**).

3. PermataKPR iB (Syariah)

You can use various sharia property ownership or property based financing including Akad Murabahah with fixed margin for the whole period; Akad Ijarah Mntahiyah Bittamilk (IMBT) for Indonesian or foreigners; or Akad Musyarakah Mutanaqisah (MMQ) for flexible margin.

4. PermataValas Dinamis

Saving account that consist of 11 currencies in 1 account where you can enjoy the flexibility of choosing 10 foreign currencies with Rupiah as the base currency.

For more information about other banking products, visit www.permatabank.com

Foreign Currency Premium Service

Permata**Priority Debit Plus** or Permata**Priority Debit Plus National** holder can enjoy privileges when transacting in foreign currency:

- 1. Free foreign bank notes withdrawal/deposit fee** (maximum equivalent to USD 10.000 per month, please confirm to your Relationship Manager 1 working day before the transaction date);
- 2. Preferential rate** that guarantees Customers to obtain a more competitive exchange rate for bank notes or TT compared to counter rate by confirming to your Relationship Manager.
- 3. Availability of 6 foreign currencies** (USD, EUR, AUD, HKD, SGD, JPY) in Priority Center branches.

Other Benefits

PermataBank Priority Customers who own **PermataPriority Debit Plus** or **PermataPriority Debit Plus National** active with minimum total relationship balance 500 million IDR can also enjoy additional benefit of free safe deposit box rental fee for different sizes based on your funding. This benefit is given based on the availability of the safe deposit box.

PermataBank Priority Customer who own **PermataPriority Debit Plus** and with minimum funding of IDR 1 billion will get additional benefit:

1. **Festive gift** for Customer with minimum funding of IDR 1 billion for the last 3 months. Gift will be given for one festive season based on Customer's religion;
2. **Birthday gift** for Customer with minimum funding of IDR 1 billion for the last 3 months.

Priority Exclusive Experience

These exclusive facilities are available for **PermataBank Priority** Customers with **PermataPriority Debit Plus** or **PermataPriority Debit Plus National** active and minimum total relationship balance IDR 5 billion:

Airport Pick Up Service is a pick up facility for **PermataBank Priority** Customer from/to Jakarta International Airport, Surabaya, Denpasar, Medan from/to certain locations of the same region.

PermataBank Priority Customer need to do reservation for Airport Pick Up Service at the latest 3 (three) working days prior to the service date through Relationship Manager or at the latest 2 (two) working days prior to the service date through **PermataPriority** Contact Center 1500100 on working day (Monday to Friday), 8 AM to 5 PM.

Other Information

Information related to the terms and conditions of **PermataBank Priority** as well as services and facilities of **PermataBank Priority** whether listed in this Service Book or such as transaction fee list, monthly account administration fee, other fees, daily limit transaction, Priority Center branch locations, and other information, please visit www.permatabank.com or contact **PermataPriority** Contact Center 1500110.



Nikmati Kemudahan Bertransaksi Melalui

Permata**Mobile X**

