

PermataShopping Card

# Buy Now Pay Later Double Cashback 5% dan Cicilan 0% 12 bulan

---

Terms and Conditions:

- Cardholders can get 5% cashback from online transactions (max. IDR 200K) and from offline transactions (max. IDR 100K) per customer with min. retail transaction of IDR 5 mio (online only or combination of both online and offline) within one cycle.
- Minimum retail transactions constituted are new transactions made within the cycle. Transactions not acknowledged as retail transaction: Cash advance, Cash on Call, Recurring transactions (Bills to Pay), ongoing installment transactions, and other transactions according to bank regulations.
- Transactions eligible for the cashback is retail transactions made within all merchants (online and offline) except recurring (Bills to Pay), Top-up, and any Credit Card Cash Out transactions based on bank identification.
- Transactions are calculated based on their posting date.
- The amount of cashback received from Primary and Supplementary cards will be credited to Primary Credit Card.
- The amount of cashback received will be disclosed on billing statement received by the Primary Credit Cardholder.
- Cashback will be credited after the 25 of the following month.

- When Cashback is credited, account needs to be active and not blocked both temporarily or permanently.
- This program can be combined with other promotions from PermataKartuKredit.
- Minimum transaction of IDR 5 mio to get 5% cashback will commence from August 2023 billing period (transactions starting from July 2023).
- Customers can apply for up to 12 months 0% installment for all online transactions made without min. transaction requirements.
- 0% installment applies with admin fee of IDR 150K for 6 months tenor and IDR 200K for 12 months' tenor.
- Customers can apply for the installment via PermataTel at 1500111 before the billing statement is released.
- To cancel an ongoing installment transaction, customer will be charged a cancellation fee of IDR 350K or to follow the applicable terms and conditions.

#### Cashback Simulation

##### Customer A.

TRANSACTION	AMOUNT	CASHBACK ONLINE	CASHBACK OFFLINE	CASHBACK RECEIVED
Shopee	IDR 2,5 mio	IDR 125K		
Tokopedia	IDR 1,5 mio	IDR 75K		
Blibli	IDR 1 mio			
<b>Total</b>	<b>IDR 5 mio</b>	<b>IDR 200K</b>		<b>IDR 200K</b>

Customer is eligible for the cashback from online transactions, as the customer have met the min. online transaction of IDR 5 mio. Max. cashback that customers can get from online transactions only is IDR 200K

Customer B.

TRANSACTION	AMOUNT	CASHBACK ONLINE	CASHBACK OFFLINE	CASHBACK RECEIVED
Shopee	IDR 500K	IDR 25K		
Tokopedia	IDR 700K	IDR 35K		
Blibli	IDR 1,5 mio	IDR 75K		
BP AKR	IDR 800K		IDR 40K	
Hypermart	IDR 1,5 mio		IDR 60K	
<b>Total</b>	<b>IDR 5 mio</b>	<b>IDR 135K</b>	<b>IDR 100K</b>	<b>IDR 235K</b>

Customer is eligible to get cashback from online and other transactions, as the customer have met the min. accumulated transaction of IDR 5 mio from online and offline transactions. Max. cashback that customers can get from online transactions is IDR 200K and IDR 100K from Offline transaction

Customer C.

TRANSACTION	AMOUNT	CASHBACK ONLINE	CASHBACK OFFLINE	CASHBACK RECEIVED
Shell	IDR 900K			
Hero	IDR 2,1 mio			
Remboelan	IDR 1 mio			
Gamedia	IDR 1 mio			
<b>Total</b>	<b>IDR 5 mio</b>			

Customer is not eligible to get the cashback, as the customer did not met the min. accumulated transaction of IDR 5 mioss from online and offline transactions. Customers only made transactions at offline merchants.