Terms and Condition

PermataBlack World Mastercard Benefit Upgrade

TERMS AND CONDITIONS FOR EARNING REWARD POINTS

1. Every domestic and international retail shopping transaction for every transaction of IDR 2K and multiples will get 1 reward points.
2. The value of 1 retail shopping transaction that gets a maximum reward point is IDR 200 mio. Retail purchases with a value above that amount in 1 transaction do not get reward points.

REWARD POINT REDEMPTION TERMS AND CONDITIONS

- Redemption reward points for GarudaMiles – Garuda Indonesia, KrisFlyer – Singapore Airline mileage, Annual Fees and e-vouchers c You can contact the Priority Contact Center through 1500-100.
- Specifically for redemption reward points for flight mileage:
  - A minimum number of reward points applies to be redeemed for mileage on collaborating flights.
  - Mileage redemption can only apply in multiples of the number of reward points for the minimum redemption

    Illustrative example:
    - Redemption conversion with GarudaMiles: 20,000 reward points = 4,000 miles.
    - Minimum exchange = 20,000 reward points.
    - If you have 30,000 reward points, then only 20,000 reward points can be redeemed for 4,000 GarudaMiles. The remaining 10,000 reward points can only be exchanged back for 4,000 GarudaMiles when they have accumulated to 20,000 reward points
3. Specifically for redemption reward points for Airport Lounge access:

- Airport Lounge facilities can be accessed by main and additional card holders as long as there are sufficient reward points.

- Airport Lounge facilities using reward points can be accessed by making transactions at the Airport Lounge worth IDR 1,000 (one thousand Rupiah) per 1 access per credit card. Nominal Dip worth Rp 1,000 (one thousand Rupiah) will be returned to the PermataBlack World Mastercard card holder during the reward point debiting process.

- PermataBank will deduct reward points as follows:

  - Exchange 10,000 reward points for domestic Airport Lounge requests or IDR 100K if the reward points are insufficient.

  - Exchange 15,000 reward points for international Airport Lounge requests or IDR 150K if the reward points are insufficient.

4. Specifically for redemption reward points for Annual Fees:

   Can be submitted after the Annual Fee appears on the billing statement..

5. You can access the list of merchants you can access to exchange reward points Merchant Rewards Points PermataBlack World Mastercard.pdf (permatabank.com)

6. Further information can be accessed at Bank untuk Setiap Aspirasi | PermataBank.

TERMS AND CONDITIONS FOR SUBMITTING INSTALLMENTS (SIMPLEPAY) VIA PRIORITY CONTACT CENTER:

1. Transactions that can be converted into installments are transactions that have not been printed on the billing statement.
2. Installment transactions will be charged according to the selected time period.
3. Transactions that have been converted into installments cannot be changed in terms of terms and there is a credit card limit that is held (Hold Limit) equal to the nominal transaction amount submitted.
4. Installment transactions will reduce the available credit card limit and monthly installment payments will increase the available credit card limit.

5. There will be no confirmation from PermataBank if the SimplePay installment application cannot be processed because the available limit is insufficient and the card status is blocked.
6. If there is a cancellation or accelerated repayment of an installment transaction, you must contact the Priority Contact Center at number 1500-100 (only for PermataBank Priority Customers).
7. If you have submitted an installment via Priority Contact Center, PermataMobile.
8. If cancellation/accelerated repayment occurs, a fee of IDR 350K will be charged to the credit card. This fee may change according to Bank policy and will be notified to the Customer in advance in accordance with applicable regulations or legislation.
9. Transactions that are converted into installments will not get reward points for the PermataBlack World Mastercard card.