

Ringkasan Informasi Produk Dan Layanan (RIPLAY) Versi Umum

PermataPayroll ASTRA

PT BANK PERMATA TBK

Definisi <i>Definition</i>	PermataPayroll ASTRA adalah tabungan dengan fasilitas layanan pembayaran gaji bulanan bagi perusahaan untuk para karyawannya.	PermataPayroll ASTRA is a savings product with monthly payroll facility.																													
Nama Penerbit <i>Issued by</i>	PT Bank Permata Tbk	PT Bank Permata Tbk																													
Fitur Utama Tabungan <i>Main Features</i>	Fitur produk ini, antara lain: 1. Saldo minimal: Rp 0 2. Suku bunga tabungan threshold: <ul style="list-style-type: none"> • Saldo < Rp 1 juta = 0,00% p.a. • Saldo Rp 1 juta -< Rp 50 juta = 0,25% p.a. • Saldo Rp 50 juta -< Rp 100 juta = 0,5% p.a. • Saldo ≥ Rp 100 juta = 0,75% p.a 3. Tingkat bunga penjaminan: mengacu ke suku bunga LPS yang berlaku dimana data suku bunga terupdate didapatkan dari link: https://www.lps.go.id/ 4. Setoran awal: sesuai penggajian 5. Batas transaksi belanja harian: Rp 10 juta 6. Batas penarikan harian di ATM: Rp 10 juta 7. Batas transfer harian e-channel: <table border="1" data-bbox="418 1486 927 1877"> <thead> <tr> <th>Jenis Transaksi</th> <th>Limit Transaksi</th> <th>Channel</th> </tr> </thead> <tbody> <tr> <td>Transfer ke rekening sendiri di PermataBank</td> <td>Tidak Terbatas sesuai Saldo Rekening</td> <td>PermataMobile X PermataNet PermataATM</td> </tr> <tr> <td rowspan="3">Transfer ke rekening lain di Permata Bank</td> <td>Rp 150 juta</td> <td>PermataMobile X</td> </tr> <tr> <td>Rp 150 juta</td> <td>PermataNet</td> </tr> <tr> <td>Rp 50 juta</td> <td>PermataATM</td> </tr> <tr> <td>Transfer ke rekening</td> <td>Rp 50 juta</td> <td>PermataMobile X</td> </tr> </tbody> </table>	Jenis Transaksi	Limit Transaksi	Channel	Transfer ke rekening sendiri di PermataBank	Tidak Terbatas sesuai Saldo Rekening	PermataMobile X PermataNet PermataATM	Transfer ke rekening lain di Permata Bank	Rp 150 juta	PermataMobile X	Rp 150 juta	PermataNet	Rp 50 juta	PermataATM	Transfer ke rekening	Rp 50 juta	PermataMobile X	This product features, including: 1. Minimum balance: IDR 0 2. Interest rate threshold: <ul style="list-style-type: none"> • Balance < Rp 1 million = 0.00% p.a. • Balance Rp 1 million -< Rp 50 million = 0.25% p.a. • Balance Rp 50 million -< Rp 100 million = 0.5% p.a. • Balance ≥ Rp 100 million = 0.75% p.a 3. Insurance interest rate: refers to the applicable LPS interest rate for which updated interest rate data is accessible from the following link: https://www.lps.go.id/ 4. Initial deposit: according to payroll system 5. Daily withdrawal limit from ATM: Rp 10 million 6. Daily transfer limit via e-channel: <table border="1" data-bbox="950 1486 1468 1850"> <thead> <tr> <th>Type of Transaction</th> <th>Transaction Limit</th> <th>Channel</th> </tr> </thead> <tbody> <tr> <td>Transfer to own account in PermataBank</td> <td>Unlimited, depending on Account Balance</td> <td>PermataMobile X PermataNet PermataATM</td> </tr> <tr> <td rowspan="3">Transfer to other account in Permata Bank</td> <td>Rp 150 million</td> <td>PermataMobile X</td> </tr> <tr> <td>Rp 150 million</td> <td>PermataNet</td> </tr> <tr> <td>Rp 50 million</td> <td>PermataATM</td> </tr> </tbody> </table>	Type of Transaction	Transaction Limit	Channel	Transfer to own account in PermataBank	Unlimited, depending on Account Balance	PermataMobile X PermataNet PermataATM	Transfer to other account in Permata Bank	Rp 150 million	PermataMobile X	Rp 150 million	PermataNet	Rp 50 million	PermataATM
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Biaya Fees	<p>Biaya yang dikenakan kepada Nasabah adalah:</p> <ol style="list-style-type: none"> Biaya Administrasi Per Bulan: <ul style="list-style-type: none"> Biaya Rp 7.500 per bulan jika Saldo Rata-rata Bulanan < Rp 1 juta Bebas biaya administrasi jika Saldo Rata-rata Bulanan ≥ Rp 1 juta Biaya Tarik Tunai di ATM Bank Lain: Rp 0* atau Rp 7.500 	<p>Fees payable by Customer:</p> <ol style="list-style-type: none"> Monthly Administration Fees: <ul style="list-style-type: none"> Rp 7.500 if Monthly Average Balance is < Rp 1 million Free Administration fee if Monthly Average Balance is ≥ Rp 1 million Cash withdrawal in other Bank ATM is charged: Rp 0* or Rp 7,500 																																																						

	<p><i>*Note: Biaya Tarik Tunai Rp 0 sebanyak 3 transaksi pertama/bulan dan transaksi ke 4 dan seterusnya biaya Rp 7.500/transaksi</i></p> <p>3. Biaya Tarik Tunai di Seluruh Gerai Indomaret berlaku hingga 31 Desember 2024</p> <p>4. Biaya Transfer ke Bank Lain melalui Permata Mobile X dengan metode:</p> <ul style="list-style-type: none"> • BI Fast • Transfer Online • Transfer SKN/LLG • Transfer RTGS <p>Gratis**</p> <p><i>**Note: Gratis Biaya Transfer Tanpa Syarat Saldo Minimal Sebelum Transaksi. Banyaknya aktivitas transfer per bulan tidak dibatasi.</i></p> <p>5. Biaya transfer ke Bank Lain di PermataNet / PermataATM:</p> <ul style="list-style-type: none"> • BI Fast Rp 2.500 • Online transfer Rp 7.500 • LLG Rp 2.900 • RTGS Rp 25.000 <p>6. Biaya Materai: Rp 10.000 (jika ada)</p> <p>7. Biaya Penggantian Kartu: Rp 25.000</p> <p>8. Biaya Penutupan Rekening: Rp 0</p> <p>9. Biaya Dorman (Rekening yang tidak memiliki aktivitas transaksi selama 12 bulan berturut-turut): Rp 10.000 per bulan</p> <p>10. Biaya Layanan SMS Navigator: Rp 0 untuk 2 bulan pertama, Rp 12.000 untuk bulan selanjutnya</p> <p>11. Biaya Administrasi Kartu Permata Debit Plus: Rp 0</p>	<p><i>*Note: Cash withdrawal is charged Rp 0 for the first 3 transactions/ month and the 4th transaction so forth is charged Rp 7,500/transaction</i></p> <p>3. Charges for Cash Withdrawal in all Indomaret outlets are effective until 31 December 2024</p> <p>4. Transfer to other Bank is charged via Permata Mobile X with the following methods:</p> <ul style="list-style-type: none"> • BI Fast • Transfer Online • Transfer SKN/LLG • Transfer RTGS <p>Free**</p> <p><i>**Note: Free transfer, unconditional to Pre-Transaction Minimum Balance. Monthly transfer activities are unlimited.</i></p> <p>5. Transfer to Other Bank in PermataNet / PermataATM is charged: BI Fast Rp 2,500, Online transfer Rp 7.500, LLG Rp 2,900, RTGS Rp 25,000</p> <p>6. Revenue Stamp: Rp 10,000 (if any)</p> <p>7. Card Replacement is charged: Rp 25,000</p> <p>8. Account Closing is charged: Rp 0</p> <p>9. Dormant Account (No transaction occurring for 12 consecutive months) is charged: Rp 10,000 per month</p> <p>10. SMS Navigator is charged: Rp 0 for the first 2 months, Rp 12,000 for the next months</p> <p>11. Permata Debit Plus Card is charged: Rp 0</p>
<p>Media Penyampaian Pelaporan <i>Reporting Media Charges</i></p>	<p>Efektif 1 Mar 2024</p> <ol style="list-style-type: none"> 1. Laporan elektronik: GRATIS 2. Rekening koran: Rp 25.000 per bulan 3. Passbook: Rp 25.000 untuk buku baru dan penggantian buku 4. Laporan elektronik & passbook atau rekening koran & passbook: Rp 5.000* 	<p>Effective as of 1 Mar 2024</p> <ol style="list-style-type: none"> 1. Electronic Report: FREE 2. Account Statements: Rp 25,000 per month 3. Passbook: Rp 25,000 for new and substitute passbook

	<p><i>*Merupakan tambahan biaya jika menggunakan 2 jenis media pelaporan.</i></p>	<p>4. Electronic report & passbook or current account & passbook: Rp 5,000* <i>*Extra charges if 2 reporting media are applied.</i></p>
<p>Manfaat Produk Benefits</p>	<ol style="list-style-type: none"> Reward transaksi berupa cashback, berdasarkan program taktikal yang dikeluarkan atau yang diluncurkan oleh Bank Akses Informasi rekening/ transaksi kapan pun dan dimana pun melalui PermataMobile X/PermataNet Fitur transaksi finansial melalui PermataMobile X/PermataNet Nasabah dapat menggunakan fasilitas layanan pengiriman Navigator sebagai alat monitor Rekening Anda. Layanan Navigator sebagai penyampaian informasi mutasi rekening untuk nominal transaksi \geq Rp1.000.000, secara online dan realtime melalui nomor ponsel yang telah didaftarkan 	<ol style="list-style-type: none"> Transaction reward in the form of cashback, based on tactical program issued or launched by Bank Access to account/transaction information, anytime and anywhere, via PermataMobile X/PermataNet Financial transaction features via PermataMobile X/PermataNet You may use Navigator to monitor your account. This feature provides account transaction history for nominal amount of \geq Rp1,000,000, by online and realtime on your registered mobile number
<p>Risiko Produk Risks</p>	<ol style="list-style-type: none"> Dalam hal simpanan Nasabah pada satu bank melebihi Rp 2 (dua) Miliar dan suku bunga Tabungan yang diterima melebihi tingkat suku bunga maksimum Penjaminan Lembaga Penjamin Simpanan (LPS), maka Tabungan Nasabah tidak termasuk dalam program penjaminan LPS Penyalahgunaan PIN/Password dan kartu ATM 	<ol style="list-style-type: none"> If Customer's savings in one Bank is in the amount of more than Rp 2 (two) billion and interest rate thereon is higher than maximum interest rate as stipulated by Indonesia Deposit Insurance Corporation (IDIC), Customer's savings is not covered in the IDIC insurance scheme. Unauthorized use of PIN/Password and ATM Card
<p>Persyaratan dan Tata Cara Conditions and Procedures</p>	<p>Anda harus melengkapi persyaratan:</p> <ol style="list-style-type: none"> Untuk WNI, melampirkan e-KTP Untuk WNA, melampirkan Paspor dan KITAS/ KITAP/ e-KTP WNA Mengisi Formulir Pembukaan Rekening melalui Aplikasi PermataMobile X atau Layanan Perbankan lainnya. <p>Anda dapat menyampaikan pertanyaan dan pengaduan melalui:</p> <ul style="list-style-type: none"> ✓ Call Center PermataTel 1500111 ✓ Email: care@permatabank.co.id ✓ Kantor Cabang PermataBank 	<p>You must fulfill the following conditions and procedures:</p> <ol style="list-style-type: none"> For Indonesian Citizens, to provide e-KTP For Foreign Citizens, to provide Passport and KITAS/ KITAP/ e-KTP WNA To fill out Account Opening Form via PermataMobile X application or other Banking Services. <p>For queries and complaints, please contact: PermataTel Call Center 1500111, Email: care@permatabank.co.id, PermataBank Branch</p>

<p>Simulasi Metode Perhitungan Bunga Harian <i>Simulation Method of Daily Interest Rate Calculation</i></p>	<p>Contoh: Posisi saldo akhir hari Konsumen adalah sebagai berikut, maka bunga yang diterima konsumen pada hari tersebut sesuai tiering saldo adalah:</p> <table border="1" data-bbox="467 373 1416 562"> <thead> <tr> <th>Tanggal</th> <th>Saldo Akhir Hari</th> <th>Suku Bunga (p.a)</th> <th>Nominal Suku Bunga</th> </tr> </thead> <tbody> <tr> <td>1 Sep 2023</td> <td>Rp 900.000</td> <td>0%</td> <td>Rp 0</td> </tr> <tr> <td>2 Sep 2023</td> <td>Rp 1.000.000</td> <td>0,25%</td> <td>Rp 6,8</td> </tr> <tr> <td>3 Sep 2023</td> <td>Rp 100.000.000</td> <td>0,5%</td> <td>Rp 1.370</td> </tr> <tr> <td>4 Sep 2023</td> <td>Rp 120.000.000</td> <td>0,75%</td> <td>Rp 2.466</td> </tr> </tbody> </table> <p>Catatan: Bunga akan diakumulasikan secara harian dan akan dikreditkan pada akhir bulan</p> <p>For example: if Customer's end of day balance is as shown below, interest rate earned by Customer on that day according to balance tiering will be as follows:</p> <table border="1" data-bbox="474 743 1409 932"> <thead> <tr> <th>Date</th> <th>End of Day Balance</th> <th>Interest Rate (p.a)</th> <th>Nominal Amount of Interest Rate</th> </tr> </thead> <tbody> <tr> <td>1 Sep 2023</td> <td>Rp 900,000</td> <td>0%</td> <td>Rp 0</td> </tr> <tr> <td>2 Sep 2023</td> <td>Rp 1,000,000</td> <td>0.25%</td> <td>Rp 6.8</td> </tr> <tr> <td>3 Sep 2023</td> <td>Rp 100,000,000</td> <td>0.5%</td> <td>Rp 1,370</td> </tr> <tr> <td>4 Sep 2023</td> <td>Rp 120,000,000</td> <td>0.75%</td> <td>Rp 2,466</td> </tr> </tbody> </table> <p>Note: Interest rate will be accumulated daily and be credited at the end of the month</p>	Tanggal	Saldo Akhir Hari	Suku Bunga (p.a)	Nominal Suku Bunga	1 Sep 2023	Rp 900.000	0%	Rp 0	2 Sep 2023	Rp 1.000.000	0,25%	Rp 6,8	3 Sep 2023	Rp 100.000.000	0,5%	Rp 1.370	4 Sep 2023	Rp 120.000.000	0,75%	Rp 2.466	Date	End of Day Balance	Interest Rate (p.a)	Nominal Amount of Interest Rate	1 Sep 2023	Rp 900,000	0%	Rp 0	2 Sep 2023	Rp 1,000,000	0.25%	Rp 6.8	3 Sep 2023	Rp 100,000,000	0.5%	Rp 1,370	4 Sep 2023	Rp 120,000,000	0.75%	Rp 2,466
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4 Sep 2023	Rp 120,000,000	0.75%	Rp 2,466																																						
<p>Informasi Tambahan <i>Additional Information</i></p>	<ol style="list-style-type: none"> 1. Anda berkewajiban menyediakan informasi dan/atau data sesuai dengan kondisi sesungguhnya dan konsekuensi jika Anda tidak menyampaikan informasi dan/atau data yang sebenarnya menjadi tanggung jawab Anda sepenuhnya. 2. Permohonan pembukaan rekening dapat dilakukan melalui PermataMobile X atau melalui Layanan Perbankan lainnya dengan memenuhi seluruh ketentuan dan persyaratan pembukaan rekening yang telah ditetapkan oleh Bank. 3. 1 Nasabah hanya dapat memiliki 1 Rekening PermataPayroll ASTRA saja. 4. Bank wajib untuk menginformasikan segala perubahan atas manfaat, biaya, risiko, syarat dan ketentuan Produk, dan Layanan ini melalui surat atau melalui cara-cara lainnya sesuai syarat dan ketentuan yang berlaku. Pemberitahuan tersebut akan diinformasikan 30 hari kerja sebelum efektif berlakunya perubahan. 5. PermataBank akan melakukan konversi rekening PermataPayroll ASTRA ke Rekening Tabungan Non Payroll dengan pemberitahuan terlebih dahulu <ol style="list-style-type: none"> 1. You must provide information and/or data according to the facts and be fully responsible for all consequences arising out of disclosure of incorrect information and/or data. 2. You may apply for account opening via PermataMobile X or other Banking Services in compliance with account opening terms and conditions as stipulated by the Bank. 3. 1 Customer may open 1 PermataPayroll ASTRA Account only. 4. Bank will notify Customer of changes in benefits, charges, risks, Product terms and conditions, and these Services via correspondence or other manners in accordance with the applicable regulations. The Bank will give such notice within 30 banking days prior to such changes taking effect. 5. PermataBank will convert PermataPayroll ASTRA account to Non Payroll Savings Account upon giving prior notice to Customer if no amount of payroll is credited to Permata Payroll account. 6. Customer may anytime and anywhere access Monthly Account Report via e-Statement Download menu of Permata 																																								

	<p>jika dalam kurun waktu tertentu tidak terdapat pengkreditan gaji di rekening Permata Payroll.</p> <ol style="list-style-type: none"> 6. Laporan Bulanan Rekening dapat di akses kapan pun dan dimana pun melalui menu Download e-Statement di Permata Mobile X atau PermataNet, hingga periode 12 bulan terakhir, dengan saldo rata-rata minimal sesuai dengan ketentuan yang berlaku. Untuk informasi lengkap terkait ketentuan saldo rata-rata minimal dapat di akses di www.permatabank.com, panduan registrasi PermataMobile X dapat di akses pada link berikut: https://bit.ly/pb-registccdc serta cara mengunduh e-statement dapat diakses pada link berikut: https://bit.ly/pb-estatpmx 7. Dokumen RIPLAY Umum PermataPayroll ASTRA juga dapat diakses melalui website PermataPayroll ASTRA pada link berikut: https://www.permatabank.com/id/tabungan-retail/permatapayroll-astra?cid=ppa 8. Rekening Anda akan berubah menjadi dormant/tidak aktif, apabila tidak memiliki transaksi selama 365 hari berturut-turut dan akan dikenakan biaya dormant sesuai ketentuan yang berlaku. 9. Khusus bagi Nasabah PermataPayroll ASTRA pemegang Kartu Debit Community, penggantian Kartu Debit Community dikarenakan hilang / rusak / tertelan / jatuh tempo atau karena alasan lainnya akan digantikan dengan kartu debit reguler mengikuti produk tabungan yang dimiliki oleh Nasabah. 10. Layanan Navigator adalah layanan pengiriman notifikasi transaksi melalui Short Message Service ("SMS") oleh Operator seluler ke nomor ponsel yang telah terdaftar yang dapat membantu dalam memantau transaksi yang terjadi dalam rekening Nasabah. Dalam pengiriman notifikasi transaksi melalui SMS tersebut, Bank bekerjasama dengan operator seluler. 11. PermataBank akan melakukan penutupan rekening secara otomatis jika rekening berstatus "Dormant" selama 180 hari kalender berturut-turut 	<p>Mobile X or PermataNet, up to the last 12 months, with minimum average balance as required. Further information of minimum average balance is available at www.permatabank.com, PermataMobile X registration guide at the following link: https://bit.ly/pb-registccdc and e-statement download guide at the following link: https://bit.ly/pb-estatpmx</p> <ol style="list-style-type: none"> 7. You may also access PermataPayroll ASTRA RIPLAY document on website at the following link: https://www.permatabank.com/id/tabungan-retail/permatapayroll-astra?cid=ppa 8. Your account will become dormant if no transactions occur for 365 consecutive days and you will be charged in accordance with the applicable regulations. 9. For PermataPayroll ASTRA Customer being a holder of Debit Community Card, Debit Community Card which is lost / damaged / stuck / expired or for other reasons will be replaced with regular debit card according to savings product held by Customer. 10. Navigator is transaction notice sent via Short Message Service ("SMS") by mobile operator to Customer's registered mobile number to enable Customer monitor any transactions in his account. For that purpose, Bank is in collaboration with mobile operator. 11. PermataBank will close your account automatically if the account is "dormant" for 180 consecutive calendar days as from the account becomes dormant and has zero (0) balance when it is closed. 12. Your account will be closed at the nearest Bank branch and you must make available documents as required by Bank.
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	<p>terhitung sejak rekening Anda berstatus Dormant & memiliki saldo Nol (0) pada saat penutupan rekening.</p> <p>12. Penutupan rekening dilakukan di kantor cabang Bank terdekat dan wajib disertai dengan dokumen-dokumen sebagaimana dipersyaratkan oleh Bank.</p>	
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Disclaimer:

1. Bank dapat menolak permohonan produk Anda apabila tidak memenuhi persyaratan dan peraturan yang berlaku

Bank may reject your application if you fail the applicable terms and conditions

2. Anda harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini dan berhak bertanya kepada pegawai Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini

You must read carefully this Summary of Product and Services and, accordingly, you may consult with Bank Officer for queries about this Summary of Product and Services

Informasi lebih lanjut dapat menghubungi PermataTel di 1500111

For more information, please contact PermataTel at 1500111

PT BANK PERMATA TBK BERIZIN DAN DIAWASI OLEH OTORITAS JASA KEUANGAN DAN BANK INDONESIA, SERTA MERUPAKAN PESERTA PENJAMINAN LEMBAGA PENJAMIN SIMPANAN

PT BANK PERMATA TBK IS A BANKING COMPANY DULY LICENSED BY AND UNDER SUPERVISION OF THE INDONESIAN FINANCIAL SERVICES AUTHORITY AND BANK INDONESIA, AND A MEMBER TO THE INSURANCE SCHEME OF THE INDONESIA DEPOSIT INSURANCE CORPORATION