

Rates and Fees

PermataME Credit Card PT BANK PERMATA TBK

Product Name: PermataME Credit Card

• Publisher: PT. Bank Permata Tbk

• Rates and fees charged to Customers:

| TYPE OF COST | COST |
|-------------------------------------------------------|------------------------------------------------------------|
| Annual Fee | |
| - Main Card | IDR 300.000 |
| - Additional Card | IDR 150.000 |
| Interest Rate | |
| - Retail Transactions | 1,75% per month / 21% year |
| - Cash Withdrawal Transactions | 1,75% per month / 21% year |
| Minimum Payment* | 5% of total bill or minimum IDR 50.000 |
| Cash Withdrawal Fee | |
| (Cash Advance) | 6% or IDR 100.000 |
| Late Penalty* | 1% % of total bill or min. IDR 75.000 dan max. IDR 100.000 |
| Limit Increase Fee | IDR 20.000 |
| Credit Limit Exceeding Fee | IDR 250.000 |
| Damaged Card Replacement Fee | IDR 75.000 |
| Daily Cash Withdrawal Limit | Maximum IDR 10.000.000 |
| Fee for Requesting Proof of Transaction (Sales Draft) | IDR 25.000 per transaction |
| PIN Replacement Fee | IDR 10.000 |



| Stamp Duty on Billing Statements The amount will depend on the value of the payment you make | |
|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| a. IDR 250.000 s/d IDR 4.999.999 | IDR 0 |
| b. Above IDR 5.000.000 | IDR 10.000 |
| Billing Request Fees | IDR 25.000 |
| Transaction Summary Request Fees For The Current Year | IDR 100.000 |
| Transaction Costs Change to Fixed Installments | |
| a. Installment Changes via PermataMobile X & PermataTel | Starting from IDR 75,000 (0% interest rate only) & IDR 25,000 for other interest rates. |
| b. Installment Changes via Merchant | b. IDR 25,000 (only 0% interest rate) & starting from IDR 100.00 (only other interest rates) |
| PermataNavigator Facility Fee | IDR 10.000 per month |
| Bill Printing Fee | IDR 25.000 |
| Cash Fund Cancellation Fee (CoC) | IDR 350.000 |
| Fixed Installment Cancellation Fee (SimplePay) | IDR 350.000 |

- *)Valid until 30 June 2024 in accordance with Bank Indonesia policy.
- The rates above are not binding and may change at any time according to PermataBank's policy which will be informed in advance to the Credit Card Holder. The above Credit Card rates and fees will be charged in accordance with the Credit Card Holder's approval in the Credit Card Application Form at the time of Submission.
- All information in this brochure is subject to the applicable terms and conditions. The information in this brochure was correct at the time of publication. However, changes may occur from the time of publication to the time you read this information. The latest PermataBank KartuKredit rates and fees can be read on the website www.permatabank.com or by calling PermataTel 1500111 / 021-29850611.



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