

FREQUENTLY ASKED QUESTION
PERMATAPOIN 5% SPBU DAN GROCERIES

1. **Question** : I have a PermataBebas Account. Can I join this program directly?

Answer : PermataBebas account who wish to join the program must perform promo code registration **PBCB1** one time.

1. Promo code registration can be performed via PTeI OR
2. Promo code registration via nearest PermataBank branch
3. For a Customer who has a PermataBebas account which previously was a PermataTabungan Bebas account, registration will be conducted by the Bank, hence the Customer can automatically join the program.

2. **Question** : Which transaction Customer can get PermataPoin?

Answer :

Category	Transaction can be conducted at location (offline):
Groceries	Supermarket, minimarket, hypermarket
SPBU	Petrol fillly at any gas station

Transaction can be conducted using registered PermataBebas as source account and payment is made via:

1. Debit PermataPlus
2. QR PermataMobile X, transaction QR Payment via PermataMobile which is calculated is transaction using QR code retrieved from merchant offline. The QR type calculated is Merchant presented Mode or merchant is the one who shows QR code and then scanned by client. Customer Presented Mode QR is not applicable, whereas Customer is the one who shows the QR and then scanned by the Merchant.

3. **Question** : Is the program eligible for transaction via online merchant or e-commerce?

Answer : No. Program is only applicable for offline transaction (over the counter) either using PermataDebit Plus or QR via PermataMobile X

4. **Question** : How many Bonus Poin can I earn?

Answer : Maximum Bonus Poin that can be earned depends on the average balance of the account used as the source of funds

Average balance on transaction month	Category	Minimum PermataPoin per month	Maximum PermataPoin per month
≥ IDR 5 mio	SPBU and Groceries	Rp 10K	Rp 200K
≥ IDR 15 mio	SPBU and Groceries	Rp 10K	Rp 500K

5. **Question** : What can I use PermataPoin for?

Answer : PermataPoin can be reused to shop via QR Pay at PermataMobile X at any merchant.

6. **Question** : If I make a transaction at a Merchant with a category according to the program terms using PermataDebit Plus, but it is not linked to my PermataBebas/ Bebas iB account, will I still get the PermataPoin Bonus?

Answer : PermataPoin will only be given if the source account used for the transaction is a PermataBebas/ iB account.

Registration Related

7. **Question** : How many times do I have to register?
Answer : Registration can be performed anytime by Customer and Customer only needs to be performed once and then Customer can enjoy PermataPoin every month, and registration is no longer necessary.
8. **Question** : If I register at the end of the month, can I get PermataPoin for that month?
Answer : Customers will get PermataPoin for transactions in the same month as the program registration month.
9. **Question** : If I have more than one PermataBebas account, can I register 2 accounts?
Answer : You can register 2 accounts for the program. However, PermataPoin Bonus will only be given every month from the account that has the highest number of transactions at gas stations and Groceries.

Reward Fulfilment Related

10. **Question** : Will PermataPoin be earned immediately after transaction?
Answer : PermataPoin will be credited maximum at the end of the following month after the transaction month.
11. **Question** : Is the customer informed if the PermataPoin has been credited?
Answer : Customers will be given a courtesy message informing them that their PermataPoin Bonus has been credited.
12. **Question** : What if I don't have a PermataMobile X? Can I still enjoy points
Answer : PermataPoin can only be credited to your PermataMobile X account. If you don't have PermataMobile X yet, we recommend that you download the latest version of PermataMobile X and register to enjoy Bonus Points.