

Ringkasan Informasi Produk dan Layanan (RIPLAY)

PermataBlack World Mastercard

PT BANK PERMATA TBK

- Product Name: PermataBlack World MasterCard
- Publisher: PT Bank Permata Tbk (PermataBank)
- Product Features and Benefits for Customers:

PROFIT	DESCRIPTION
Low Rates	Low exchange rates for transactions in foreign currency at both online and offline merchants
Fast miles Accumulation	More attractive miles conversion (transaction IDR 10,000 is equivalent to 1 GarudaMiles and transaction IDR 20,000 is equivalent to 1 Krisflyer)
0% Installments Up to 24 Month with SimplePay	0% installments for 6 months for all online & offline foreign currency transactions, as well as 0% installments for up to 24 months at well-known collaborating boutiques
Discounts at Various Well-Known Merchants	The dining and shopping experience is even more special with discounts at more than 100 well-known merchants throughout the year
Contactless	The card is equipped with a contactless feature (transactions simply by holding the card close to the EDC machine with the contactless logo) for an easier and more comfortable transaction experience at home and abroad.
Free Airport Lounge Access	Free access to Airport Lounges in big cities such as Jakarta, Denpasar, Surabaya, Semarang, Medan, Makassar, Balikpapan and Jogjakarta by exchanging reward points for each visit. If there are not enough points, a fee of IDR 100 thousand will be charged.
Annually Fee	Free annual fee and 5 additional cards as long as you are a PermataBank Priority customer
Poin Reward	Shopping becomes even more special by exchanging reward points at favorite merchants such as Metro, Tokopedia, Prodia, and others
PermataMobile X	Enjoy the convenience of checking bills or limits, changing transactions into installments, applying for cash funds.

Priority Contact Center

24 hour 7 days a week customer service facility to assist with all your needs

*Term & Conditions apply to the above privileges. Full terms & conditions are available at <https://www.permatabank.com/id/kartu-kredit-retail/permatablackworld-mastercard?cid=black>

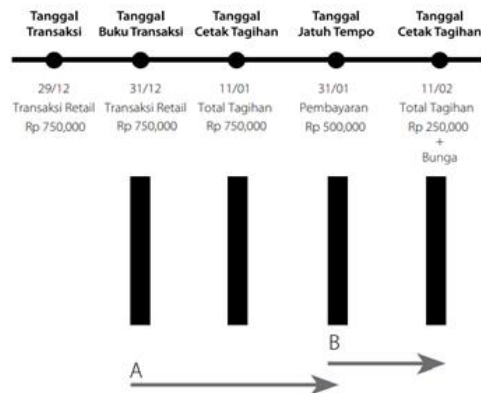
- Risk Related to Credit Cards:
 - Credit Card Misuse because the credit card and PIN are known or handed over to another party. You are responsible for all risks of credit card misuse in connection with your credit card and PIN. To avoid misuse of your credit card, store and protect your credit card and PIN properly. Do not reveal your PIN number to any unauthorized party. Change your PIN regularly. PermataBank does not authorize any party to take your Credit Card and PIN.
 - Immediately block your Credit Card via PermataMobile X or report it to our officers via PermataTel 24 hour service 1500100 / 021-29850611 once you find out your card is lost or stolen wherever you are. The card holder remains fully responsible for all transactions carried out using a credit card before notification is received by the bank regarding the loss and/or theft of the credit card. The card holder is also responsible for all cash withdrawals that have been made using a credit card with verification that has been done using a credit card with valid verification in the form of a pin or signature of the card holder through a bank branch.
 - If by the Due Date or on the next working day if the Due Date is a holiday, the Bank has not received payment of the amount billed or at least the Minimum Payment from the Card Holder, then the Card Holder is obliged to pay late fines, interest, and/or other fees in the amount determined by the Bank.
 - In the event that the Card Holder does not pay the bill as regulated in these terms and conditions or if the quality of the Credit Card bill in question is included in the bad quality based on collectibility criteria in accordance with the provisions of the Financial Services Authority

(OJK), then the Bank can use its own collection staff or the services of a third party. thirdly, to carry out billing until the bills and fines are paid in full.

- ○ If the Card Holder does not want the status recorded in the OJK's Financial Information Services System (SLIK) to be in a condition other than "current", then the Card Holder is responsible for maintaining the card status in a "Current" condition, namely a condition where payments are made on time and do not occur. arrears.
- Permata Credit Card payment method can be done via:
 - PermataMobile X
 - PermataATM
 - PermataBank Branch
 - PermataNet (<https://www.permatanet.com>)
 - Transfer payments via other banks
 - Via collaborating ATM
 - PermataBank account autodebit facility
- For your transaction convenience and to avoid late fees, you must pay your Credit Card bill no later than the specified due date (effectively the funds are received by PermataBank). The payment amount that you can determine, namely:
 - Minimum on total bill, or
 - Part of the total bill (above the minimum payment), or
 - The total of all your bills
 - Interest charged is 1.75% per month or 21% per year. Interest rates can change based on applicable regulations and will be informed to customers in accordance with applicable laws and regulations. The

interest calculation simulation can be seen at:

Contoh Perhitungan Bunga



Rumus Perhitungan Bunga
(Jumlah Transaksi x Suku Bunga x Selisih Hari x 12)
365

Jadi total bunga yang akan ditagihkan pada tanggal tagihan ini adalah:
A + B

A. $(Rp. 750.000 \times 1,75\% \times 31 \times 12) / 365 = 4.882.500 / 365 = Rp. 13.376.71$
 B. $(Rp. 250.000 \times 1,75\% \times 12 \times 12) / 365 = 630.000 / 365 = Rp. 1.726.03$
 Total = Rp. 15.102.74

Definsi Kolektibilitas

Kolektibilitas	Kualitas
1	Lancar
2	Dalam Perhatian Khusus
3	Kurang Lancar
4	Diragukan
5	Macet

"Setiap fasilitas penyediaan dana yang diberikan oleh Bank kepada Nasabah akan dilaporkan oleh Bank ke dalam sistem informasi per Kreditan sesuai dengan ketentuan yang berlaku"

- Rates and fees charged for the PermataBlack World Mastercard:

TYPE OF COST	COST
Annual Fee	
- Main Card	IDR 1.000.000 (free annual fee as long as you are a priority)
- Additional Card	Free annual fee for up to 5 additional cards
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 Rp 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	Free
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 Rp 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	a. Starting from IDR 75,000 (0% interest rate only) & IDR 25,000 for other interest rates.																				
b. The Cost of Changing Transactions ini Foreign Currency Into Fixed Installments (SimplePay)	b. Berikut:																				
	<table border="1"> <thead> <tr> <th>Bunga Cicilan</th> <th>Transaksi retail diajukan cicilan (Rp)</th> <th>Biaya Admin (Rp)</th> <th>Tenor Cicilan</th> </tr> </thead> <tbody> <tr> <td>0%</td> <td>2 juta - < 10 juta</td> <td>250k</td> <td>6 bln</td> </tr> <tr> <td>0%</td> <td>>=10 juta – 25 juta</td> <td>300k</td> <td>6 bln</td> </tr> <tr> <td>0%</td> <td>>=25 juta – 50 juta</td> <td>450k</td> <td>6 bln</td> </tr> <tr> <td>0.5%</td> <td>>= 2 juta</td> <td>15k</td> <td>6, 12, 18, 24 bulan</td> </tr> </tbody> </table>	Bunga Cicilan	Transaksi retail diajukan cicilan (Rp)	Biaya Admin (Rp)	Tenor Cicilan	0%	2 juta - < 10 juta	250k	6 bln	0%	>=10 juta – 25 juta	300k	6 bln	0%	>=25 juta – 50 juta	450k	6 bln	0.5%	>= 2 juta	15k	6, 12, 18, 24 bulan
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c. Installment Changes via Merchant	c. IDR 25,000 (only 0% interest rate) & starting from IDR 100.00 (only other interest rates)																				
PermataNavigator Facility Fee	IDR 10.000 per month																				
Airport Lounge Fee	If the reward points are insufficient, your gems PermataBlack World Mastercard will be charged IDR 100.000 for visit, billed directly on the billing statement.																				
Bill Printing Fee	IDR 25.000																				
Cash Fund Cancellation Fee (CoC)	IDR 350.000																				
Fixed Installment Cancellation Fee (SimplePay)	IDR 350.000																				

- *)Valid until 31 December 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 Credit Card rates and fees above will apply charged in accordance with the approval of the Credit Card Holder in the Credit Card Application Form at the time of Submission.
- What you need to do when making a shopping transaction:
 - Check the date you made the transaction

- Pay attention to your transaction amount and make sure your transaction amount is correct before entering your 6 digit PIN or tapping your contactless credit card. (Please keep your PIN confidential).
 - If there is an error in the transaction amount, there is no need to enter your PIN or tap your contactless credit card. Please ensure the transaction has been cancelled.
 - Save the sales slip that you receive as proof of your purchase/payment, and then match it with the billing statement for the next billing period.
 - Double check your name on your PermataKartuKredit after the transaction to prevent your Credit Card from being mixed up.
 - Transaction information media in the form of billing statements / e-statements which can be accessed via PermataMobile X or sent to addresses registered in the PermataBank system.
 - For complaints, please contact the nearest PermataBank Branch, PermataTel 1500100 / 021-29850611 or visit www.permatabank.com
- PermataBank has the right to change fees, tariffs and interest rates with prior notification to the Customer before the change becomes effective in accordance with applicable laws and regulations. Before these changes come into effect effectively, if the Customer does not agree, the Customer can decide on the product without being subject to compensation, and if until the changes come into force the Customer does not submit an objection, the Customer is deemed to have agreed.

PT. Bank Permata, Tbk is licensed and supervised by the financial services authority and Bank Indonesia