

# PROGRAM SAVING REWARD PLUS

**TOTAL RETURN HINGGA 6.75%\***  
(Dalam 3 Bulan)

Penawaran Khusus Nasabah Baru **PermataBank Priority**  
dengan Skema **PermataBebas\***

| Penempatan Tabungan | Total Cash Reward**<br>(dalam 3 bulan)           |
|---------------------|--|
| Rp 500 Juta         | Rp <b>6,25 Juta</b><br>(Return 6.75% gross p.a)  |
| Rp 1 Miliar         | Rp <b>11,3 Juta</b><br>(Return 6.65% gross p.a)  |
| Rp 5 Miliar         | Rp <b>54 Juta</b><br>(Return 6.40% gross p.a)    |
| Rp 10 Miliar        | Rp <b>108,5 Juta</b><br>(Return 6.43% gross p.a) |

**Ekstra cash reward hingga Rp1 Juta**

Anda cukup mengajukan dan transaksi minimal Rp15 juta dalam 60 hari dengan **PermataBlack World Mastercard**

**PROGRAM HINGGA 30 SEPTEMBER 2024**

**Syarat & Ketentuan Berlaku**

\*Berlaku untuk tabungan konvensional dan rate dapat berubah sewaktu-waktu mengikuti kebijakan Bank


\*\*Perhitungan di atas merupakan ilustrasi total cash reward nett dan belum termasuk bunga tabungan



**PermataMobile X**



PermataBank.com | Priority Contact Center 1500-100

PermataBank berizin dan diawasi oleh Otoritas Jasa Keuangan dan merupakan peserta penjaminan LPS. 

# PROGRAM SAVING REWARD PLUS

**TOTAL RETURN HINGGA 6.33%\***

(Dalam 3 Bulan)

Penawaran Khusus Nasabah Existing **PermataBank Priority**  
dengan Skema Permata**Bebas**\*

| Penempatan Tabungan | Total Cash Reward**<br>(dalam 3 bulan)     |
|---------------------|--|
| Rp 500 Juta         | Rp 5,35 Juta<br>(Return 5.85% gross p.a)   |
| Rp 1 Miliar         | Rp 10,2 Juta<br>(Return 6.10% gross p.a)   |
| Rp 5 Miliar         | Rp 50 Juta<br>(Return 6.00% gross p.a)     |
| Rp 10 Miliar        | Rp 106,55 Juta<br>(Return 6.33% gross p.a) |

**Ekstra cash reward hingga Rp1 Juta**

Anda cukup mengajukan dan transaksi minimal Rp15 juta dalam 60 hari dengan Permata**Black World Mastercard**

**PROGRAM HINGGA 30 SEPTEMBER 2024**

Syarat & Ketentuan Berlaku

\*Berlaku untuk tabungan konvensional dan rate dapat berubah sewaktu-waktu mengikuti kebijakan Bank


\*\*Perhitungan di atas merupakan ilustrasi total cash reward nett dan belum termasuk bunga tabungan



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**Syarat dan ketentuan Program**

| Keterangan             | Penjelasan   |  |  |                                     |                      |                      |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|------------------------|--|--|--|-------------------------------------|----------------------|----------------------|----------------------------|-----------------------------|----------------------------|-----------------------------|----------------------|----------------------|--|--|--|--|--|-------------|-------------|---------|-----------|-----------|-----------|-------|---------------|---------------|-----------|------------|------------|------------|-------|---------------|---------------|-----------|------------|------------|------------|-------|----------------|----------------|-----------|-------------|-------------|-------------|-------|----------------------|----------------------|--|--|--|--|--|-------------|-------------|-----------|-----------|------------|------------|-------|---------------|---------------|-----------|------------|------------|------------|-------|---------------|---------------|-----------|------------|------------|------------|-------|----------------|----------------|-----------|-------------|-------------|-------------|-------|-------|--|-----------------|---------------------|----------------------|-------------------|------------------|----------------------------|-----|----------------------|--|--|--|--|--|--|-------------|-------|---------|-----------|-----------|-------|-------|---------------|----|-----------|-----------|------------|-------|-------|---------------|----|-----------|------------|------------|-------|-------|----------------|----|-----------|-------------|-------------|-------|-------|----------------------|--|--|--|--|--|--|-------------|-------|-----------|-----------|------------|-------|-------|---------------|----|-----------|------------|------------|-------|-------|---------------|----|-----------|------------|------------|-------|-------|----------------|----|-----------|-------------|-------------|-------|-------|
| <b>Nama Program</b>    | Saving Reward Plus   |  |  |                                     |                      |                      |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
| <b>Periode Program</b> | 10 Juni – 30 September 2024  |  |  |                                     |                      |                      |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
| <b>Target Program</b>  | Nasabah NTB & ETB  |  |  |                                     |                      |                      |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
| <b>Hooked Product</b>  | <ul style="list-style-type: none"> <li>Permata Bebas (Konvensional) &amp; Permata Payroll (Konvensional)</li> <li>Program Saving Reward Plus Syariah berlaku untuk produk Bebas Syariah sesuai IM 0010/IM-SH/IV/2024</li> </ul>  |  |  |                                     |                      |                      |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
| <b>Holds Remarks</b>   | Kode program diinput pada sistem JHA di bagian <i>hold remarks</i> yaitu: <ul style="list-style-type: none"> <li>NTB Saving Reward Plus: untuk kode program skema NTB &amp; Reopen</li> <li>ETB Saving Reward Plus: untuk kode program skema ETB Upgrade &amp; Top up unqualified</li> </ul>   |  |  |                                     |                      |                      |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
| <b>Skema Program</b>   | Skema Nasabah PermataBank Priority & Private <ol style="list-style-type: none"> <li>Hooked Product Permata Bebas (Konvensional)               <p><b>NTB (New to Bank)</b></p> <table border="1"> <thead> <tr> <th>Tipe</th> <th>Penempatan Dana Fresh Fund Tabungan (Rp)</th> <th>%Bunga Tabungan</th> <th>Reward Segment (Rp)</th> <th>Reward Tabungan (Rp)</th> <th>Total Reward (Rp)</th> <th>%Return Tabungan</th> <th>%Return (Produk &amp; Segment)</th> </tr> </thead> <tbody> <tr> <td rowspan="8">NTB</td> <td colspan="7"><b>Tenor 3 Bulan</b></td> </tr> <tr> <td>500,000,000</td> <td>0.50%</td> <td>750,000</td> <td>5,500,000</td> <td>6,250,000</td> <td>6.00%</td> <td>6.75%</td> </tr> <tr> <td>1,000,000,000</td> <td>1%</td> <td>1,000,000</td> <td>10,300,000</td> <td>11,300,000</td> <td>6.15%</td> <td>6.65%</td> </tr> <tr> <td>5,000,000,000</td> <td>1%</td> <td>1,500,000</td> <td>52,500,000</td> <td>54,000,000</td> <td>6.25%</td> <td>6.40%</td> </tr> <tr> <td>10,000,000,000</td> <td>1%</td> <td>1,500,000</td> <td>107,000,000</td> <td>108,500,000</td> <td>6.35%</td> <td>6.43%</td> </tr> <tr> <td colspan="7"><b>Tenor 6 Bulan</b></td> </tr> <tr> <td>500,000,000</td> <td>0.50%</td> <td>1,000,000</td> <td>9,700,000</td> <td>10,700,000</td> <td>5.35%</td> <td>5.85%</td> </tr> <tr> <td>1,000,000,000</td> <td>1%</td> <td>1,250,000</td> <td>16,600,000</td> <td>17,850,000</td> <td>5.15%</td> <td>5.46%</td> </tr> <tr> <td>5,000,000,000</td> <td>1%</td> <td>1,750,000</td> <td>88,000,000</td> <td>89,750,000</td> <td>5.40%</td> <td>5.49%</td> </tr> <tr> <td>10,000,000,000</td> <td>1%</td> <td>1,750,000</td> <td>182,000,000</td> <td>183,750,000</td> <td>5.55%</td> <td>5.59%</td> </tr> </tbody> </table> <p><b>ETB (Existing to Bank)</b></p> <table border="1"> <thead> <tr> <th>Tipe</th> <th>Penempatan Dana Fresh Fund Tabungan (Rp)</th> <th>%Bunga Tabungan</th> <th>Reward Segment (Rp)</th> <th>Reward Tabungan (Rp)</th> <th>Total Reward (Rp)</th> <th>%Return Tabungan</th> <th>%Return (Produk &amp; 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|                        | Tipe   | Penempatan Dana Fresh Fund Tabungan (Rp)   | %Bunga Tabungan                          | Reward Segment (Rp)                 | Reward Tabungan (Rp) | Total Reward (Rp)    | %Return Tabungan           | %Return (Produk & Segment)  |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | NTB  | <b>Tenor 3 Bulan</b>   |  |                                     |                      |                      |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        |  | 500,000,000  | 0.50%                                    | 750,000                             | 5,500,000            | 6,250,000            | 6.00%                      | 6.75%                       |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        |  | 1,000,000,000  | 1%                                       | 1,000,000                           | 10,300,000           | 11,300,000           | 6.15%                      | 6.65%                       |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        |  | 5,000,000,000  | 1%                                       | 1,500,000                           | 52,500,000           | 54,000,000           | 6.25%                      | 6.40%                       |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        |  | 10,000,000,000   | 1%                                       | 1,500,000                           | 107,000,000          | 108,500,000          | 6.35%                      | 6.43%                       |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        |  | <b>Tenor 6 Bulan</b>   |  |                                     |                      |                      |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        |  | 500,000,000  | 0.50%                                    | 1,000,000                           | 9,700,000            | 10,700,000           | 5.35%                      | 5.85%                       |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        |  | 1,000,000,000  | 1%                                       | 1,250,000                           | 16,600,000           | 17,850,000           | 5.15%                      | 5.46%                       |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
| 5,000,000,000          | 1%   | 1,750,000  | 88,000,000                               | 89,750,000                          | 5.40%                | 5.49%                |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
| 10,000,000,000         | 1%   | 1,750,000  | 182,000,000                              | 183,750,000                         | 5.55%                | 5.59%                |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
| Tipe                   | Penempatan Dana Fresh Fund Tabungan (Rp)   | %Bunga Tabungan  | Reward Segment (Rp)                      | Reward Tabungan (Rp)                | Total Reward (Rp)    | %Return Tabungan     | %Return (Produk & Segment) |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
| ETB                    | <b>Tenor 3 Bulan</b>   |  |  |                                     |                      |                      |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 500,000,000  | 0.50%  | 750,000                                  | 4,600,000                           | 5,350,000            | 5.10%                | 5.85%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 1,000,000,000  | 1%   | 1,000,000                                | 9,200,000                           | 10,200,000           | 5.60%                | 6.10%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 5,000,000,000  | 1%   | 1,000,000                                | 49,000,000                          | 50,000,000           | 5.90%                | 6.00%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 10,000,000,000   | 1%   | 1,150,000                                | 105,400,000                         | 106,550,000          | 6.27%                | 6.33%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | <b>Tenor 6 Bulan</b>   |  |  |                                     |                      |                      |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 500,000,000  | 0.50%  | 1,000,000                                | 9,200,000                           | 10,200,000           | 5.10%                | 5.60%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 1,000,000,000  | 1%   | 1,000,000                                | 15,600,000                          | 16,600,000           | 4.90%                | 5.15%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 5,000,000,000  | 1%   | 1,000,000                                | 83,000,000                          | 84,000,000           | 5.15%                | 5.20%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 10,000,000,000   | 1%   | 1,250,000                                | 168,000,000                         | 169,250,000          | 5.20%                | 5.23%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        |  | 2. Hooked Product Permata Payroll (Konvensional) <p><b>NTB (New to Bank)</b></p> <table border="1"> <thead> <tr> <th>Tipe</th> <th>Penempatan Dana Fresh Fund Tabungan</th> <th>% Bunga Tabungan</th> <th>Reward Segment (Rp)</th> <th>Reward Tabungan (Rp)</th> <th>Total Reward</th> <th>% Return Tabungan</th> <th>% Return (Produk &amp; Segment)</th> </tr> </thead> <tbody> <tr> <td rowspan="10">NTB</td> <td colspan="7"><b>Tenor 3 Bulan</b></td> </tr> <tr> <td>500,000,000</td> <td>0.75%</td> <td>750,000</td> <td>5,250,000</td> <td>6,000,000</td> <td>6.00%</td> <td>6.75%</td> </tr> <tr> <td>1,000,000,000</td> <td>0.75%</td> <td>1,000,000</td> <td>10,000,000</td> <td>11,000,000</td> <td>5.75%</td> <td>6.25%</td> </tr> <tr> <td>5,000,000,000</td> <td>0.75%</td> <td>1,500,000</td> <td>51,500,000</td> <td>53,000,000</td> <td>5.90%</td> <td>6.05%</td> </tr> <tr> <td>10,000,000,000</td> <td>0.75%</td> <td>1,500,000</td> <td>105,000,000</td> <td>106,500,000</td> <td>6.00%</td> <td>6.08%</td> </tr> <tr> <td colspan="7"><b>Tenor 6 Bulan</b></td> </tr> <tr> <td>500,000,000</td> <td>0.75%</td> <td>1,000,000</td> <td>9,200,000</td> <td>10,200,000</td> <td>5.35%</td> <td>5.85%</td> </tr> <tr> <td>1,000,000,000</td> <td>0.75%</td> <td>1,250,000</td> <td>15,600,000</td> <td>16,850,000</td> <td>4.65%</td> <td>4.96%</td> </tr> <tr> <td>5,000,000,000</td> <td>0.75%</td> <td>1,750,000</td> <td>83,000,000</td> <td>84,750,000</td> <td>4.90%</td> <td>4.99%</td> </tr> <tr> <td>10,000,000,000</td> <td>0.75%</td> <td>1,750,000</td> <td>172,000,000</td> <td>173,750,000</td> <td>5.05%</td> <td>5.09%</td> </tr> </tbody> </table> | Tipe                                     | Penempatan Dana Fresh Fund Tabungan | % Bunga Tabungan     | Reward Segment (Rp)  | Reward Tabungan (Rp)       | Total Reward                | % Return Tabungan          | % Return (Produk & Segment) | NTB                  | <b>Tenor 3 Bulan</b> |  |  |  |  |  |             | 500,000,000 | 0.75%   | 750,000   | 5,250,000 | 6,000,000 | 6.00% | 6.75%         | 1,000,000,000 | 0.75%     | 1,000,000  | 10,000,000 | 11,000,000 | 5.75% | 6.25%         | 5,000,000,000 | 0.75%     | 1,500,000  | 51,500,000 | 53,000,000 | 5.90% | 6.05%          | 10,000,000,000 | 0.75%     | 1,500,000   | 105,000,000 | 106,500,000 | 6.00% | 6.08%                | <b>Tenor 6 Bulan</b> |  |  |  |  |  |             | 500,000,000 | 0.75%     | 1,000,000 | 9,200,000  | 10,200,000 | 5.35% | 5.85%         | 1,000,000,000 | 0.75%     | 1,250,000  | 15,600,000 | 16,850,000 | 4.65% | 4.96%         | 5,000,000,000 | 0.75%     | 1,750,000  | 83,000,000 | 84,750,000 | 4.90% | 4.99%          | 10,000,000,000 | 0.75%     | 1,750,000   | 172,000,000 | 173,750,000 | 5.05% | 5.09% |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | Tipe   | Penempatan Dana Fresh Fund Tabungan  | % Bunga Tabungan                         | Reward Segment (Rp)                 | Reward Tabungan (Rp) | Total Reward         | % Return Tabungan          | % Return (Produk & Segment) |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
| NTB                    | <b>Tenor 3 Bulan</b>   |  |  |                                     |                      |                      |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 500,000,000  | 0.75%  | 750,000                                  | 5,250,000                           | 6,000,000            | 6.00%                | 6.75%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 1,000,000,000  | 0.75%  | 1,000,000                                | 10,000,000                          | 11,000,000           | 5.75%                | 6.25%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 5,000,000,000  | 0.75%  | 1,500,000                                | 51,500,000                          | 53,000,000           | 5.90%                | 6.05%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 10,000,000,000   | 0.75%  | 1,500,000                                | 105,000,000                         | 106,500,000          | 6.00%                | 6.08%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | <b>Tenor 6 Bulan</b>   |  |  |                                     |                      |                      |                            |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 500,000,000  | 0.75%  | 1,000,000                                | 9,200,000                           | 10,200,000           | 5.35%                | 5.85%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 1,000,000,000  | 0.75%  | 1,250,000                                | 15,600,000                          | 16,850,000           | 4.65%                | 4.96%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 5,000,000,000  | 0.75%  | 1,750,000                                | 83,000,000                          | 84,750,000           | 4.90%                | 4.99%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |
|                        | 10,000,000,000   | 0.75%  | 1,750,000                                | 172,000,000                         | 173,750,000          | 5.05%                | 5.09%                      |                             |                            |                             |                      |                      |  |  |  |  |  |             |             |         |           |           |           |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |                      |                      |  |  |  |  |  |             |             |           |           |            |            |       |               |               |           |            |            |            |       |               |               |           |            |            |            |       |                |                |           |             |             |             |       |       |  |                 |                     |                      |                   |                  |                            |     |                      |  |  |  |  |  |  |             |       |         |           |           |       |       |               |    |           |           |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |                      |  |  |  |  |  |  |             |       |           |           |            |       |       |               |    |           |            |            |       |       |               |    |           |            |            |       |       |                |    |           |             |             |       |       |

| <b>ETB (Existing to Bank)</b> |  |                         |                            |                             |                     |                          |  |
|-------------------------------|--|-------------------------|----------------------------|-----------------------------|---------------------|--------------------------|--|
| <b>Tipe</b>                   | <b>Penempatan Dana Fresh Fund Tabungan</b> | <b>% Bunga Tabungan</b> | <b>Reward Segment (Rp)</b> | <b>Reward Tabungan (Rp)</b> | <b>Total Reward</b> | <b>% Return Tabungan</b> | <b>% Return (Produk &amp; Segment)</b> |
| <b>ETB</b>                    | <b>Tenor 3 Bulan</b>                       |                         |                            |                             |                     |                          |  |
|                               | 500,000,000                                | 0.75%                   | 750,000                    | 4,500,000                   | 5,250,000           | 5.25%                    | 6.00%                                  |
|                               | 1,000,000,000                              | 0.75%                   | 1,000,000                  | 9,000,000                   | 10,000,000          | 5.25%                    | 5.75%                                  |
|                               | 5,000,000,000                              | 0.75%                   | 1,000,000                  | 49,000,000                  | 50,000,000          | 5.65%                    | 5.75%                                  |
|                               | 10,000,000,000                             | 0.75%                   | 1,150,000                  | 103,400,000                 | 104,550,000         | 5.92%                    | 5.98%                                  |
|                               | <b>Tenor 6 Bulan</b>                       |                         |                            |                             |                     |                          |  |
|                               | 500,000,000                                | 0.75%                   | 1,000,000                  | 8,700,000                   | 9,700,000           | 5.10%                    | 5.60%                                  |
|                               | 1,000,000,000                              | 0.75%                   | 1,000,000                  | 14,600,000                  | 15,600,000          | 4.40%                    | 4.65%                                  |
|                               | 5,000,000,000                              | 0.75%                   | 1,000,000                  | 78,000,000                  | 79,000,000          | 4.65%                    | 4.70%                                  |
|                               | 10,000,000,000                             | 0.75%                   | 1,250,000                  | 158,000,000                 | 159,250,000         | 4.70%                    | 4.73%                                  |

| <b>Syarat dan Ketentuan Program</b>  | 1. Berlaku untuk PermataBank Priority Segment  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
|--|--|-----------------------------|-------------------|-----------------------------|----------------|-------------|-------|-------------|-------------|------------|------------|-----|----------|-------------|-------------|------------|------------|-----|----------------|
|  | 2. Skema & Reward akan terbagi 2: <ul style="list-style-type: none"> <li>• NTB &amp; Reopen: Menggunakan skema NTB sesuai dengan tabel diatas</li> <li>• ETB Upgrade &amp; ETB Top Up unqualified : Menggunakan skema ETB sesuai dengan tabel diatas</li> </ul>  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
|  | 3. Wajib melakukan penempatan dana <i>fresh fund</i> secara keseluruhan sesuai dengan tabel diatas.  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
| 4. Khusus untuk ETB Top Up unqualified diwajibkan ada pertumbuhan AUM dari bulan sebelum mengikuti program minimum 50%. Berikut skenario pertumbuhan AUM   |  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
|  | <table border="1"> <thead> <tr> <th>AUM awal</th> <th>hold dana program</th> <th>Trx out dari dana eksisting</th> <th>AUM akhir*</th> <th>Pertumbuhan</th> <th>Hasil</th> </tr> </thead> <tbody> <tr> <td>Rp 250 Juta</td> <td>Rp 500 Juta</td> <td>Rp250 Juta</td> <td>Rp500 Juta</td> <td>50%</td> <td>Eligible</td> </tr> <tr> <td>Rp 350 Juta</td> <td>Rp 500 Juta</td> <td>Rp350 Juta</td> <td>Rp500 Juta</td> <td>43%</td> <td>Tidak Eligible</td> </tr> </tbody> </table> | AUM awal                    | hold dana program | Trx out dari dana eksisting | AUM akhir*     | Pertumbuhan | Hasil | Rp 250 Juta | Rp 500 Juta | Rp250 Juta | Rp500 Juta | 50% | Eligible | Rp 350 Juta | Rp 500 Juta | Rp350 Juta | Rp500 Juta | 43% | Tidak Eligible |
| AUM awal   | hold dana program  | Trx out dari dana eksisting | AUM akhir*        | Pertumbuhan                 | Hasil          |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
| Rp 250 Juta  | Rp 500 Juta  | Rp250 Juta                  | Rp500 Juta        | 50%                         | Eligible       |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
| Rp 350 Juta  | Rp 500 Juta  | Rp350 Juta                  | Rp500 Juta        | 43%                         | Tidak Eligible |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
|  | *perhitungan AUM dilakukan pada bulan hold dana  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
| 5. Wajib melakukan minimal 2 kali transaksi perbankan (kecuali transaksi transfer keluar) pada rekening tabungan Permata Bebas atau Permata Payroll maksimal 1 bulan setelah bulan pembukaan rekening atau pada bulan yang sama untuk <i>upgrade</i> |  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
| 6. Wajib mendaftarkan PermataMobile X  |  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
| 7. Memberikan Email & No. Telp yang aktif dan terbaru  |  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
| 8. Mandatory produk untuk skema ini yaitu penempatan pada PermataBebas atau Permata Payroll.   |  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
| 9. Bunga / nisbah mengikuti <i>counter rate</i> serta tidak berlaku untuk bunga spesial  |  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
| 10. Wajib melakukan update kode segment ke JHA dan SNS sesuai segmet Nasabahnya  |  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
| 11. Berlaku untuk penawaran booster, dimana periode penawaran dapat dilakukan hingga periode blokir berakhir. Untuk detail booster mengacu pada point booster di bawah.  |  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
| 12. Tambahan reward sebesar Rp1 Juta untuk Nasabah Priority dari pengajuan CC Black card (sesuai skema booster kartu kredit yang berlaku)  |  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |
| 13. Tabel Reward diatas merupakan tabel reward dengan produk utama ( <i>hooked</i> ) tabungan konvensional, untuk produk tabungan Sharia akan diupdate dalam dokumen MOA terpisah dari tim Sharia.   |  |                             |                   |                             |                |             |       |             |             |            |            |     |          |             |             |            |            |     |                |

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| <b>Ketentuan &amp; Timeline Reward Nasabah</b> | a. Nilai Reward yang diberikan dari NTS Program tidak berlaku kelipatan.  |
|  | b. Reward akan dikreditkan ke rekening PermataTabungan yang aktif.  |
|  | c. Apabila terjadi pembatalan keikutsertaan program sebelum pengkreditan reward skema utama baik dengan buka blokir atau penutupan seluruh rekening Permata Tabungan atau produk Deposito sebelum jatuh tempo / Pemblokiran selesai maka nasabah akan dikenakan biaya pembatalan keikutsertaan sebesar 25% lebih besar dari nilai Reward yang diterima dari skema utama.<br>Contoh:<br>Nasabah mengikut program NTS Saving locked 3 Bulan, dimana nasabah telah melakukan penempatan dana lock sebesar Rp 500Juta di bulan Januari, Nasabah mendapatkan Reward Skema Utama senilai Rp 3,75Juta, Pada Bulan Februari , Nasabah melakukan pembatalan program, maka nasabah akan dikenakan biaya pinalti sebesar Rp 3,75Juta x 125% = Rp 4,6Juta |
|  | d. Nilai hadiah sebagaimana tercantum dalam IM ini merupakan objek pajak sesuai dengan ketentuan perundang-undangan perpajakan yang berlaku.  |
|  | e. Mekanisme pembatalan keikutsertaan program dilakukan oleh staff cabang dengan konfirmasi dan persetujuan melalui email sebagai berikut <a href="mailto:psegment@permatabank.co.id">psegment@permatabank.co.id</a>  |

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|  | <p>f. Terkait Deviasi Reward perlu persetujuan dari pihak terkait. Perihal Product akan perlu persetujuan dari Product Team terkait sedangkan terkait Ketentuan Program perlu persetujuan dari Head Customer Segment.</p> |
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