

## Rates and Fees

# PermataCashback Card (PermataHero Card)

## PT BANK PERMATA TBK

- Product Name: PermataCashback Card (PermataHero Card)
- Publisher: PT Bank Permata Tbk
- Rates and fees charged to Customers:

TYPE OF COST	CLASSIC	GOLD	PLATINUM
Annual Fee			
- Main Card	IDR 225.000	IDR 350.000	IDR 750.000
- Additional Card		Free	
Interest Rate			
- Retail Transactions		1,75% per month / 21% year	
- Cash Withdrawal Transactions		1,75% per month / 21% year	
Minimum Payment*	5% of total bill or minimum IDR 50.000		
Cash Withdrawal Fee (Cash Advance)		6% or Rp 100.000	
Late Penalty*	1% % of total bill or min. IDR 75.000 dan max. IDR 100.000		
Limit Increase Fee		IDR 20.000	
Credit Limit Exceeding Fee		IDR 250.000	
Damaged Card Replacement Fee		IDR 75.000	
Daily Cash Withdrawal Limit		Maximum IDR 10.000.000	
Fee for Requesting Proof of Transaction (Sales Draft)		IDR 25.000 per transaction	
PIN Replacement Fee		IDR 10.000	
Stamp Duty on Billing Statements			
The amount will depend on the value of the payment you make			
a. IDR 250.000 s/d IDR 4.999.999		IDR 0	
b. Above IDR 5.000.000		IDR 10.000	
Billing Request Fees		IDR 25.000	
Transaction Summary Request Fees For The Current Year		IDR 100.000	
Transaction Costs Change to Fixed Installments			
a. Installment Changes via PermataMobile X & PermataTel		a. Starting from IDR 75.000 (specifically the interest rate 0%) & IDR 25.000 for other interest rates.	

b. Installment Changes via Merchant	b. IDR 25.000 (specifically the interest rate 0%) & starting from IDR 100.000 (specifically other interest rates)
PermataNavigator Facility Fee	IDR 10.000 per month
Bill Printing Fee	IDR 25.000
Cash Fund Cancellation Fee (CoC)	IDR 350.000
Fixed Installment Cancellation Fee (SimplePay)	IDR 350.000

- \*)Valid until 31 December 2024 in accordance with Bank Indonesia policy.
- The rates above are not binding and may change at any time according to PermataBank's policy which will be informed in advance to the Credit Card Holder. The above Credit Card rates and fees will be charged in accordance with the Credit Card Holder's approval in the Credit Card Application Form at the time of Submission.
- All information in this brochure is subject to the applicable terms and conditions. The information in this brochure was correct at the time of publication. However, changes may occur from the time of publication to the time you read this information. The latest PermataBank KartuKredit rates and fees can be read on the website [www.permatabank.com](http://www.permatabank.com) or by calling PermataTel 1500111 / 021-29850611.

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