

Rates and Fees

PermataBlack World Mastercard

PT BANK PERMATA TBK

- Product Name: PermataBlack World MasterCard
- Publisher: PT Bank Permata Tbk
- Rates and fees charged to Customers:

TYPE OF COST	COST
Annual Fee	
- Main Card	IDR 1.000.000 (free annual fee as long as you are a priority)
- Additional Card	Free annual fee for up to 5 additional cards
Interest Rate	
- Retail Transactions	1,75% per month / 21% year
- Cash Withdrawal Transactions	1,75% per month / 21% year
Minimum Payment*	5% of total bill or minimum Rp 50.000
Cash Withdrawal Fee (Cash Advance)	6% or IDR 100.000
Late Penalty*	1% % of total bill or min. IDR 75.000 dan max. IDR 100.000
Limit Increase Fee	IDR 20.000
Credit Limit Exceeding Fee	IDR 250.000
Damaged Card Replacement Fee	Free
Daily Cash Withdrawal Limit	Maximum IDR 10.000.000
Fee for Requesting Proof of Transaction (Sales Draft)	IDR 25.000 per transaction
PIN Replacement Fee	IDR 10.000
Stamp Duty on Billing Statements The amount will depend on the value of the payment you make	
a. IDR 250.000 s/d IDR 4.999.999	IDR 0

b. Above Rp 5.000.000	IDR 10.000																				
Billing Request Fees	IDR 25.000																				
Transaction Summary Request Fees For The Current Year	IDR 100.000																				
Transaction Costs Change to Fixed Installments																					
a. Installment Changes via PermataMobile X & PermataTel	a. Starting from IDR 75,000 (0% interest rate only) & IDR 25,000 for other interest rates.																				
b. The Cost of Changing Transactions into Foreign Currency Into Fixed Installments (SimplePay)	b. Berikut:																				
	<table border="1"> <thead> <tr> <th>Bunga Cicilan</th> <th>Transaksi retail diajukan cicilan (Rp)</th> <th>Biaya Admin (Rp)</th> <th>Tenor Cicilan</th> </tr> </thead> <tbody> <tr> <td>0%</td> <td>2 juta - < 10 juta</td> <td>250k</td> <td>6 bln</td> </tr> <tr> <td>0%</td> <td>>=10 juta – 25 juta</td> <td>300k</td> <td>6 bln</td> </tr> <tr> <td>0%</td> <td>>=25 juta – 50 juta</td> <td>450k</td> <td>6 bln</td> </tr> <tr> <td>0.5%</td> <td>>= 2 juta</td> <td>15k</td> <td>6, 12, 18, 24 bulan</td> </tr> </tbody> </table>	Bunga Cicilan	Transaksi retail diajukan cicilan (Rp)	Biaya Admin (Rp)	Tenor Cicilan	0%	2 juta - < 10 juta	250k	6 bln	0%	>=10 juta – 25 juta	300k	6 bln	0%	>=25 juta – 50 juta	450k	6 bln	0.5%	>= 2 juta	15k	6, 12, 18, 24 bulan
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c. Installment Changes via Merchant	c. IDR 25,000 (only 0% interest rate) & starting from IDR 100.00 (only other interest rates)																				
PermataNavigator Facility Fee	IDR 10.000 per month																				
Airport Lounge Fee	If the reward points are insufficient, your gems PermataBlack World Mastercard will be charged IDR 100.000 for visit, billed directly on the billing statement.																				
Bill Printing Fee	IDR 25.000																				
Cash Fund Cancellation Fee (CoC)	IDR 350.000																				
Fixed Installment Cancellation Fee (SimplePay)	IDR 350.000																				

- *)Valid until 31 December 2024 in accordance with Bank Indonesia policy.
- The rates above are not binding and may change at any time according to PermataBank's policy which will be informed in advance to the Credit Card Holder. The above Credit Card rates and fees will be charged in accordance with the Credit Card Holder's approval in the Credit Card Application Form at the time of Submission.
- All information in this brochure is subject to the applicable terms and conditions. The information in this brochure was correct at the time of publication. However, changes may occur from the time of publication to the time you read this information. The latest PermataBank KartuKredit

rates and fees can be read on the website www.permatabank.com or
by calling PermataTel 1500100 / 021-29850611.

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