

FREQUENTLY ASKED QUESTIONS

GLOBAL CARD PERMATADEBIT PLUS

1. What is the Global Card feature that available on PermataDebit Plus?

This feature will be providing an overseas transaction service without conversion fees which is intended only for customers who have PermataBebas/PermataBebas iB account.

2. What foreign transactions are applicable for the Global Card feature?

Overseas transactions for which the Global Card feature can apply include the following:

- Cash withdrawal
- Purchase transactions at EDC
- Purchase transactions using tap contactless method
- Online Purchase transactions

3. What are the currencies that applicable to Global Card feature?

The currencies applicable to Global Card are as follows

- USD (US Dollars)
- EUR (Euros)
- GBP (Pound Sterling)
- SGD (Singapore Dollar)
- HKD (Hong Kong Dollar)
- AUD (Australian Dollar)
- NZD (New Zealand Dollar)
- JPY (Yen)
- CAD (Canadian Dollar)
- CHF (Swiss Franc)

4. Are all PermataDebit Plus Cards supported by Global Card feature?

No. Only PermataDebit Personal/Preferred Card with the first 6 digits of card number **4640 05** and PermataDebit Priority/Private Card with the first 6 digits of card number **4712 95** that supported Global Card Feature.

5. How to use the Global Card feature?

To use the Global Card feature, Customers must ensure the following things:

- Customers have a PermataBebas/PermataBebas iB account
- Customers have a PermataDebit Plus Personal/Preferred card with the first 6 digits of the card number **4640 05** and a Priority/Private card with the first 6 digits of the card number **4712 95**.
- Customers must set their PermataBebas/PermataBebas iB account to be the primary account for the PermataDebit Plus as explained in the previous point.
- Customers must have the multicurrency wallet and sufficient balance according to the currency that will be used for transactions.

6. How do Customer make PermataBebas/PermataBebas iB as primary account for transactions?

In order to make PermataBebas/PermataBebas iB as primary account, Customer can do it at the nearest PermataBank branch or via PermataTel 1500-111

7. What if a PermataBebas/PermataBebas iB Customer does not have a wallet or the balance in the wallet is insufficient?

Customers can still make transactions, the account that is debited is an account denominated in rupiah (IDR) and is still subject to a conversion fee. However, if the balance in the account denominated in rupiah (IDR) is insufficient, the transaction will fail.

8. When withdrawing cash, Customer is charged a fee (excluding the cash withdrawal fee and conversion fee) even though Customers has met requirements set to get the Global Card feature?

There are several acquiring banks that charge fees when Customers make cash withdrawals at the bank's ATM. The rates charged vary between countries, so Customers are expected to seek information in advance regarding cash withdrawal fees which are generally imposed by ATMs in the destination country.

9. How much cash withdrawal fees (excluding conversion fees) are charged to Customers?

If the account used for transactions uses rupiah (IDR), the transaction fee will be charged in rupiah (IDR). If the account used for transactions uses foreign currency in multicurrency, an **equivalent** fee will be charged.

10. What are transaction limits provision using the Global Card feature?

The daily transaction limits that apply follow the existing limits of each card where the maximum currency limit is **equivalent** to the IDR limit that applies.

11. Does the Global Card feature come with a contactless feature?

Yes, as long as the debit card used has the contactless logo on the card design.

12. Can the Global Card with contactless feature also be used in public transportation facilities?

The contactless feature can also be used in public transportation facilities abroad as long as the merchant accepts transactions using VISA contactless. Customers must ensure that they have sufficient balance when making transactions using public transportation facilities.

13. Are there additional fees for the Global Card feature?

There are no additional costs for the Global Card feature, rates and fees follow the current rates and fees.

14. What if Customer card is not included in the Global Card card category but Customer saving account is PermataBebas/PermataBebas iB, can Customer still get the Global Card feature?

No, Customers are advised to apply for a card replacement to PermataDebit Plus Card which is included in the Global Card card category, namely PermataDebit Plus Personal/Preferred with the first 6 digits of the card number **4640 05** and PermataDebit Plus Priority/Private with the first 6 digits of the card number **4712 95**.

15. Will Customers be charged a card replacement fee from their old PermataDebit Card to a Global Card Category Card?

Card replacement to the Global Card card category is free of charge. Changes regarding fee provisions will be informed via PermataBank's official communication media.