

Ringkasan Informasi Produk Dan Layanan (RIPLAY) Versi Umum  
 Summary of Product and Services (RIPLAY) General Version

## PermataTabungan Optima

### PT BANK PERMATA TBK

<b>Deskripsi</b> <i>Description</i>	Tabungan Investasi dengan Bunga Tinggi yang memberikan fasilitas bebas biaya dan akses luas dalam bertransaksi perbankan.	<i>Investment Savings with High Interest which provides free facilities and wide access to banking transaction.</i>								
<b>Nama Penerbit</b> <i>Issued by</i>	PT Bank Permata Tbk	<i>PT Bank Permata Tbk</i>								
<b>Jenis Produk</b> <i>Product Type</i>	Tabungan	<i>Savings</i>								
<b>Mata Uang</b> <i>Currency</i>	IDR	<i>IDR</i>								
<b>Setoran Awal</b> <i>Initial Deposit</i>	Rp 1.000.000	<i>Rp 1.000.000</i>								
<b>Saldo Minimal</b> <i>Minimum Balance</i>	Rp 1.000.000	<i>Rp 1.000.000</i>								
<b>Suku Bunga</b> <i>Interest Rate</i>	<table border="1"> <thead> <tr> <th>Mata Uang</th> <th>Suku Bunga</th> </tr> </thead> <tbody> <tr> <td>IDR</td> <td> <b>Threshold efektif 15 Desember 2022</b>            Rp 0 –&lt; Rp 50 Juta: 0,00% p.a            Rp 50 Juta –&lt; Rp 100 Juta: 0,25% p.a            Rp 100 Juta –&lt; Rp 500 Juta: 0,75% p.a            Rp 500 Juta –&lt; Rp 1 Milyar: 1,25% p.a            Rp 1 Milyar –&lt; Rp 5 Milyar: 2,00% p.a            Rp 5 Milyar –&lt; Rp 10 Milyar: 2,50% p.a            ≥ 10 Milyar: 2,75% p.a         </td> </tr> </tbody> </table>	Mata Uang	Suku Bunga	IDR	<b>Threshold efektif 15 Desember 2022</b> Rp 0 –< Rp 50 Juta: 0,00% p.a Rp 50 Juta –< Rp 100 Juta: 0,25% p.a Rp 100 Juta –< Rp 500 Juta: 0,75% p.a Rp 500 Juta –< Rp 1 Milyar: 1,25% p.a Rp 1 Milyar –< Rp 5 Milyar: 2,00% p.a Rp 5 Milyar –< Rp 10 Milyar: 2,50% p.a ≥ 10 Milyar: 2,75% p.a	<table border="1"> <thead> <tr> <th>Currency</th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>IDR</td> <td> <b>Threshold effective as per 15 December 2022</b>            Rp 0 –&lt; Rp 50 Million: 0,00% p.a            Rp 50 Million –&lt; Rp 100 Million: 0,25% p.a            Rp 100 Million –&lt; Rp 500 Million: 0,75% p.a            Rp 500 Million –&lt; Rp 1 Billion: 1,25% p.a            Rp 1 Billion –&lt; Rp 5 Billion: 2,00% p.a            Rp 5 Billion –&lt; Rp 10 Billion: 2,50% p.a            ≥ 10 Billion: 2,75% p.a         </td> </tr> </tbody> </table>	Currency	Interest Rate	IDR	<b>Threshold effective as per 15 December 2022</b> Rp 0 –< Rp 50 Million: 0,00% p.a Rp 50 Million –< Rp 100 Million: 0,25% p.a Rp 100 Million –< Rp 500 Million: 0,75% p.a Rp 500 Million –< Rp 1 Billion: 1,25% p.a Rp 1 Billion –< Rp 5 Billion: 2,00% p.a Rp 5 Billion –< Rp 10 Billion: 2,50% p.a ≥ 10 Billion: 2,75% p.a
Mata Uang	Suku Bunga									
IDR	<b>Threshold efektif 15 Desember 2022</b> Rp 0 –< Rp 50 Juta: 0,00% p.a Rp 50 Juta –< Rp 100 Juta: 0,25% p.a Rp 100 Juta –< Rp 500 Juta: 0,75% p.a Rp 500 Juta –< Rp 1 Milyar: 1,25% p.a Rp 1 Milyar –< Rp 5 Milyar: 2,00% p.a Rp 5 Milyar –< Rp 10 Milyar: 2,50% p.a ≥ 10 Milyar: 2,75% p.a									
Currency	Interest Rate									
IDR	<b>Threshold effective as per 15 December 2022</b> Rp 0 –< Rp 50 Million: 0,00% p.a Rp 50 Million –< Rp 100 Million: 0,25% p.a Rp 100 Million –< Rp 500 Million: 0,75% p.a Rp 500 Million –< Rp 1 Billion: 1,25% p.a Rp 1 Billion –< Rp 5 Billion: 2,00% p.a Rp 5 Billion –< Rp 10 Billion: 2,50% p.a ≥ 10 Billion: 2,75% p.a									
<b>Tingkat Bunga Penjaminan</b> <i>Guarantee Interest Rate</i>	Mengacu ke suku bunga LPS yang berlaku. Data Suku bunga terupdate dapat didapatkan dari link <a href="https://www.lps.go.id/">https://www.lps.go.id/</a>	<i>Refers to the applicable LPS interest rate. The latest interest rate data can be obtained from the link <a href="https://www.lps.go.id/">https://www.lps.go.id/</a></i>								
<b>Batas Transaksi Belanja Harian</b> <i>Daily Transaction Limit</i>	Rp 10.000.000	<i>Rp 10.000.000</i>								

<b>Batas Penarikan Harian di ATM</b> <i>Daily withdrawal limit from ATM</i>	Rp 10.000.000	Rp 10.000.000																																																																												
<b>Batas Transfer Harian e-channel</b> <i>Daily transfer limit via e-channel</i>	<table border="1"> <thead> <tr> <th>Jenis Transaksi</th> <th>Limit Transaksi</th> <th>Channel</th> </tr> </thead> <tbody> <tr> <td>Transfer ke rekening sendiri di PermataBank (dalam 1 CIF)</td> <td>Tidak Terbatas sesuai Saldo Rekening</td> <td>PermataMobile X PermataNet PermataATM Permata e-Business</td> </tr> <tr> <td rowspan="3">Transfer ke rekening lain di Permata Bank</td> <td>Rp 150 juta</td> <td>PermataMobile X PermataNet</td> </tr> <tr> <td>Rp 50 juta</td> <td>PermataATM</td> </tr> <tr> <td>Tidak Terbatas sesuai Saldo Rekening</td> <td>Permata e-Business</td> </tr> <tr> <td rowspan="2">Transfer ke rekening sendiri atau rekening lain di Permata Bank dengan mata uang berbeda*</td> <td>Eqv Rp 50 juta</td> <td>PermataMobile X PermataNet PermataATM</td> </tr> <tr> <td>Tidak Terbatas sesuai Saldo Rekening</td> <td>Permata e-Business</td> </tr> <tr> <td rowspan="4">Transfer ke Bank lain via RTGS atau LLG. Min RTGS &gt; 100 jt</td> <td>Eqv Rp 500 juta</td> <td>PermataMobile X</td> </tr> <tr> <td>Eqv Rp 150 juta</td> <td>PermataNet</td> </tr> <tr> <td>N/A</td> <td>PermataATM</td> </tr> <tr> <td>Tidak Terbatas</td> <td>Permata e-Business</td> </tr> <tr> <td rowspan="2">Transfer ke bank lain via BI-FAST.</td> <td>Rp 250 juta/trx</td> <td>PermataMobile X PermataNet</td> </tr> <tr> <td>N/A</td> <td>PermataATM</td> </tr> <tr> <td rowspan="4">Transfer ke Bank lain via Online</td> <td rowspan="4">Rp 50 juta</td> <td>PermataMobile X</td> </tr> <tr> <td>PermataNet</td> </tr> <tr> <td>PermataATM</td> </tr> <tr> <td>Permata e-Business</td> </tr> </tbody> </table>	Jenis Transaksi	Limit Transaksi	Channel	Transfer ke rekening sendiri di PermataBank (dalam 1 CIF)	Tidak Terbatas sesuai Saldo Rekening	PermataMobile X PermataNet PermataATM Permata e-Business	Transfer ke rekening lain di Permata Bank	Rp 150 juta	PermataMobile X PermataNet	Rp 50 juta	PermataATM	Tidak Terbatas sesuai Saldo Rekening	Permata e-Business	Transfer ke rekening sendiri atau rekening lain di Permata Bank dengan mata uang berbeda*	Eqv Rp 50 juta	PermataMobile X PermataNet PermataATM	Tidak Terbatas sesuai Saldo Rekening	Permata e-Business	Transfer ke Bank lain via RTGS atau LLG. Min RTGS > 100 jt	Eqv Rp 500 juta	PermataMobile X	Eqv Rp 150 juta	PermataNet	N/A	PermataATM	Tidak Terbatas	Permata e-Business	Transfer ke bank lain via BI-FAST.	Rp 250 juta/trx	PermataMobile X PermataNet	N/A	PermataATM	Transfer ke Bank lain via Online	Rp 50 juta	PermataMobile X	PermataNet	PermataATM	Permata e-Business	<table border="1"> <thead> <tr> <th>Type of Transaction</th> <th>Transaction Limit</th> <th>Channel</th> </tr> </thead> <tbody> <tr> <td>Transfer to own account in PermataBank (in 1 CIF)</td> <td>Unlimited, depending on Account Balance</td> <td>PermataMobile X PermataNet PermataATM Permata e-Business</td> </tr> <tr> <td rowspan="3">Transfer to other account in Permata Bank</td> <td>Rp 150 million</td> <td>PermataMobile X PermataNet</td> </tr> <tr> <td>Rp 50 million</td> <td>PermataATM</td> </tr> <tr> <td>Unlimited according to Account Balance</td> <td>Permata e-Business</td> </tr> <tr> <td rowspan="2">Transfer to own or other account in Permata Bank in different currency*</td> <td>Eqv Rp 50 million</td> <td>PermataMobile X PermataNet PermataATM</td> </tr> <tr> <td>Unlimited according to Account Balance</td> <td>Permata e-Business</td> </tr> <tr> <td rowspan="4">Transfer to other Bank via RTGS or LLG. Min RTGS &gt; 100 million</td> <td>Eqv Rp 500 million</td> <td>PermataMobile X</td> </tr> <tr> <td>Eqv Rp 150 million</td> <td>PermataNet</td> </tr> <tr> <td>N/A</td> <td>PermataATM</td> </tr> <tr> <td>Unlimited</td> <td>Permata e-Business</td> </tr> <tr> <td rowspan="2">Transfer to another bank via BI-FAST.</td> <td>Rp 250 million/trx</td> <td>PermataMobile X PermataNet</td> </tr> <tr> <td>N/A</td> <td>PermataATM</td> </tr> <tr> <td rowspan="4">Transfer to other Bank via Online</td> <td rowspan="4">Rp 50 million</td> <td>PermataMobile X</td> </tr> <tr> <td>PermataNet</td> </tr> <tr> <td>PermataATM</td> </tr> <tr> <td>Permata e-Business</td> </tr> </tbody> </table>	Type of Transaction	Transaction Limit	Channel	Transfer to own account in PermataBank (in 1 CIF)	Unlimited, depending on Account Balance	PermataMobile X PermataNet PermataATM Permata e-Business	Transfer to other account in Permata Bank	Rp 150 million	PermataMobile X PermataNet	Rp 50 million	PermataATM	Unlimited according to Account Balance	Permata e-Business	Transfer to own or other account in Permata Bank in different currency*	Eqv Rp 50 million	PermataMobile X PermataNet PermataATM	Unlimited according to Account Balance	Permata e-Business	Transfer to other Bank via RTGS or LLG. Min RTGS > 100 million	Eqv Rp 500 million	PermataMobile X	Eqv Rp 150 million	PermataNet	N/A	PermataATM	Unlimited	Permata e-Business	Transfer to another bank via BI-FAST.	Rp 250 million/trx	PermataMobile X PermataNet	N/A	PermataATM	Transfer to other Bank via Online	Rp 50 million	PermataMobile X	PermataNet	PermataATM	Permata e-Business
Jenis Transaksi	Limit Transaksi	Channel																																																																												
Transfer ke rekening sendiri di PermataBank (dalam 1 CIF)	Tidak Terbatas sesuai Saldo Rekening	PermataMobile X PermataNet PermataATM Permata e-Business																																																																												
Transfer ke rekening lain di Permata Bank	Rp 150 juta	PermataMobile X PermataNet																																																																												
	Rp 50 juta	PermataATM																																																																												
	Tidak Terbatas sesuai Saldo Rekening	Permata e-Business																																																																												
Transfer ke rekening sendiri atau rekening lain di Permata Bank dengan mata uang berbeda*	Eqv Rp 50 juta	PermataMobile X PermataNet PermataATM																																																																												
	Tidak Terbatas sesuai Saldo Rekening	Permata e-Business																																																																												
Transfer ke Bank lain via RTGS atau LLG. Min RTGS > 100 jt	Eqv Rp 500 juta	PermataMobile X																																																																												
	Eqv Rp 150 juta	PermataNet																																																																												
	N/A	PermataATM																																																																												
	Tidak Terbatas	Permata e-Business																																																																												
Transfer ke bank lain via BI-FAST.	Rp 250 juta/trx	PermataMobile X PermataNet																																																																												
	N/A	PermataATM																																																																												
Transfer ke Bank lain via Online	Rp 50 juta	PermataMobile X																																																																												
		PermataNet																																																																												
		PermataATM																																																																												
		Permata e-Business																																																																												
Type of Transaction	Transaction Limit	Channel																																																																												
Transfer to own account in PermataBank (in 1 CIF)	Unlimited, depending on Account Balance	PermataMobile X PermataNet PermataATM Permata e-Business																																																																												
Transfer to other account in Permata Bank	Rp 150 million	PermataMobile X PermataNet																																																																												
	Rp 50 million	PermataATM																																																																												
	Unlimited according to Account Balance	Permata e-Business																																																																												
Transfer to own or other account in Permata Bank in different currency*	Eqv Rp 50 million	PermataMobile X PermataNet PermataATM																																																																												
	Unlimited according to Account Balance	Permata e-Business																																																																												
Transfer to other Bank via RTGS or LLG. Min RTGS > 100 million	Eqv Rp 500 million	PermataMobile X																																																																												
	Eqv Rp 150 million	PermataNet																																																																												
	N/A	PermataATM																																																																												
	Unlimited	Permata e-Business																																																																												
Transfer to another bank via BI-FAST.	Rp 250 million/trx	PermataMobile X PermataNet																																																																												
	N/A	PermataATM																																																																												
Transfer to other Bank via Online	Rp 50 million	PermataMobile X																																																																												
		PermataNet																																																																												
		PermataATM																																																																												
		Permata e-Business																																																																												
<b>Biaya Administrasi per Bulan</b> <i>Monthly Administration Fee</i>	<ul style="list-style-type: none"> <li>- Rp 30.000 per bulan bila Saldo rata-rata per bulan &lt; Rp 25 juta</li> <li>- Rp 0 bila Saldo rata-rata per bulan &gt;= Rp 25 juta</li> </ul>	<ul style="list-style-type: none"> <li>- IDR 30,000 per month if the average balance per month is &lt; IDR 25 million</li> <li>- IDR 0 if the average balance per month is &gt;= IDR 25 million</li> </ul>																																																																												

\*Dari rekening valas ke rekening IDR atau sebaliknya dengan nominal IDR

Catatan: Limit transaksi pada table suatu saat dapat berubah, sesuai dengan ketentuan yang berlaku  
Panduan Limit transaksi harian terupdate dapat di akses pada link berikut:

**PermataMobile X:**  
<https://www.permatabank.com/id/digital-channel/permatamobile-x/limit-dan-biaya>

**PermataNet:**  
<https://www.permatabank.com/id/digital-channel/permatanet/limit-dan-biaya>

**PermataATM:**  
<https://www.permatabank.com/id/digital-channel/permataatm/limit-dan-biaya>

**Permata e-Business:**  
<https://www.permatabank.com/en/digital-channel/permatae-business/limit-dan-biaya>

\* From a foreign currency account to an IDR account or vice versa with a nominal IDR

Note: Transaction limits in the table may change at any time, in accordance with applicable regulations  
The updated daily transaction limit guide can be accessed at the following link:

**PermataMobile X:**  
<https://www.permatabank.com/id/digital-channel/permatamobile-x/limit-dan-biaya>

**PermataNet:**  
<https://www.permatabank.com/id/digital-channel/permatanet/limit-dan-biaya>

**PermataATM:**  
<https://www.permatabank.com/id/digital-channel/permataatm/limit-dan-biaya>

**Permata e-Business:**  
<https://www.permatabank.com/en/digital-channel/permatae-business/limit-dan-biaya>

<b>Biaya Penutupan Rekening</b> <i>Account Closing Fee</i>	Rp 100.000	<i>Rp 100.000</i>
<b>Biaya Penggantian Kartu</b> <i>Card Replacement Fee</i>	Rp 25.000	<i>Rp 25.000</i>
<b>Biaya Materai</b> <i>Revenue Stamp</i>	Rp 10.000 (jika ada)	<i>Rp 10.000 (if any)</i>
<b>Biaya Dorman (Rekening yang tidak memiliki aktivitas transaksi selama 12 bulan berturut-turut)</b> <i>Dormant Account Fee (No transaction occurring for 12 consecutive months)</i>	Rp 10.000	<i>Rp 10.000</i>
<b>Biaya Layanan SMS Navigator</b> <i>SMS Navigator Fee</i>	Rp 0 untuk 2 bulan pertama, Rp 12.000 untuk bulan selanjutnya	<i>Rp 0 for the first 2 months, Rp 12,000 for the next months</i>
<b>Biaya Tarik Tunai di ATM Bank Lain</b> (untuk nasabah perorangan) <i>Cash withdrawal charges in other Bank ATM</i>	- Rp 7.500 (domestik)/Rp 25.000 (luar negeri) bila saldo sebelum transaksi <Rp 25.000.000  - Rp 0 bila saldo sebelum transaksi >=Rp 25.000.000	- <i>IDR 7,500 (domestic)/IDR 25,000 (overseas) if the balance before the transaction is &lt;IDR 25,000,000</i>  - <i>IDR 0 if the balance before the transaction is &gt;= IDR 25,000,000</i>
<b>Biaya Pengecekan saldo di ATM bank lain</b> (untuk nasabah perorangan) <i>Fees for checking balances at ATMs of other banks</i>	Domestik Rp 4.000  Global (Visa) Rp 5.000	<i>Domestic Rp 4.000</i>  <i>Global (Visa) Rp 5.000</i>

<p><b>Biaya Transfer ke Bank Lain</b> (untuk nasabah perorangan) <i>Transfer Fees to Other Banks</i> (for individual customer)</p>	<table border="1"> <thead> <tr> <th>Channel</th> <th>PermataMobile X</th> <th>PermataNet dan PermataATM</th> <th>CABANG</th> </tr> </thead> <tbody> <tr> <td>BI Fast</td> <td>GRATIS tanpa syarat</td> <td>- Rp 2.500 bila saldo sebelum transaksi &lt;Rp 25.000.000 - Rp 0 bila saldo sebelum transaksi &gt;=Rp 25.000.000</td> <td>Rp 2.500</td> </tr> <tr> <td>Online</td> <td></td> <td>- Rp 7.500 bila saldo sebelum transaksi &lt;Rp 25.000.000 - Rp 0 bila saldo sebelum transaksi &gt;=Rp 25.000.000</td> <td>N/A</td> </tr> <tr> <td>SKN/LLG</td> <td></td> <td colspan="2">Rp 2.900</td> </tr> <tr> <td>RTGS</td> <td></td> <td>Rp 25.000</td> <td>Rp 30.000</td> </tr> </tbody> </table>	Channel	PermataMobile X	PermataNet dan PermataATM	CABANG	BI Fast	GRATIS tanpa syarat	- Rp 2.500 bila saldo sebelum transaksi <Rp 25.000.000 - Rp 0 bila saldo sebelum transaksi >=Rp 25.000.000	Rp 2.500	Online		- Rp 7.500 bila saldo sebelum transaksi <Rp 25.000.000 - Rp 0 bila saldo sebelum transaksi >=Rp 25.000.000	N/A	SKN/LLG		Rp 2.900		RTGS		Rp 25.000	Rp 30.000	<table border="1"> <thead> <tr> <th>Channel</th> <th>PermataMobile X</th> <th>PermataNet dan PermataATM</th> <th>CABANG</th> </tr> </thead> <tbody> <tr> <td>BI Fast</td> <td>Free</td> <td>- Rp 2,500 if balance before transaction is &lt;Rp 25,000,000 - Rp 0 if balance before transaction is &gt;= Rp 25,000,000</td> <td>Rp 2.500</td> </tr> <tr> <td>Online</td> <td></td> <td>- Rp 7.500 if balance before transaction is &lt; Rp 25,000,000 - Rp 0 if balance before transaction is &gt;= Rp 25.000.000</td> <td>N/A</td> </tr> <tr> <td>SKN/LLG</td> <td></td> <td colspan="2">Rp 2.900</td> </tr> <tr> <td>RTGS</td> <td></td> <td>Rp 25.000</td> <td>Rp 30.000</td> </tr> </tbody> </table>	Channel	PermataMobile X	PermataNet dan PermataATM	CABANG	BI Fast	Free	- Rp 2,500 if balance before transaction is <Rp 25,000,000 - Rp 0 if balance before transaction is >= Rp 25,000,000	Rp 2.500	Online		- Rp 7.500 if balance before transaction is < Rp 25,000,000 - Rp 0 if balance before transaction is >= Rp 25.000.000	N/A	SKN/LLG		Rp 2.900		RTGS		Rp 25.000	Rp 30.000
Channel	PermataMobile X	PermataNet dan PermataATM	CABANG																																							
BI Fast	GRATIS tanpa syarat	- Rp 2.500 bila saldo sebelum transaksi <Rp 25.000.000 - Rp 0 bila saldo sebelum transaksi >=Rp 25.000.000	Rp 2.500																																							
Online		- Rp 7.500 bila saldo sebelum transaksi <Rp 25.000.000 - Rp 0 bila saldo sebelum transaksi >=Rp 25.000.000	N/A																																							
SKN/LLG		Rp 2.900																																								
RTGS		Rp 25.000	Rp 30.000																																							
Channel	PermataMobile X	PermataNet dan PermataATM	CABANG																																							
BI Fast	Free	- Rp 2,500 if balance before transaction is <Rp 25,000,000 - Rp 0 if balance before transaction is >= Rp 25,000,000	Rp 2.500																																							
Online		- Rp 7.500 if balance before transaction is < Rp 25,000,000 - Rp 0 if balance before transaction is >= Rp 25.000.000	N/A																																							
SKN/LLG		Rp 2.900																																								
RTGS		Rp 25.000	Rp 30.000																																							
<p><b>Media Penyampaian Pelaporan</b> <i>Reporting Media</i></p>	<ol style="list-style-type: none"> <li>Laporan elektronik: GRATIS</li> <li>Rekening koran: Rp 25.000 per bulan</li> <li>Passbook: Rp 25.000 untuk buku baru dan penggantian buku</li> <li>Laporan elektronik &amp; passbook atau rekening koran &amp; passbook: Rp 5.000*</li> </ol> <p><i>*Merupakan tambahan biaya jika menggunakan 2 jenis media pelaporan.</i></p>	<ol style="list-style-type: none"> <li><i>Electronic Report: FREE</i></li> <li><i>Account Statement: Rp 25.000 per month</i></li> <li><i>Passbook: Rp 25.000 for new and substitute passbook</i></li> <li><i>Electronic report &amp; passbook or account statements &amp; passbook: Rp 5.000*</i></li> </ol> <p><i>* Extra charges if 2 reporting media are applied.</i></p>																																								
<p><b>Manfaat Produk</b> <i>Product Benefits</i></p>	<ol style="list-style-type: none"> <li>Tabungan akan berkembang lebih optimal dengan penawaran suku bunga yang lebih tinggi dari suku bunga tabungan biasa.</li> <li>Biaya transaksi Rp 0 untuk kondisi sebagai berikut: <ol style="list-style-type: none"> <li>Rp 0 untuk biaya administrasi rekening bulanan bila saldo rata-rata perbulan minimal Rp 25.000.000</li> <li>Rp 0 untuk biaya transaksi tarik tunai di jaringan ATM domestik dan luar negeri sesuai dengan logo jaringan yang terdapat pada tampak belakang PermataDebit Plus bila saldo sebelum transaksi minimal Rp 25.000.000 (untuk nasabah perorangan).</li> <li>Rp 0 untuk biaya transfer online ke Bank lain di seluruh Indonesia melalui PermataATM, PermataNet dan PermataMobile X, bila saldo sebelum transaksi minimal Rp 25.000.000 (untuk nasabah perorangan).</li> </ol> </li> <li>Akses Informasi rekening/transaksi kapan pun dan dimana pun melalui PermataMobile X/PermataNet untuk nasabah perorangan.</li> <li>Fitur transaksi finansial melalui PermataMobile X/PermataNet untuk nasabah perorangan.</li> <li>Nasabah dapat menggunakan fasilitas layanan pengiriman Navigator sebagai alat monitor Rekening Anda. Layanan Navigator sebagai penyampaian informasi</li> </ol>	<ol style="list-style-type: none"> <li><i>Savings will grow more optimally by offering interest rate which is higher than ordinary savings interest rate.</i></li> <li><i>Transaction fee Rp 0 for the following conditions:</i> <ol style="list-style-type: none"> <li><i>Rp 0 for monthly account administration fees if average monthly balance is at least IDR 25,000,000</i></li> <li><i>Rp 0 for cash withdrawal transaction fees at domestic and overseas ATM networks according to network logo on the back of PermataDebit Plus if balance before transaction is at least Rp 25,000,000 (for individual customer)</i></li> <li><i>Rp 0 for online transfer fees to other Bank throughout Indonesia via PermataATM, PermataNet and PermataMobile X, if balance before transaction is at least Rp 25,000,000 (for individual customer)</i></li> </ol> </li> <li><i>Access to account/transaction information, anytime and anywhere, via PermataMobile X dan PermataNet for individual customer</i></li> <li><i>Financial transaction features via PermataMobile X, PermataNet and PermataATM for individual customer</i></li> <li><i>You may use Navigator to monitor you account. This feature provides account transaction history for nominal amount of ≥ Rp1,000,000 by online and real-time on your registered mobile number</i></li> </ol>																																								

	<p>mutasi rekening untuk nominal transaksi <math>\geq</math> Rp1.000.000, secara online dan realtime melalui nomor ponsel yang telah didaftarkan.</p>	
<b>Risiko Produk</b> <i>Product Risk</i>	<ol style="list-style-type: none"> <li>1. Dalam hal simpanan Nasabah pada satu Bank melebihi Rp 2 (dua) Miliar dan suku bunga tabungan yang diterima melebihi tingkat suku bunga maksimum Penjaminan Lembaga Penjamin Simpanan (LPS) maka sesuai ketentuan LPS tabungan Nasabah tidak termasuk dalam program penjaminan LPS.</li> <li>2. Penyalahgunaan PIN/Password dan kartu ATM menjadi tanggung jawab Nasabah sepenuhnya</li> <li>3. Nasabah berkewajiban menyediakan informasi dan/atau data sesuai dengan kondisi sesungguhnya dan konsekuensi jika Nasabah tidak menyampaikan informasi dan/atau data yang sebenarnya menjadi tanggung jawab Nasabah sepenuhnya.</li> </ol>	<ol style="list-style-type: none"> <li>1. <i>In the event that Customer's deposits at one Bank exceeds Rp 2 (two) Billion and the interest rate on savings exceeds the maximum interest rate of Deposit Insurance Corporation (LPS), according to LPS provisions, Customer's savings are not included in the LPS guarantee program.</i></li> <li>2. <i>Misuse of PIN/Password and ATM card is the full responsibility of Customer</i></li> <li>3. <i>Customer shall be obliged to provide information and/or data in accordance with actual conditions and consequently if Customer does not submit actual information and/or data shall be Customer's full responsibility.</i></li> </ol>
<b>Persyaratan Pembukaan Rekening</b> <i>Account Opening Requirements</i>	<p>Anda harus melengkapi persyaratan:</p> <ol style="list-style-type: none"> <li>1. Mengisi Formulir Pembukaan Rekening melalui Aplikasi PermataMobile X atau Layanan Perbankan lainnya.</li> <li>2. Melampirkan dokumen persyaratan sebagai berikut :  Perorangan (Individu) : Melampirkan fotokopi e-KTP untuk WNI dan untuk WNA melampirkan Paspor dan KITAS/KITAP/e-KTP WNA/dokumen lainnya yang dipersyaratkan oleh Permatabank  Perusahaan (Non Individu) : Melampirkan fotokopi identitas e-KTP untuk WNI dan untuk nasabah WNA melampirkan Paspor dan KITAS/KITAP/e-KTP Pejabat yang berwenang, melampirkan NPWP Perusahaan, melampirkan Akte Pendirian/Anggaran Dasar Perusahaan yang telah disahkan Menteri Kehakiman, melampirkan SIUP/TDP dan dokumen lainnya yang dipersyaratkan oleh Permatabank</li> </ol>	<p><i>You must fulfill the following conditions:</i></p> <ol style="list-style-type: none"> <li>1. <i>To fill out Account Opening Form via PermataMobile X application or other banking services.</i></li> <li>2. <i>Attached the following required document :</i>  <i>Individual Customer: provide copy of e-KTP for Indonesian Citizens and for Foreign Citizens to provide passport and KITAS/KITAP/e-KTP/other documents required by PermataBank</i>  <i>Corporate Customer: provide copy of e-KTP for Indonesian Citizens and for Foreign Citizens to provide Passport and KITAS/KITAP/e-KTP of authorized officer, company, NPWP and Deed of Incorporation/Articles of Association as duly legalized by the Minister of Law and Human Rights, SIUP/TDP and other documents required by PermataBank.</i></li> </ol>
<b>Tata Cara Pengaduan Nasabah</b> <i>Customer Complaints Procedures</i>	<p>Nasabah dapat menyampaikan pengaduan kepada PermataBank melalui:</p> <ul style="list-style-type: none"> <li>• Kantor Cabang PermataBank</li> <li>• Call Center PermataTel 1500111 atau 021-29850611</li> <li>• Email: <a href="mailto:care@permatbank.co.id">care@permatbank.co.id</a></li> </ul>	<p><i>Customer may submit complaints to PermataBank via:</i></p> <ul style="list-style-type: none"> <li>• <i>PermataBank Branch Office</i></li> <li>• <i>Call Center PermataTel 1500111 or 021-29850611</i></li> <li>• <i>Email: <a href="mailto:care@permatbank.co.id">care@permatbank.co.id</a></i></li> </ul>

<p><b>Simulasi Metode Perhitungan Bunga Harian</b> <i>Simulation Method of Daily Interest Rate Calculation</i></p>	<p>Contoh: Jika posisi saldo akhir hari Konsumen adalah sebagai berikut, maka bunga yang diterima konsumen pada hari tersebut sesuai tiering saldo adalah:</p> <table border="1" data-bbox="418 352 1117 525"> <thead> <tr> <th>Tanggal</th> <th>Saldo Akhir Hari</th> <th>Suku Bunga</th> <th>Nominal Suku Bunga</th> </tr> </thead> <tbody> <tr> <td>1 Agustus 2022</td> <td>Rp 9.000.000</td> <td>0%</td> <td>Rp 0</td> </tr> <tr> <td>2 Agustus 2022</td> <td>Rp 100.000.000</td> <td>0,25%</td> <td>Rp 685</td> </tr> <tr> <td>3 Agustus 2022</td> <td>Rp 500.000.000</td> <td>0,75%</td> <td>Rp10.274</td> </tr> </tbody> </table> <p><i>Catatan: Perhitungan bersifat estimasi dan belum memperhitungkan pajak bunga 20%.</i></p> <p><i>For example: if Customer's end of day balance is as shown below, interest rate earned by Customer on that day according to balance tiering will be as follows:</i></p> <table border="1" data-bbox="418 646 1117 829"> <thead> <tr> <th>Date</th> <th>Balance end of day</th> <th>Interest Rate</th> <th>Nominal Interest Rate</th> </tr> </thead> <tbody> <tr> <td>1 Agustus 2022</td> <td>Rp 9.000.000</td> <td>0%</td> <td>Rp 0</td> </tr> <tr> <td>2 Agustus 2022</td> <td>Rp 100.000.000</td> <td>0,25%</td> <td>Rp 685</td> </tr> <tr> <td>3 Agustus 2022</td> <td>Rp 500.000.000</td> <td>0,75%</td> <td>Rp10.274</td> </tr> </tbody> </table> <p><i>Note: Calculations are estimates and not yet calculated 20% interest tax.</i></p>	Tanggal	Saldo Akhir Hari	Suku Bunga	Nominal Suku Bunga	1 Agustus 2022	Rp 9.000.000	0%	Rp 0	2 Agustus 2022	Rp 100.000.000	0,25%	Rp 685	3 Agustus 2022	Rp 500.000.000	0,75%	Rp10.274	Date	Balance end of day	Interest Rate	Nominal Interest Rate	1 Agustus 2022	Rp 9.000.000	0%	Rp 0	2 Agustus 2022	Rp 100.000.000	0,25%	Rp 685	3 Agustus 2022	Rp 500.000.000	0,75%	Rp10.274
Tanggal	Saldo Akhir Hari	Suku Bunga	Nominal Suku Bunga																														
1 Agustus 2022	Rp 9.000.000	0%	Rp 0																														
2 Agustus 2022	Rp 100.000.000	0,25%	Rp 685																														
3 Agustus 2022	Rp 500.000.000	0,75%	Rp10.274																														
Date	Balance end of day	Interest Rate	Nominal Interest Rate																														
1 Agustus 2022	Rp 9.000.000	0%	Rp 0																														
2 Agustus 2022	Rp 100.000.000	0,25%	Rp 685																														
3 Agustus 2022	Rp 500.000.000	0,75%	Rp10.274																														
<p><b>Informasi Tambahan</b> <i>Additional Information</i></p>	<ol style="list-style-type: none"> <li>Anda berkewajiban menyediakan informasi dan/atau data sesuai dengan kondisi sesungguhnya dan konsekuensi jika Anda tidak menyampaikan informasi dan/atau data yang sebenarnya menjadi tanggung jawab Anda sepenuhnya</li> <li>Bank wajib untuk menginformasikan segala perubahan atas manfaat, biaya, risiko, syarat dan ketentuan Produk, dan Layanan ini melalui surat atau melalui cara-cara lainnya sesuai syarat dan ketentuan yang berlaku. Pemberitahuan tersebut akan diinformasikan 30 hari kerja sebelum efektif berlakunya perubahan</li> <li>Khusus Perorangan, informasi rekening/transaksi dapat di akses kapan pun dan dimana pun melalui PermataATM, Permata Mobile X dan PermataNet, dan e-Statement dapat di unduh hingga periode 12 bulan terakhir, dengan saldo rata-rata minimal sesuai dengan ketentuan yang berlaku. Untuk informasi lengkap terkait ketentuan saldo rata-rata minimal, panduan registrasi Permata Mobile X serta cara mengunduh e-statement dapat diakses pada link berikut: <a href="https://www.permatabank.com/id/article/cek-e-statement-anda-langsung-di-permatamobile-x">https://www.permatabank.com/id/article/cek-e-statement-anda-langsung-di-permatamobile-x</a></li> <li><b>Layanan Navigator</b> adalah layanan pengiriman notifikasi transaksi melalui Short Message Service ("SMS") oleh operator seluler ke nomor ponsel yang telah</li> </ol> <ol style="list-style-type: none"> <li>You must provide information and/or data according to the facts and be fully responsible for all consequences arising out of disclosure of incorrect information and/or data</li> <li>Bank will notify Customer of changes in benefits, charges, risks, Product terms and conditions, and these Services via correspondence or other manners in accordance with the applicable regulations. The Bank will give such notice within 30 banking days prior to such changes taking effect</li> <li><i>Individual Customer can accessed account/transaction information anytime and anywhere via PermataATM, Permata Mobile X and PermataNet, and e-Statement can be downloaded up to the last 12 months, with minimum average balance as required. Further information of minimum average balance, guidance how to download e-statement is available at xxx, PermataMobile X registration guidance and how to download e-statement can be accessed at the following link:</i> <a href="https://www.permatabank.com/id/article/cek-e-statement-anda-langsung-di-permatamobile-x">https://www.permatabank.com/id/article/cek-e-statement-anda-langsung-di-permatamobile-x</a></li> <li><b>Navigator service</b> is transaction notification sent via Short Message Service ("SMS") by cellular operator to the registered mobile number to enable monitor transactions in the Customer's account. For this purposes, Bank is in collaboration with cellular operator</li> </ol>																																

	<p>terdaftar yang dapat membantu dalam memantau transaksi yang terjadi dalam rekening Nasabah. Dalam pengiriman notifikasi transaksi melalui SMS tersebut, Bank bekerjasama dengan operator seluler.</p> <p>5. Dokumen RIPLAY Umum PermataTabungan Optima juga dapat diakses melalui website resmi PermataBank pada link berikut: <a href="https://www.permatabank.com/en/tabungan-retail/permatatabungan-optima?cid=optima">https://www.permatabank.com/en/tabungan-retail/permatatabungan-optima?cid=optima</a></p> <p>6. Rekening Anda akan berubah menjadi dormant apabila tidak terdapat transaksi selama 365 hari berturut-turut dan akan dikenakan biaya dormant sesuai ketentuan yang berlaku</p> <p>7. PermataBank akan melakukan penutupan rekening secara otomatis jika terdapat kondisi berikut:</p> <ul style="list-style-type: none"> <li>- Khusus Nasabah Perorangan, jika rekening berstatus “Dormant” selama 180 hari kalender berturut-turut terhitung sejak rekening Anda berstatus Dormant &amp; memiliki saldo Nol (0).</li> <li>- Apabila nasabah tidak melakukan penempatan dana sehingga rekening bersaldo Rp0 (nol rupiah) selama 180 hari kalender berturut-turut sejak pembukaan rekening via DAO (Digital Account Opening).</li> </ul> <p>8. Penutupan rekening oleh nasabah dilakukan di kantor cabang Bank terdekat dan wajib disertai dengan dokumen-dokumen sebagaimana dipersyaratkan oleh Bank.</p>	<p>5. RIPLAY general <i>PermataTabungan Optima</i> also can be accessed at <i>PermataBank official website</i> on: <a href="https://www.permatabank.com/en/tabungan-retail/permatatabungan-optima?cid=optima">https://www.permatabank.com/en/tabungan-retail/permatatabungan-optima?cid=optima</a></p> <p>6. Your account will become dormant if you do not do any transactions for 365 consecutive days and you will be charged therefor in accordance with the applicable regulations.</p> <p>7. <i>PermataBank will be automatically closed the account in the condition as per follow:</i></p> <ul style="list-style-type: none"> <li>- <i>If the account has the status “Dormant” for 180 consecutive calendar days starting from when the account has Dormant status &amp; has a balance IDR 0 (zero rupiah).</i></li> <li>- <i>If the account has a balance of IDR 0 (zero rupiah) for 180 consecutive calendar days since opening the account via Digital Account Opening</i></li> </ul> <p>8. <i>Account closing by client is carried out at the nearest Bank branch and must be accompanied by the documents required by the bank.</i></p>
--	---	--

Disclaimer (Penting untuk dibaca):

1. Bank dapat menolak permohonan produk Anda apabila tidak memenuhi persyaratan dan peraturan yang berlaku.  
*The product application might be declined by bank if it does not meet the conditions and policies applied.*
2. Anda harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini sebelum menyetujui pembukaan rekening dan berhak bertanya kepada pegawai Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini.

*Please read carefully the Product and Service Information Summary before you agree with the account opening and, accordingly, you have entitled to inquired all the information related to the Product and Service Information Summary to the PermataBank officer.*

**Tanggal Cetak Dokumen**  
*Document Print Date*  
**Versi Agustus 2024**  
*August 2024 Version*

**PT BANK PERMATA TBK BERIZIN DAN DIAWASI OLEH OTORITAS JASA KEUANGAN  
DAN BANK INDONESIA SERTA MERUPAKAN PESERTA PENJAMINAN LEMBAGA  
PENJAMIN SIMPANAN**

*PT BANK PERMATA TBK IS LICENSED AND SUPERVISED  
BY OTORITAS JASA KEUANGAN AND BANK INDONESIA AND MEMBER OF INDONESIA  
DEPOSIT INSURANCE CORPORATION*