

Fee & Charges

PermataBlack World Mastercard

PT BANK PERMATA TBK

- Product Name: PermataBlack World MasterCard
- Issuer: PT Bank Permata Tbk (PermataBank)
- Rates and fees charged to customer:

FEES TYPE	FEES
Annual Fee	
- Main Card	- Main Card IDR 1.000.000 (free annual fee as long as you are priority)
- Supplement Card	- Free annual fee for up to 5 additional cards
Interest Rate	
- Retail Transactions	- 1,75% per month / 21% year
- Cash Withdrawal Transaction	- 1,75% per month / 21% year
Minimum Payment*	5% of total bill or minimum IDR 50.000
Cash Withdrawal Fee (Cash Advance)	6% or IDR 100.000
Late Charges*	1% of total bill or min. IDR 75.000 and 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	Maximum IDR 10.000.000
Fee for Requesting Proof of Transaction (Sales Draft)	IDR 25.000 per transaction
PIN Replacement Fee	IDR 10.000

Tarif dan Biaya PermataBlack World Mastercard_Ver.06.2024

Stamp Duty on Billing Statements The amount will depend on the value of the payment you make:

- | | |
|--------------------------|---------------|
| a. 0 up to IDR 5.000.000 | a. Free |
| b. Up to IDR 5.000.000 | b. 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

- | <p>a. Installment Changes via Permata ME & PermataTel</p> <p>b. The Cost of Changing Transactions in Foreign Currency to Fixed Instalments (SimplePay).</p> <p>c. The Cost of Changing Transactions in Foreign Currency Into Fixed Instalments (SimplePay).</p> | <p>a. Starting from IDR 75,000 (0% interest rate only) & IDR 25,000 for other interest rates.</p> <table border="1" data-bbox="964 821 1419 936"> <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> <p>b.</p> <p>c. IDR 25,000 (only 0% interest rate) & starting from IDR 100.00 (only other interest rates).</p> | 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 |
|---|--|------------------|--|------------------|---------------|----|--------------------|------|-------|----|---------------------|------|-------|----|---------------------|------|-------|------|-----------|-----|---------------------|
| Bunga Cicilan | Transaksi retail diajukan cicilan (Rp) | Biaya Admin (Rp) | Tenor Cicilan | | | | | | | | | | | | | | | | | | |
| 0% | 2 juta - < 10 juta | 250k | 6 bln | | | | | | | | | | | | | | | | | | |
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| 0% | >=25 juta – 50 juta | 450k | 6 bln | | | | | | | | | | | | | | | | | | |
| 0.5% | >= 2 juta | 15k | 6, 12, 18, 24 bulan | | | | | | | | | | | | | | | | | | |

PermataNavigator Facility Fee IDR 10.000 per month

Airport Lounge Fee

If the reward point insufficient, then will be charges in your PermataBlack World Mastercard, following:
 Domestic terminal IDR 100.000
 International terminal IDR 150.000

Bill Printing Fee IDR 250.000

Cash on Call (CoC) Cancellation Fee IDR 350.000

Instalment Cancellation Fee IDR 350.000

Akses Airport Lounge

Free access to Airport Lounges in big cities such as Jakarta, Denpasar, Surabaya, Semarang, Medan, Makassar, Balikpapan and Jogjakarta by exchanging reward points for each visit If the reward point insufficient, then will be charges in your PermataBlack World Mastercard, following:

Domestic terminal IDR 100.000
International terminal IDR 150.000

- *) 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.
- What you need to do when making a shopping transaction:
 - Check the date you made the transaction
 - Pay attention to your transaction amount and make sure your transaction amount is correct before entering your 6-digit PIN or tapping your contactless credit card. (Please keep your PIN confidential).
 - If there is an error in the transaction amount, there is no need to enter your PIN or tap your contactless credit card. Please ensure the transaction has been cancelled.
 - Save the sales slip that you receive as proof of your purchase/payment, and then match it with the billing statement for the next billing period.
 - Double check your name on your PermataKartuKredit after the transaction to prevent your Credit Card from being mixed up.
- Transaction information media in the form of billing statements / e-statements which can be accessed via Permata ME or sent to addresses registered in the PermataBank system.
- For complaints, please contact the nearest PermataBank Branch, Priority Contact Center 1500-100 / 021-29850611 or visit www.permatabank.com.
- PermataBank has the right to change fees, tariffs and interest rates with prior notification to the Customer before the change becomes effective in accordance with the applicable laws and regulations. Before these changes come into effect effectively, if the Customer does not agree, the Customer can decide on the product without being subject to compensation, and if until the changes come into force the Customer does not submit an objection, the Customer is deemed to have agreed.

PT Bank Permata, Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia