


Summary

Contactless PermataKartuKredit

- About Contactless Feature

Contactless feature makes PermataKartuKredit transaction at merchants via EDC become faster and easier. This is a technology that allows Customers to make transactions by simply tapping/bringing PermataKartuKredit closer to an EDC machine with contactless logo ().

- Benefit of Contactless Card:

- Fast

Customers only need tapping/bringing PermataKartuKredit closer to EDC machine.

- Safe

During a transaction, the cashier does not need to hold the card so that personal information such as card number, validity period and your 3 (three) digit CVV remain confidential.

- Hygienist


The physical card is held by you (there is no transfer of the card from you to the cashier and vice versa) and you don't need to touch the EDC machine.

- Term of use and transaction methods:

Contactless transaction with a transaction value up to IDR 1.000.000 (one million Rupiah) do not require PIN for transaction authorization. Contactless transaction with value more than IDR 1.000.000 (one million Rupiah) will require PIN as transaction authorization.

How to do transaction:

- ○ Make sure the merchant provides payments with a contactless

feature which is marked by the contactless logo () on the EDC machine

- Make sure your transaction nominal that appears on the EDC machine matches the transaction carried out
- Tap or bring closer your PermataKartuKredit contactless to the EDC machine, for transactions with a transaction value of more than IDR 1,000,000 (one million Rupiah) you must enter your PIN into the EDC machine
- A transaction receipt will appear, then the transaction is successful and completed

For security, PermataBank applies limits on the nominal and frequency of your daily contactless transactions, namely:

- Domestic transactions: maximum nominal value of IDR 1,000,000 for contactless transactions without a PIN in 1 (one) transaction and within 1 (one) day
- International transactions: maximum nominal amount equivalent to IDR 3,000,000 for contactless transactions without a PIN in 1 (one) transaction with a maximum amount equivalent to IDR 10,000,000 for contactless transactions in 1 (one) day.

or according to PermataBank's internal policies

If your contactless transaction without a PIN exceeds this limit, you can still make transactions by inserting/swiping your card into the EDC machine using your PIN.

- Important information

- The contactless feature uses the same security technology as other chip credit cards.
- Cards with the contactless feature only work when tapped/approached to a distance of 2.5 – 5 cm with the EDC machine.
- You remain in control of your cards at all times because they are always

in your hand when dealing.

- Contactless transactions with a transaction value of up to IDR 1,000,000 (one million Rupiah) do not require a PIN while transactions of more than IDR 1,000,000 (one million Rupiah) still require a PIN as transaction authorization
 - For your security, PermataBank limits the nominal transactions and frequency of contactless transactions. Contactless transactions that exceed this limit will be automatically rejected. If this happens, please carry out the transaction by inserting/swiping your credit card into the EDC machine and using your credit card PIN.
 - Maintain the security of your PermataKartuKredit, any form of loss arising from handing over your PermataKartuKredit and/or PIN to another party will be the Customer's full responsibility.
 - If your PermataKartuKredit Contactless is lost, immediately block the card via PermataMobile
- Risk
 - The customer remains fully responsible for transactions carried out using the credit card contactless feature, including transactions with a transaction value of up to IDR 1,000,000 (one million Rupiah) that do not use a PIN, before notification is received by the Bank regarding the loss and/or theft of the Card the credit.
 - After the Bank receives notification regarding the loss and/or theft of a Credit Card, the Bank has the right to block the Credit Card and the Card Holder no longer has the obligation to make payments for transactions that occur after the Credit Card has been blocked by the Bank (if any), unless it is proven that The Cardholder is involved in the transaction.