

Statement and Consent of the Applicant

PermataDeposito iB

PT BANK PERMATA TBK

1. That I have read and understood the characteristics of time deposit products which will be placed by me among others, (i) the benefits, risks and costs inherent in time deposit products; (ii) the deposit profit sharing over the term of the time deposit; (iii) the time deposit cannot be withdrawn before the due date; (iv) time deposit will be automatically withdrawn at the maturity date with the option of non- automatic roll-over; (v) if time deposit is an automatic roll over, the deposit profit sharing can change at each renewal period and the depositor must be willing to accept all the consequences that may arise in connection with the opening/placement of the time deposits.
2. That I declare, understand and agree that this opening/placement of time deposit is subject to the General Terms and Conditions of Account Opening which constitute an integral and inseparable part of the Integrated Product Opening Form that I have completed and signed in order to open and utilize the account products of the Bank together with all amendments, additions and renewals thereto at a later date (if any) to be notified by the Bank in accordance with the prevailing laws and regulations.
3. Specific terms for e-Statement media information, I understand and agree that:
 - a. e-Statement will be sent by the Bank on a monthly basis via electronic mail to the email address I gave and listed in the bank, and if I do not create e-Statement Password ("Password"), I understand that the password sent by the Bank to me via email address was generated by the system and I can change the Password from time to time through banking facilities which has been approved by the Bank. The Password is used as password to open and view e-Statement in "pdf format" encrypted with a Password
 - b. I am fully responsible for the confidentiality of Password and will not disclose it to any party. I will be fully responsible for all risks and losses arising from my negligence in keeping the confidentiality of Password which may result in my password being used and/or misused by other parties.
 - c. I can make changes to my E-Statement Password through banking facilities that have been provided and determined by the Bank, therefore I am fully responsible for keeping the confidentiality of the password.

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Unit Usaha Syariah

- d. The Bank will send a notification email to the email address that I have provided and listed in the Bank, stating that the application for registration of the account consolidation service or change of password that I submitted has been successfully processed by the Bank. However, non-receipt of such notification e-mail by me, either due to the full email, system interference or other causes, it cannot be interpreted that the application for registration of the account consolidation services that I offered was not or failed to be processed by the Bank, and the Bank will not provide indemnity and/or being liable in any form whatsoever to me or any party for any risks, claims and losses incurred due to non-delivery of notification to my email.
 - e. Bank will not provide indemnity and/ or being liable in any form whatsoever to me or any party due to delivery of my e-Statement to other party as a result of some factors such as virus, hacking, phishing and other cyber crimes that occurred beyond the control of the Bank, which caused my email can be accessible by other parties, either due to my negligence or anything else beyond my control.
 - f. I ensure that computers or other electronic devices that I use to access the e-Statement service is free from virus and/or any software that may interfere with the computer system or other electronic devices or the Bank's computer system. Therefore, in the event of damage due to virus, hacking, phishing or other things related to the email and/or computer software that is used in connection with the sending of this statement, I shall immediately notify the Bank in writing
4. Deposit Insurance Clause
- The Customer hereby acknowledge and agree that pursuant to the applicable law and regulation regarding Deposit Insurance Corporation (herein after referred to as "LPS Law"), the deposit insured by Deposit Insurance Corporation in which consist of principal amount and its profit sharing* shall be limited under certain maximum amount. which is insured by Deposit Insurance Corporation, then such deposit shall be excluding from the deposit insurance program held by Deposit Insurance Corporation.

*Profit Sharing shall mean the income received by the Customers as a benefit of the management of funds by the Bank in accordance with the share of the profit (nisbah) that is agrees upon in the Contract.