Penempatan Tabungan*	Total Cash Reward**	Penempatan Tabungan*	Total Cash Reward**
№500 Juta	№ 10,2 Juta	≈500 Juta	№ 9,7 Juta
1Miliar	№16,8 Juta	RP 1 Miliar	№15,6 Juta
5 Miliar	№ 84,7 Juta	№ 5 Miliar	№ 79 Juta
O Miliar	№173,7 Juta	Rp 10 Miliar	№ 159,2 Juta

## **Program Terms and Condition:**

- 1. Valid for Permata Bank Private, Priority, and Preferred Customers.
- 2. Required to place new *funds* (*fresh funds*) in accordance with the table above.
- 3. Customers participating in the program have to complete the following requirements:

No.	General Requirements	New Customer	Existing Customers (Upgrade & Top Up)
1	Meet the average balance accordance with the segment criteria under the applicable scheme.  Important:  Block funds in the account according to the scheme  Maintain average balance until period end	<ul> <li>Private: Minimum average balance of IDR 10 billion</li> <li>Priority: Minimum average balance of IDR 500 million</li> <li>Blocked funds have a maximum period of 1 month after the month of account opening.</li> </ul>	<ul> <li>Private: Minimum average balance of IDR 10 billion</li> <li>Priority: Minimum average balance of IDR 500 million</li> <li>Blocking of funds is done in the same month as the upgrade.</li> </ul>
2	Perform transations on savings accounts	Perform 1 banking transaction (except outgoing transfer transactions) on Permata Bebas/Payroll savings account after the month of account opening.	Perform 1 banking transaction (except outgoing transfer transactions) on the Permata Bebas/Payroll savings account in the same month as the upgrade.
3	Permata ME Registration (Priority & Preferred customers only)	Register maximum 1 month after the month of account opening.	Register in the same month as the upgrade.
4	Permata Black Card and/or Permata Ultimate Card (JCB) credit cards application	Apply for a Permata Black Card and/or Permata Ultimate Card (JCB) maximum 1 month after the account opening month.	Apply for a Permata Black Card and/or Permata Ultimate Card (JCB) maximum 1 month after the month of upgrade.

(Priority & Private	
customers only)	

- 4. Customers must fill out, understand and agree to the program participation form. (Contact your Relationship Manager for more info)
- 5. Customers can choose 1 main scheme, while booster products can be selected as needed.
- 6. This program applies to individual customer, both new customer and customer upgrading to Priority Individual and Priority Extended (such as Priority Mortgage, Priority Payroll, Priority Family, and others).
- 7. Mandatory products for this scheme are the placement of funds in Permata Bebas savings or Permata Payroll .
- 8. Customers who join in this program must have a placement on product Permata Tabungan, as follows:

Segment	Types of Savings Gems	
Private	Free & Payroll (IB & Conventional)	
Priority	Free & Payroll (IB & Conventional)	
Preferred	Free (IB & Conventional)	

- 9. This program is eligible for customers who never participate in the Priority, Preferred, or Private segment programs for a period of 1 (one) year from the month of program participation.
- 10. For Existing Top Up, it is required to have an average balance growth of at least 50% prior to participating in the program. Here is the average balance growth scenario:

		Withdrawal			
Average	Block	Transaction	Average		
Beginning	Program	from	Ending	Growth	Results
Balance	Funds	Existing	Balance*		
		Funds			
IDR 250	IDR 500	IDR 250	IDR 500	50%	Meet Criteria
Million	Million	Million	Million	30%	ivieet Criteria
IDR 350	IDR 500	IDR 350	IDR 500	43%	Does Not Meet
Million	Million	Million	Million	4370	Criteria

<sup>\*</sup>Average balance is calculated in the month where the funds are blocked

- 11. Provide and active and recent email address and phone number to your Relationship Manager.
- 12. Interest/ratio follows the applicable counter rate, and does not apply to special interest.
- 13. Additional reward of IDR 1,000,000 for Priority and Private Customers from Permata Black Card application.\*

