

Terms and Conditions

- 1. Free Service Fee for the first 1 year for Preferred Payroll Customers who joined Preferred Payroll Service since February 2021.
- 2. After the 12th month, a special Total Minimum Funds provision for Preferred Payroll Customers applies which is 50% of the Total Minimum Funds provision for Regular Customers:

Customer	Minimum Total Fund Requirement	
	Payroll Customer	Regular Customer
Preferred	IDR 50 million	IDR 100 million

3. Starting from the 13th month since the Customer joined the Preferred Service, Permata Bank will charge a Service Fee if the Preferred Payroll Customer does not meet the Total Minimum Funds requirement:

Customer	Terms of Service Administration Fee/Service Fee	
	≤ 12 month	> 12 month
Preferred Payroll	Fee Free	 Free of charge if total fund ≥ IDR 50 million IDR 100,000 per month if total fund < IDR 50 million

- 4. Total Minimum Funds at the Bank of IDR 50,000,000 specifically for Preferred Payroll Customers can come from the total funds of Preferred Payroll Customers in savings, current accounts, deposits, and various Wealth Management products at Permata Bank.
- 5. Service Administration Fee (Service Fee) will be charged to the Customer until he/she meets the provisions of the Total Minimum Funds of Permata Bank Preferred Payroll Service.
- 6. Debiting of the Administration Fee will be carried out on the 20th (twentieth) of each month. If in the current month the 20th (twentieth) falls on a holiday, then the debiting of the Administration Fee will be carried out on the previous 1 (one) Permata Bank working day.