

Ringkasan Informasi Produk dan Layanan (RIPLAY) Versi Personal
Summary of Product and Services (RIPLAY) Personal Version

Permata Payroll ASTRA

PT BANK PERMATA TBK

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| Definisi Definition | Tabungan transaksional yang memberikan fasilitas layanan pembayaran gaji bulanan bagi Perusahaan untuk para karyawannya. | Transactional savings which provide monthly payroll facility for Company and their employees. |
| Nama Penerbit Name of Issuer | PT Bank Permata Tbk | PT Bank Permata Tbk |
| Fitur Utama Tabungan Main Features | <p>Fitur produk ini, antara lain:</p> <ol style="list-style-type: none"> Saldo minimal: Rp 0 Setoran awal: sesuai penggajian Suku bunga tabungan threshold: <ul style="list-style-type: none"> Saldo < Rp 1 juta = 0,00% p.a. Saldo Rp 1 juta -< Rp 50 juta = 0,25% p.a. Saldo Rp 50 juta -< Rp 100 juta = 0,5% p.a. Saldo ≥ Rp 100 juta = 0,75% p.a Tingkat bunga penjaminan: mengacu ke suku bunga LPS yang berlaku dimana data suku bunga terupdate didapatkan dari link: https://www.lps.go.id/ Batas transaksi belanja harian: Rp 10 juta Batas penarikan harian di ATM: Rp 10 juta Limit transaksi harian e-channel untuk nasabah dengan segmentasi personal: | <p>This product features, including:</p> <ol style="list-style-type: none"> Minimum balance: IDR 0 Initial Deposit: according to payroll system Interest rate threshold: <ul style="list-style-type: none"> Balance < IDRS 1 million = 0.00% p.a. Balance IDR 1 million -< IDR 50 million = 0.25% p.a. Balance IDR 50 million -< IDR 100 million = 0.5% p.a. Balance ≥ IDR 100 million = 0.75% p.a Insurance interest rate: refers to the applicable LPS interest rate for which updated interest rate data is accessible from the following link: https://www.lps.go.id/ Daily shopping transaction limit: IDR 10 mio. Daily withdrawal limit at ATM: IDR 10 mio. e-channel daily transfer limit for personal segment: |

| Jenis Transaksi | Limit Transaksi | Channel | Transaction Type | Transaction limits | Channels |
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| Transfer ke rekening sendiri di Permata Bank | Tidak Terbatas sesuai Saldo Rekening | Permata ME Permata Net Permata ATM | Transfer to your own account at Permata Bank | Unlimited according to account balance | Permata ME Permata Net Permata ATM |
| Transfer ke rekening lain di Permata Bank | Rp 500 juta | Permata ME Permata Net | Transfer to another account at Permata Bank | IDR 500 mio | Permata ME Permata Net |
| | Rp 50 juta | Permata ATM | | IDR 50 mio | Permata ATM |
| Transfer ke rekening sendiri atau rekening lain di Permata Bank dengan mata uang berbeda | Rp 500 juta | Permata ME Permata Net | Transfer to own account or another account in Permata Bank in different currency | IDR 500 mio | Permata ME Permata Net |
| | Rp 50 juta | Permata ATM | | IDR 50 mio | Permata ATM |
| Transfer ke Bank lain via RTGS atau LLG. Min. nominal transaksi RTGS > Rp100 juta | Rp 500 juta | Permata ME | Transfer to other bank via RTGS or LLG. Minimum amount RTGS > IDR 100 mio | IDR 500 mio | Permata ME |
| | Rp 150 juta | Permata Net | | IDR 150 mio | Permata Net |
| Transfer ke bank lain via BI-FAST. Limit per transaksi: Rp 250 juta | Rp 250 juta | Permata ME Permata Net | Transfer to other bank via BI-FAST. Limit per transaction: IDR 250 mio | IDR 250 mio | Permata ME Permata Net |
| Transfer ke Bank lain via Online | Rp 50 juta | Permata ME Permata Net Permata ATM | Transfer to another bank via Online | IDR 50 mio | Permata ME Permata Net Permata ATM |
| Pembayaran dan Isi Ulang | Rp 60 juta | Permata ME Permata Net Permata ATM | Payment and Top up | IDR 60 mio | Permata ME Permata Net Permata ATM |
| Pembayaran dengan QR Pay | Rp 10 juta | Permata ME | Payment with QR Pay | IDR 10 mio | Permata ME |

Catatan: Limit transaksi pada tabel diatas dapat berubah sewaktu-waktu sesuai ketentuan yang berlaku pada Bank.

Panduan limit transaksi dapat di akses pada link berikut:
Permata ME:
<https://www.permatabank.com/id/digital-channel/permatamobile-x/limit-dan-biaya>
Permata Net:
<https://www.permatabank.com/id/digital-channel/Permata Net/limit-dan-biaya>

Note: Transaction limits in the table above may change at any time according to the provisions applicable to Bank.

Updated daily transaction limit is accessible on the following link:
Permata ME:
<https://www.permatabank.com/id/digital-channel/permatamobile-x/limit-dan-biaya>
Permata Net:
<https://www.permatabank.com/id/digital-channel/Permata Net/limit-dan-biaya>

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| | <p>Permata ATM: https://www.permatabank.com/id/digital-channel/Permata ATM/limit-dan-biaya</p> <p>Permata Debit Plus: https://per.mt/debit-panduan</p> | <p>https://www.permatabank.com/id/digital-channel/Permata Net/limit-dan-biaya</p> <p>Permata ATM: https://www.permatabank.com/id/digital-channel/Permata ATM/limit-dan-biaya</p> <p>Permata Debit Plus: https://per.mt/debit-panduan</p> |
| Biaya Fees | <p>Biaya yang dikenakan kepada Nasabah adalah:</p> <ol style="list-style-type: none"> Biaya Administrasi Per Bulan: <ul style="list-style-type: none"> Biaya Rp 7.500 per bulan jika Saldo Rata-rata Bulanan < Rp 1 juta Bebas biaya administrasi jika Saldo Rata-rata Bulanan ≥ Rp 1 juta Biaya Tarik Tunai di ATM Bank Lain: Rp 0* atau Rp 7.500 *Note: Biaya Tarik Tunai Rp 0 sebanyak 3 transaksi pertama/bulan dan transaksi ke 4 dan seterusnya biaya Rp 7.500/transaksi Biaya Tarik Tunai di Seluruh Gerai Indomaret berlaku hingga 31 Desember 2024: Rp 0 Biaya Transfer ke Bank Lain melalui Permata ME dengan metode: <ul style="list-style-type: none"> BI Fast GRATIS, tanpa syarat Transfer Online Rp 7.500 Transfer SKN/LLG Rp 2.900 Transfer RTGS Rp 25.000 Biaya transfer ke Bank Lain di Permata Net / Permata ATM: <ul style="list-style-type: none"> BI Fast Rp 2.500 Online transfer Rp 7.500 LLG Rp 2.900 RTGS Rp 25.000 Biaya Materai: Rp 10.000 (jika ada) Biaya Penggantian Kartu: Rp 25.000 Biaya Penutupan Rekening: Rp 0 | <p>Fees payable by Customer:</p> <ol style="list-style-type: none"> Monthly Administration Fees: <ul style="list-style-type: none"> IDR 7,500 if Monthly Average Balance is < IDR 1 million Free Administration fee if Monthly Average Balance is ≥ IDR 1 million Cash withdrawal in other Bank ATM is charged: IDR 0* or IDR 7,500 *Note: Cash withdrawal is charged IDR 0 for the first 3 transactions/ month and the 4th transaction so forth is charged IDR 7,500/transaction Charges for Cash Withdrawal in all Indomaret outlets are effective until 31 December 2024: IDR 0 Transfer to other Bank is charged via Permata ME with the following methods: <ul style="list-style-type: none"> BI Fast FREE, unconditional Transfer Online IDR 7,500 Transfer SKN/LLG IDR 2,900 Transfer RTGS IDR 25,000 Transfer to Other Bank in Permata Net / Permata ATM is charged: <ul style="list-style-type: none"> BI Fast IDR 2,500 Online transfer IDR 7,500 LLG IDR 2,900 RTGS IDR 25,000 Revenue Stamp: IDR 10,000 (if any) Card Replacement is charged: IDR 25,000 Account Closing is charged: IDR 0 |

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| | <p>9. Biaya Dorman (Rekening yang tidak memiliki aktivitas transaksi selama 12 bulan berturut-turut): Rp 10.000 per bulan</p> <p>10. Biaya SMS Notifikasi: Rp 0 untuk 2 bulan pertama, Rp 12.000 untuk bulan selanjutnya</p> <p>11. Biaya Administrasi Kartu Permata Debit Plus: Rp 0</p> | <p>9. Dormant Account (No transaction occurring for 12 consecutive months) is charged: IDR 10,000 per month</p> <p>10. SMS Notification is charged: IDR 0 for the first 2 months, IDR 12,000 for the next months</p> <p>11. Permata Debit Plus Card is charged: IDR 0</p> |
| Media Penyelesaian Pelaporan Reporting Media | <p>1. Laporan elektronik: GRATIS</p> <p>2. Rekening koran: Rp 25.000 per bulan</p> <p>3. Passbook: Rp 25.000 untuk buku baru dan penggantian buku</p> <p>4. Laporan elektronik & passbook atau rekening koran & passbook: Rp 5.000*</p> <p>*Merupakan tambahan biaya jika menggunakan 2 jenis media pelaporan.</p> | <p>1. Electronic Report: FREE</p> <p>2. Account Statements: IDR 25,000 per month</p> <p>3. Passbook: IDR 25,000 for new and substitute passbook</p> <p>4. Electronic report & passbook or current account & passbook: IDR 5,000*</p> <p>*Extra charges if 2 reporting media are applied.</p> |
| Manfaat Produk Product benefits | <p>1. Reward transaksi berupa Permata Poin atau discount merchant menarik, berdasarkan program taktikal yang dijalankan oleh Bank.</p> <p>2. Akses Informasi rekening/transaksi kapan pun dan dimana pun melalui Permata ME dan Permata Net.</p> <p>3. Fitur transaksi finansial melalui Permata ME, Permata Net dan Permata ATM.</p> <p>4. Nasabah dapat menggunakan fasilitas layanan pengiriman SMS Notifikasi sebagai alat monitor Rekening Anda. Fitur ini berfungsi sebagai penyampaian informasi mutasi rekening untuk nominal transaksi \geq Rp 1.000.000, secara online dan real-time melalui nomor ponsel yang telah didaftarkan.</p> | <p>1. Transaction reward in the form of cashback, based on tactical program issued or launched by Bank.</p> <p>2. Access to account/transaction information, anytime and anywhere, via Permata ME dan Permata Net.</p> <p>3. Financial transaction features via Permata ME, Permata Net and Permata ATM.</p> <p>4. You may use Notification to monitor your account. This feature provides account transaction history for nominal amount of \geq IDR 1,000,000 by online and real-time on your registered mobile number</p> |
| Risiko Produk Product Risk | <p>1. Dalam hal simpanan Nasabah pada satu bank melebihi Rp 2 (dua) Milyar dan suku bunga Tabungan yang diterima melebihi tingkat suku bunga maksimum</p> | <p>1. In the event that customer deposits at one bank exceed IDR 2 (two) billion and the interest rate on saving received exceeds the maximum interest rate of the Lembaga</p> |

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| | <p>Penjaminan Lembaga Penjamin Simpanan (LPS), maka Tabungan Nasabah tidak termasuk dalam program penjaminan LPS.</p> <p>2. Penyalahgunaan PIN/Password dan kartu ATM dimana dapat menyebabkan kerugian antara lain potensi terjadinya transaksi atas dana di rekening dilakukan oleh pihak selain nasabah.</p> <p>3. Nasabah berkewajiban menyediakan informasi dan/atau data sesuai dengan kondisi sesungguhnya dan konsekuensi jika Nasabah tidak menyampaikan informasi dan/atau data yang sebenarnya menjadi tanggung jawab Nasabah sepenuhnya</p> | <p>Penjamin Simpanan (LPS) guarantee, the customer's saving are not included in the LPS guarantee program.</p> <p>2. Misuse of PIN /Password and ATM Card whereas it can cause losses for example: the potential of transactions carried out by parties other than the respective client.</p> <p>3. You shall be obliged to provide information and/or data in accordance with actual conditions and the consequences if you do not submit actual information and/or data shall be your full responsibility</p> |
| <p>Persyaratan dan Tata Cara Requirements and Procedures</p> | <p>Anda harus melengkapi persyaratan:</p> <p>1. Menyampaikan e-KTP untuk WNI dan untuk nasabah WNA melampirkan Paspor serta KITAS/KITAP/e-KTP WNA.</p> <p>2. Mengisi Formulir Pembukaan Rekening melalui Aplikasi Permata ME atau Formulir Pembukaan Produk Terpadu di kantor cabang Permata Bank.</p> <p>Anda dapat menyampaikan pertanyaan dan pengaduan melalui:</p> <ul style="list-style-type: none"> ✓ Call Center Permata Tel 1500111 ✓ Email: care@permatabank.co.id ✓ Kantor Cabang Permata Bank | <p>You must fulfill the following conditions:</p> <p>1. To provide e-KTP for Indonesian Citizens dan untuk Passport and KITAS/ KITAP/ e-KTP for Foreign Citizens.</p> <p>2. To fill out Account Opening Form via Permata ME application or Bundling Product Opening Form at Permata Bank branch office.</p> <p>You can submit question and complaints via:</p> <ul style="list-style-type: none"> ✓ Call Center Permata Tel 1500111 ✓ Email: care@permatabank.co.id ✓ Permata Bank branch office |

| <p>Simulasi Metode Perhitungan Bunga Harian</p> <p>Simulation Method of Daily Interest Rate Calculation</p> | <p>Contoh: Posisi saldo akhir hari Konsumen adalah sebagai berikut, maka bunga yang diterima konsumen pada hari tersebut sesuai tiering saldo adalah:</p> <table border="1" data-bbox="480 432 1427 590"> <thead> <tr> <th>Tanggal</th> <th>Saldo Akhir Hari</th> <th>Suku Bunga (p.a)</th> <th>Nominal Suku Bunga</th> </tr> </thead> <tbody> <tr> <td>1 Sep 2023</td> <td>Rp 900.000</td> <td>0%</td> <td>Rp 0</td> </tr> <tr> <td>2 Sep 2023</td> <td>Rp 1.000.000</td> <td>0,25%</td> <td>Rp 6,8</td> </tr> <tr> <td>3 Sep 2023</td> <td>Rp 100.000.000</td> <td>0,5%</td> <td>Rp 1.370</td> </tr> <tr> <td>4 Sep 2023</td> <td>Rp 120.000.000</td> <td>0,75%</td> <td>Rp 2.466</td> </tr> </tbody> </table> <p>Catatan: Bunga akan diakumulasikan secara harian dan akan dikreditkan pada akhir bulan</p> <p>For example: if Customer's end of day balance is as shown below, interest rate earned by Customer on that day according to balance tiering will be as follows:</p> <table border="1" data-bbox="475 753 1430 940"> <thead> <tr> <th>Date</th> <th>End of Day Balance</th> <th>Interest Rate</th> <th>Nominal Amount of Interest Rate</th> </tr> </thead> <tbody> <tr> <td>1 Sep 2023</td> <td>IDR 900.000</td> <td>0%</td> <td>IDR 0</td> </tr> <tr> <td>2 Sep 2023</td> <td>IDR 1.000.000</td> <td>0,25%</td> <td>IDR 6,8</td> </tr> <tr> <td>3 Sep 2023</td> <td>IDR 100.000.000</td> <td>0,5%</td> <td>IDR 1.370</td> </tr> <tr> <td>4 Sep 2023</td> <td>IDR 120.000.000</td> <td>0,75%</td> <td>IDR 2.466</td> </tr> </tbody> </table> <p>Note: Interest rate will be accumulated daily and be credited at the end of the month</p> | | Tanggal | Saldo Akhir Hari | Suku Bunga (p.a) | Nominal Suku Bunga | 1 Sep 2023 | Rp 900.000 | 0% | Rp 0 | 2 Sep 2023 | Rp 1.000.000 | 0,25% | Rp 6,8 | 3 Sep 2023 | Rp 100.000.000 | 0,5% | Rp 1.370 | 4 Sep 2023 | Rp 120.000.000 | 0,75% | Rp 2.466 | Date | End of Day Balance | Interest Rate | Nominal Amount of Interest Rate | 1 Sep 2023 | IDR 900.000 | 0% | IDR 0 | 2 Sep 2023 | IDR 1.000.000 | 0,25% | IDR 6,8 | 3 Sep 2023 | IDR 100.000.000 | 0,5% | IDR 1.370 | 4 Sep 2023 | IDR 120.000.000 | 0,75% | IDR 2.466 |
|---|--|------------------|---|--|------------------|--------------------|------------|------------|----|------|------------|--------------|-------|--------|------------|----------------|------|----------|------------|----------------|-------|----------|------|--------------------|---------------|---------------------------------|------------|-------------|----|-------|------------|---------------|-------|---------|------------|-----------------|------|-----------|------------|-----------------|-------|-----------|
| Tanggal | Saldo Akhir Hari | Suku Bunga (p.a) | Nominal Suku Bunga | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 Sep 2023 | Rp 900.000 | 0% | Rp 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 Sep 2023 | Rp 1.000.000 | 0,25% | Rp 6,8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Date | End of Day Balance | Interest Rate | Nominal Amount of Interest Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 4 Sep 2023 | IDR 120.000.000 | 0,75% | IDR 2.466 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Informasi Tambahan</p> <p>Additional Information</p> | <table border="1"> <tr> <td data-bbox="428 1003 954 1839"> <ol style="list-style-type: none"> Anda berkewajiban menyediakan informasi dan/atau data sesuai dengan kondisi sesungguhnya dan konsekuensi jika Anda tidak menyampaikan informasi dan/atau data yang sebenarnya menjadi tanggung jawab Anda sepenuhnya. Permohonan pembukaan rekening dapat dilakukan melalui Permata ME atau melalui Layanan Perbankan lainnya dengan memenuhi seluruh ketentuan dan persyaratan pembukaan rekening yang telah ditetapkan oleh Bank. 1 Nasabah hanya dapat memiliki 1 Rekening Permata Payroll saja. Bank wajib untuk menginformasikan segala perubahan atas manfaat, biaya, risiko, syarat dan ketentuan Produk, dan Layanan ini melalui surat atau melalui cara-cara lainnya sesuai syarat dan ketentuan yang berlaku. Pemberitahuan tersebut akan diinformasikan 30 hari kerja sebelum efektif berlakunya perubahan. </td> <td data-bbox="954 1003 1472 1839"> <ol style="list-style-type: none"> You must provide information and/or data according to the facts and be fully responsible for all consequences arising out of disclosure of incorrect information and/or data. Account opening application can be opened through Permata ME or other banking services by fulfilling all of the terms and conditions for account opening that have been set by the Bank. 1 Customer may open 1 Permata Payroll Account only. Bank will notify Customer of changes in benefits, charges, risks, Product terms and conditions, and these Services via correspondence or other manners in accordance with the applicable regulations. The Bank will give such notice within 30 banking days prior to such changes taking effect. </td> </tr> </table> | | <ol style="list-style-type: none"> Anda berkewajiban menyediakan informasi dan/atau data sesuai dengan kondisi sesungguhnya dan konsekuensi jika Anda tidak menyampaikan informasi dan/atau data yang sebenarnya menjadi tanggung jawab Anda sepenuhnya. Permohonan pembukaan rekening dapat dilakukan melalui Permata ME atau melalui Layanan Perbankan lainnya dengan memenuhi seluruh ketentuan dan persyaratan pembukaan rekening yang telah ditetapkan oleh Bank. 1 Nasabah hanya dapat memiliki 1 Rekening Permata Payroll saja. Bank wajib untuk menginformasikan segala perubahan atas manfaat, biaya, risiko, syarat dan ketentuan Produk, dan Layanan ini melalui surat atau melalui cara-cara lainnya sesuai syarat dan ketentuan yang berlaku. Pemberitahuan tersebut akan diinformasikan 30 hari kerja sebelum efektif berlakunya perubahan. | <ol style="list-style-type: none"> You must provide information and/or data according to the facts and be fully responsible for all consequences arising out of disclosure of incorrect information and/or data. Account opening application can be opened through Permata ME or other banking services by fulfilling all of the terms and conditions for account opening that have been set by the Bank. 1 Customer may open 1 Permata Payroll Account only. Bank will notify Customer of changes in benefits, charges, risks, Product terms and conditions, and these Services via correspondence or other manners in accordance with the applicable regulations. The Bank will give such notice within 30 banking days prior to such changes taking effect. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | <p>5. Permata Bank akan melakukan konversi rekening Permata Payroll ke Rekening Tabungan Non Payroll dengan pemberitahuan terlebih dahulu jika dalam kurun waktu tertentu tidak terdapat pengkreditan gaji di rekening Permata Payroll.</p> <p>6. Laporan Bulanan Rekening dapat di akses kapan pun dan dimana pun melalui menu Download e-Statement di Permata ME atau Permata Net, hingga periode 12 bulan terakhir, dengan saldo rata-rata minimal sesuai dengan ketentuan yang berlaku. Untuk informasi lengkap terkait ketentuan saldo rata-rata minimal dapat di akses di www.permatabank.com, panduan registrasi Permata ME dapat di akses pada link berikut: https://bit.ly/pb-registccdc serta cara mengunduh e-statement dapat diakses pada link berikut: https://bit.ly/pb-estatpmx</p> <p>7. Dokumen RIPLAY Umum Permata Payroll juga dapat diakses melalui website Permata Payroll pada link berikut: https://www.permatabank.com/id/tabungan-retail/permatapayroll?cid=payroll</p> <p>8. Rekening Anda akan berubah menjadi dormant/tidak aktif, apabila tidak memiliki transaksi selama 365 hari berturut-turut dan akan dikenakan biaya dormant sesuai ketentuan yang berlaku.</p> <p>9. Khusus bagi Nasabah Permata Payroll pemegang Kartu Debit Community, penggantian Kartu Debit Community dikarenakan hilang / rusak / tertelan / jatuh tempo atau karena alasan lainnya akan digantikan dengan kartu debit reguler mengikuti produk tabungan yang dimiliki oleh Nasabah.</p> | <p>5. Permata Bank will convert PermataPayroll account to Non Payroll Savings Account upon giving prior notice to Customer if no amount of payroll is credited to Permata Payroll account.</p> <p>6. Customer may anytime and anywhere access Monthly Account Report via e-Statement Download menu of Permata Mobile X or Permata Net, up to the last 12 months, with minimum average balance as required. Further information of minimum average balance is available at www.permatabank.com. Permata ME registration guide at the following link: https://bit.ly/pb-registccdc and e-statement download guide at the following link: https://bit.ly/pb-estatpmx</p> <p>7. You may also access Permata Payroll RIPLAY document on website at the following link: https://www.permatabank.com/id/tabungan-retail/permatapayroll?cid=payroll</p> <p>8. Your account will become dormant if no transactions occur for 365 consecutive days and you will be charged in accordance with the applicable regulations.</p> <p>9. For Permata Payroll Customer being a holder of Debit Community Card, Debit Community Card which is lost / damaged / stuck / expired or for other reasons will be replaced with regular debit card according to savings product held by Customer.</p> |
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| | <p>10. Layanan Notifikasi adalah layanan pengiriman notifikasi transaksi melalui Short Message Service (“SMS”) oleh Operator seluler ke nomor ponsel yang telah terdaftar yang dapat membantu dalam memantau transaksi yang terjadi dalam rekening Nasabah. Dalam pengiriman notifikasi transaksi melalui SMS tersebut, Bank bekerjasama dengan operator seluler.</p> <p>11. Permata Bank akan melakukan penutupan rekening secara otomatis jika rekening berstatus “Dormant” selama 180 hari kalender berturut-turut terhitung sejak rekening Anda berstatus Dormant & memiliki saldo Nol (0) pada saat penutupan rekening.</p> <p>12. Penutupan rekening dilakukan di kantor cabang Bank terdekat dan wajib disertai dengan dokumen-dokumen sebagaimana dipersyaratkan oleh Bank.</p> <p>13. RIPLAY ini dibuat dalam Bahasa Inggris dan Bahasa Indonesia. Kedua versi bahasa ini akan berlaku setara. Dalam hal terdapat perbedaan pengertian antara kedua versi bahasa tersebut dalam RIPLAY ini, maka versi Bahasa Indonesia yang akan berlaku.</p> | <p>10. Notification is transaction notice sent via Short Message Service (“SMS”) by mobile operator to Customer’s registered mobile number to enable Customer monitor any transactions in his account. For that purpose, Bank is in collaboration with mobile operator.</p> <p>11. Permata Bank will close your account automatically if the account is “dormant” for 180 consecutive calendar days as from the account becomes dormant and has zero (0) balance when it is closed.</p> <p>12. Your account will be closed at the nearest Bank branch and you must make available documents as required by Bank.</p> <p>13. This RIPLAY is issued in English Language and Indonesian Language versions. Both have the same effect. In case of conflict in the interpretation of this RIPLAY between both versions, the Indonesian Language version will prevail.</p> |
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Disclaimer (penting untuk dibaca):

- Anda telah membaca, menerima penjelasan, dan memahami produk tabungan sesuai Ringkasan Informasi Produk dan Layanan.
You have read, get informed, and understand the savings product as described in this Summary of Product and Services.
- Ringkasan Informasi Produk dan Layanan ini bukan merupakan bagian dari aplikasi pembukaan rekening.
This Summary of Product and Services is not a part of Account Opening application.
- Anda wajib untuk membaca, memahami, dan menandatangani aplikasi pembukaan rekening.
You must read, understand, and sign the account opening application.
- Bank dapat menolak permohonan produk Anda apabila tidak memenuhi persyaratan dan peraturan yang berlaku.
The product application might be declined by bank if it does not meet the conditions and policies applied.

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5. Anda harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini dan berhak bertanya kepada pegawai Permata Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini.
Please read the Product and Service Information Summary carefully, you have entitled to inquired all the information related to the Product and Service Information Summary to the Permata Bank officer.

Informasi lebih lanjut dapat menghubungi Permata Tel di 1500111
For more information, please contact Permata Tel at 1500111

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| Pegawai/Petugas yang Menjelaskan | Konsumen |
|----------------------------------|-------------|
| <p>Nama</p> | <p>Nama</p> |

PT BANK PERMATA TBK BERIZIN DAN DIAWASI OLEH OTORITAS JASA KEUANGAN DAN BANK INDONESIA, SERTA
MERUPAKAN PESERTA PENJAMINAN LEMBAGA PENJAMIN SIMPANAN
PT BANK PERMATA TBK IS A BANKING COMPANY DULY LICENSED BY AND UNDER SUPERVISION OF THE
INDONESIAN FINANCIAL SERVICES AUTHORITY AND BANK INDONESIA, AND A MEMBER TO THE INSURANCE
SCHEME OF THE INDONESIA DEPOSIT INSURANCE CORPORATION

Tanggal Cetak Dokumen*

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* Tanggal cetak dokumen merupakan tanggal nasabah menyetujui dokumen RIPLAY Personal