

## Ringkasan Informasi Produk dan Layanan (RIPLAY) Versi Umum

### Summary of Product and Services (RIPLAY) General Version

# Permata ME Saver

## PT BANK PERMATA TBK

<b>Definisi</b> <i>Definition</i>	Permata ME Saver adalah tabungan yang memberikan kebebasan dalam 13 pilihan mata uang dalam satu rekening. Satu nomor rekening dapat memiliki satu mata uang IDR (mata uang utama) dan hingga 12 mata uang asing sesuai dengan pilihan Nasabah.	Permata ME Saver is a savings account which provides freedom in 13 currency choices in one account. One account number may have one IDR currency (main currency) and up to 12 foreign currencies according to Customer's choice.
<b>Nama Penerbit</b> <i>Issued By</i>	PT Bank Permata Tbk	PT Bank Permata Tbk
<b>Fitur Utama Tabungan</b> <i>Main Features</i>	Fitur produk ini, antara lain: 1. Saldo minimal: Rp20.000,- 2. Setoran awal: Rp 100.000,- 3. Suku bunga tabungan <i>threshold</i> <sup>1)</sup> :  <b>IDR</b> <ul style="list-style-type: none"> <li>• Saldo &lt; Rp 5 juta = 0,00% p.a.</li> <li>• Saldo Rp 5 juta -&lt; Rp 1 Milyar = 0,25% p.a.</li> <li>• Saldo ≥ Rp 1Milyar = 0.50% p.a</li> </ul> <b>USD</b> <ul style="list-style-type: none"> <li>• 0 s.d ≤USD 10.000 = 0% p.a</li> <li>• &gt;USD10.000 s.d ≤USD50.000 = 0.125% p.a</li> <li>• &gt;USD50.000 s.d ≤ USD250.000 = 0.25% p.a</li> <li>• &gt;USD 250.000 = 0.50% p.a.</li> </ul> <b>SGD</b> <ul style="list-style-type: none"> <li>• 0 s.d ≤SGD 10.000 = 0% p.a</li> <li>• &gt;SGD10.000 s.d -≤SGD50.000 = 0.125% p.a</li> <li>• &gt;SGD50.000 s.d ≤SGD250.000 = 0.25% p.a</li> <li>• &gt;SGD 250.000 = 0.50% p.a.</li> </ul>	This Product Features, amongst others: 1. Minimum balance: IDR 20.000,- 2. Initial Deposit: Rp100.000 3. Threshold Saving Interest Rate <sup>1)</sup> :  <b>IDR</b> <ul style="list-style-type: none"> <li>• Balance &lt; Rp 5Mio = 0,00% p.a.</li> <li>• Balance Rp 5Mio -&lt; Rp 1Bio = 0,25% p.a.</li> <li>• Balance ≥ Rp 1Bio = 1.00% p.a</li> </ul> <b>USD</b> <ul style="list-style-type: none"> <li>• 0 up to ≤ USD 10.000 = 0% p.a</li> <li>• &gt;USD10.000 up to ≤USD50.000 = 0.125% p.a</li> <li>• &gt;USD50.000 up to ≤USD250.000 = 0.25% p.a</li> <li>• &gt;USD 250.000 = 0.50% p.a.</li> </ul> <b>SGD</b> <ul style="list-style-type: none"> <li>• 0 up to ≤SGD 10.000 = 0% p.a</li> <li>• &gt;SGD10.000 up to -≤SGD50.000 = 0.125% p.a</li> <li>• &gt;SGD50.000 up to ≤SGD250.000 = 0.25% p.a</li> <li>• &gt;SGD 250.000 = 0.50% p.a.</li> </ul>

	<p>AUD, EUR, JPY, GBP, CAD, NZD, HKD, CHF, CNY dan THB = 0% p.a.</p> <p>Tingkat bunga penjaminan: mengacu ke suku bunga LPS yang berlaku dimana data suku bunga terupdate didapatkan dari link: <a href="https://www.lps.go.id/">https://www.lps.go.id/</a></p> <p>*)Berlaku pada tanggal dokumen diterbitkan.</p> <p>Jika ada perubahan suku bunga maka bank akan melakukan pemberitahuan sesuai dengan ketentuan yang berlaku.</p> <p>4. Batas transaksi belanja harian: Rp 25 juta</p> <p>5. Batas penarikan harian di ATM: Rp 10 juta</p> <p>6. Limit transaksi harian e-channel untuk nasabah dengan segmentasi personal</p> <table border="1" data-bbox="418 1102 925 1827"> <thead> <tr> <th>Jenis Transaksi</th> <th>Limit Transaksi</th> <th>Channel</th> </tr> </thead> <tbody> <tr> <td>Transfer ke rekening sendiri di PermataBank</td> <td>Tidak Terbatas sesuai Saldo Rekening</td> <td>Permata ME Permata Net Permata ATM</td> </tr> <tr> <td rowspan="3">Transfer ke rekening lain di Permata Bank</td> <td>Rp 500 juta</td> <td>Permata ME</td> </tr> <tr> <td>Rp 500 juta</td> <td>Permata Net</td> </tr> <tr> <td>Rp 50 juta</td> <td>Permata ATM</td> </tr> <tr> <td rowspan="2">Transfer ke rekening sendiri atau rekening lain di Permata Bank dengan mata uang berbeda*</td> <td>Rp 500 juta</td> <td>Permata ME</td> </tr> <tr> <td>Rp 500 juta</td> <td>Permata Net</td> </tr> <tr> <td rowspan="3">Transfer ke Bank lain via RTGS atau LLG. 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Daily e-channel transaction limits for customer with personal segmentation:</p> <table border="1" data-bbox="954 1102 1469 1837"> <thead> <tr> <th>Transaction Type</th> <th>Transaction limits</th> <th>Channels</th> </tr> </thead> <tbody> <tr> <td>Transfer to your own account at Permata Bank</td> <td>Unlimited according on account balance</td> <td>Permata ME Permata Net Permata ATM</td> </tr> <tr> <td rowspan="3">Transfer to another account at Permata Bank</td> <td>IDR 500 Million</td> <td>Permata ME</td> </tr> <tr> <td>IDR 500 Million</td> <td>Permata Net</td> </tr> <tr> <td>IDR 50 Million</td> <td>Permata ATM</td> </tr> <tr> <td rowspan="3">Transfer to own or other account at Permata Bank in different currency*</td> <td>IDR 500 Million</td> <td>Permata ME</td> </tr> <tr> <td>IDR 500 Million</td> <td>Permata Net</td> </tr> <tr> <td>IDR 50 Million</td> <td>Permata ATM</td> </tr> <tr> <td rowspan="3">Transfer to other Bank via RTGS or LLG. 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<p><b>Biaya Fees</b></p>	<p>Biaya yang dikenakan kepada Nasabah adalah:</p> <ol style="list-style-type: none"> <li>Biaya Administrasi per Bulan: <ul style="list-style-type: none"> <li>Biaya Rp 17.500 per bulan dikenakan ke mata uang IDR jika <b>Saldo Rata-rata Bulanan</b> di mata uang IDR &lt; Rp 1juta</li> <li>Bebas biaya administrasi jika <b>Saldo Rata-rata Bulanan</b> di mata uang IDR ≥ Rp 1 juta</li> </ul> </li> <li>Biaya Tarik Tunai di ATM Bank Lain : Rp 0 atau Rp 7.500/Rp25.000,-, sesuai ketentuan berikut : <div data-bbox="451 1682 928 1824" style="border: 1px solid black; padding: 5px;"> <p><i>Bebas biaya Tarik tunai dari rekening Permata ME Saver IDR sebanyak 30 transaksi pertama tiap bulan jika saldo sebelum transaksi minimal Rp1,000,000.</i></p> </div> </li> </ol>	<p>Fees payable by Customer:</p> <ol style="list-style-type: none"> <li>Monthly Administration Fees: <ul style="list-style-type: none"> <li>Rp 17.500 per month is charged to IDR currency if Monthly Average Balance is &lt; Rp 1 million</li> <li>Free Administration fee if <b>Monthly Average Balance is ≥ Rp 1 million</b></li> </ul> </li> <li>Cash withdrawal fee at another bank's ATM*: IDR 0 or IDR 7.500 with conditions as per follow: <div data-bbox="987 1682 1468 1824" style="border: 1px solid black; padding: 5px;"> <p><i>Free Cash Withdrawal Fee from Permata ME Saver IDR for the first 30 transactions/month if the balance before transactions is minimum R1,000,000</i></p> </div> </li> </ol>														

	<p><i>Untuk transaksi ke 31 dan seterusnya atau saldo sebelum transaksi di bawah Rp1,000,000, maka berlaku biaya ekuivalen Rp7.500/ transaksi untuk ATM dalam negeri atau ekuivalen Rp25.000/ transaksi untuk ATM luar negeri.</i></p> <p><i>Bebas biaya Tarik Tunai dari masing-masing rekening Permata ME Saver Mata uang asing sebanyak 3 transaksi pertama tiap bulan. Untuk transaksi ke 4 dan seterusnya maka berlaku biaya ekuivalen Rp25.000/ transaksi untuk ATM luar negeri.</i></p> <p>3. Biaya Transfer ke bank lain melalui Permata ME dengan metode:</p> <ul style="list-style-type: none"> <li>• BI Fast GRATIS, tanpa syarat</li> <li>• Transfer Online Rp 7.500</li> <li>• Transfer SKN/LLG Rp 2.900</li> <li>• Transfer RTGS Rp 25.000</li> </ul> <p>4. Biaya Cek Saldo Melalui:</p> <ul style="list-style-type: none"> <li>• Permata ATM: Gratis</li> <li>• Jaringan Domestik (sesuai dengan logo pada tampak belakang kartu): Rp 4.000</li> <li>• Jaringan Global (VISA): Rp 5.000</li> </ul> <p>5. Biaya transfer ke Bank Lain di Permata Net / Permata ATM/ATM Bank Lain</p> <ul style="list-style-type: none"> <li>• BI Fast Rp 2.500</li> <li>• Online transfer Rp 7.500</li> <li>• LLG Rp 2.900</li> <li>• RTGS Rp 25.000</li> </ul> <p>6. Biaya Materai: Rp 10.000 (jika ada)</p> <p>7. Biaya Penggantian Kartu: Rp 25.000</p> <p>8. Biaya Penutupan Rekening: Rp 20.000</p>	<p><i>For the 31<sup>st</sup> transaction onwards, or the balance before the transaction is below Rp 1 million, a fee of Rp 7,500/transaction for domestic ATMs or IDR 25,000/transaction for overseas ATMs applies</i></p> <p><i>Free Cash Withdrawal Fee from each Permata ME Saver Foreign Currency for the first 3 transactions/month. For the 4<sup>th</sup> transaction onwards, fee equivalent IDR 25,000/transaction for overseas ATMs applies</i></p> <p>3. Transfer to other Bank is charged via Permata ME with the following methods:</p> <ul style="list-style-type: none"> <li>• BI Fast FREE, unconditional</li> <li>• Online Transfers Rp 7,500</li> <li>• Transfer SKN/LLG Rp 2,900</li> <li>• RTGS Transfer Rp 25,000</li> </ul> <p>4. To check your account balance, you will be charged:</p> <ul style="list-style-type: none"> <li>• Permata ATM: Free of charge</li> <li>• Domestic banking network (according to logo shown behind the card): Rp 4,000</li> <li>• Global Banking Network (VISA): Rp 5,000</li> </ul> <p>5. Transfer fees to other banks via Permata Net / Permata ATM:</p> <ul style="list-style-type: none"> <li>• BI Fast IDR 2.500</li> <li>• Online transfer IDR 7.500</li> <li>• LLG IDR 2.900</li> <li>• RTGS IDR 25.000</li> </ul> <p>6. Revenue Stamp: IDR 10.000 (if any)</p> <p>7. Card replacement is charged: IDR 25.000</p> <p>8. Account closing is charged: IDR 20.000</p> <p>9. Dormant Account (No transaction occurring for 12 consecutive months)is</p>
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	<p>9. Biaya Dorman (Rekening yang tidak memiliki aktivitas transaksi selama 12 bulan berturut-turut): Rp 10.000 per bulan akan didebit dari rekening IDR</p> <p>10. Biaya Layanan 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>charged: IDR 10.000 per month will be deducted from IDR account</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 administration fees: IDR 0</p>
<b>Media Penyampaian Pelaporan</b> <i>Reporting Media</i>	<p>1. Laporan elektronik : GRATIS</p> <p>2. Rekening koran berdasarkan permintaan Nasabah dengan biaya : Rp 25.000 per bulan</p>	<p>1. E-statement: FREE</p> <p>2. Paper statement: based on client request with fee IDR 25.000 per month</p>
<b>Manfaat Produk</b> <i>Product benefits</i>	<p>1. Nasabah memilih hingga 13 pilihan mata uang dalam 1 nomor rekening. Satu nomor rekening dapat memiliki 1 mata uang IDR (utama) dan hingga 12 mata uang asing</p> <p>2. Memperoleh Permata Poin 5% hingga Rp500ribu tiap bulan atas transaksi Jajan di supermarket dan SPBU menggunakan Permata ME Saver di mata uang Rupiah dengan saldo minimal Rp5 Juta dengan kriteria berikut:</p> <ul style="list-style-type: none"> <li>• Saldo rata-rata di mata uang Rupiah Rp5Juta -&lt; Rp15 Juta, maksimal Permata Poin Rp200ribu</li> <li>• Saldo rata-rata di mata uang Rupiah &gt;=Rp15 Juta, maksimal Permata Poin Rp500ribu.</li> </ul> <p>Untuk mendapatkan Permata Poin, dibutuhkan registrasi satu kali terlebih dahulu melalui:</p> <ul style="list-style-type: none"> <li>• Untuk pembukaan rekening baru melalui aplikasi Permata ME, nasabah dapat menginput kode promo PBCB1 pada saat pembukaan rekening.</li> <li>• Untuk pembukaan rekening baru melalui cabang dapat meminta</li> </ul>	<p>1. Client may choose up to 13 currencies for 1 account. 1 account number may have 1 IDR currency (main) and up to 12 foreign currencies.</p> <p>2. Get 5% Permata Poin up to Rp 500 thousand every month for transactions at gas stations and groceries at Permata ME Saver Rupiah with a minimum balance of Rp 5 million with the following criteria:</p> <ul style="list-style-type: none"> <li>• Average balance in Rupiah currency Rp5Million -&lt; Rp15 Million, maximum cashback Rp200thousand</li> <li>• Average balance in Rupiah currency &gt;=Rp15 Million, maximum cashback Rp500thousand.</li> </ul> <p>To get Permata Poin, you need to register once first via:</p> <ul style="list-style-type: none"> <li>• To open a new account via apps Permata ME, customer may input the promo code PBCB1 during account opening.</li> <li>• To open a new account through a branch, you may request registration directly from branch team.</li> </ul>

	<p>registrasi secara langsung ke petugas cabang.</p> <ul style="list-style-type: none"> <li>• Untuk nasabah yang telah memiliki rekening Permata ME Saver dan belum melakukan registrasi Permata Poin dapat melakukan registrasi Permata Poin melalui Permata Tel/Cabang Permata Bank terdekat ataupun melalui link e-form <a href="https://www.permatabank.com/id/form/promo-ijanja-belanja-bensin/">https://www.permatabank.com/id/form/promo-ijanja-belanja-bensin/</a></li> </ul> <p>3. Bebas biaya administrasi jika saldo rata-rata bulanan minimal Rp1 Juta di mata uang IDR</p> <p>4. Bebas Biaya Tarik tunai di ATM manapun tiap bulan sesuai ketentuan biaya di atas.</p> <p>5. Bebas konversi kurs atas transaksi belanja dan Tarik tunai di luar negeri, otomatis debit mata uang asing dengan menggunakan Permata Debit Plus</p> <p>6. Nasabah dapat mengakses informasi rekening/ transaksi kapan pun dan dimana pun melalui Permata ME/Permata Net</p>	<ul style="list-style-type: none"> <li>• For customer who already has a Permata ME Saver account and not yet registered for Permata Poin, he may register for Permata Poin via Permata Tel/nearest Permata Bank Branch or via e-form <a href="https://www.permatabank.com/id/form/promo-ijanja-belanja-bensin/">link https://www.permatabank.com/id/form/promo-ijanja-belanja-bensin/</a></li> </ul> <p>3. Free administration fee if monthly average balance minimum Rp1Mio at IDR currency</p> <p>4. Free cash withdrawal fee at any ATM up every month accordance to fees provision above.</p> <p>5. Free conversion rate upon purchase and withdrawal at overseas, automatically deduct foreign currency balance with Permata Debit Plus</p> <p>6. Client can access account/transaction information anytime and anywhere via Permata ME/Permata Net</p>
<p><b>Risiko Produk</b> <i>Product Risk</i></p>	<p>1. Dalam hal simpanan Nasabah pada satu bank melebihi Rp 2 (dua) Miliar dan suku bunga Tabungan yang diterima melebihi tingkat suku bunga maksimum Penjaminan Lembaga Penjamin Simpanan (LPS), maka simpanan Nasabah tersebut tidak termasuk dalam program penjaminan LPS</p> <p>2. Risiko nilai tukar yang terjadi atas transaksi jual beli valuta asing dapat menyebabkan potensi kerugian akibat pergerakan harga pasar seperti kurs nilai tukar dan tingkat suku bunga di pasar keuangan.</p>	<p>1. If Customer's savings in one Bank is in the amount of more than Rp 2 (two) Billion and interest rate thereon is higher than maximum interest rate as stipulated by Deposit Insurance Corporation (DIC), Customer's savings is not covered in the DIC insurance scheme.</p> <p>2. The exchange rate risk arising from every foreign exchange transactions may induce potential loss due to market rates movement such as exchange rate and interest rate in financial market.</p>

	<p>3. Penyalahgunaan PIN/Password dan kartu Permata Debit Plus yang dapat menyebabkan kerugian antara lain potensi terjadinya transaksi atas dana di rekening dilakukan oleh pihak selain nasabah</p>	<p>3. Misuse of PIN/Password and Permata Debit Plus cards can cause losses, including potential transactions upon funds in the account performed by parties other than customer</p>																																								
<p><b>Persyaratan dan Tata Cara</b> <i>Requirements and Procedures</i></p>	<p>Anda harus melengkapi persyaratan:</p> <ol style="list-style-type: none"> <li>Untuk WNI, melampirkan e-KTP</li> <li>Untuk WNA, melampirkan <ul style="list-style-type: none"> <li>Paspor dan KITAS/ KITAP/ e-KTP WNA</li> <li>Paspor dan cap imigrasi bagi negara tidak memerlukan VISA</li> <li>Paspor dan valid VISA</li> </ul> </li> <li>Mengisi Formulir Pembukaan Rekening melalui Aplikasi Permata ME atau Layanan Perbankan lainnya.</li> </ol> <p>Anda dapat menyampaikan pertanyaan dan pengaduan melalui:</p> <ul style="list-style-type: none"> <li>✓ Call Center PermataTel 1500111</li> <li>✓ Email: <a href="mailto:care@permatabank.co.id">care@permatabank.co.id</a></li> <li>✓ Kantor Cabang PermataBank</li> </ul>	<p>You must fulfill the following conditions and procedures:</p> <ol style="list-style-type: none"> <li>For Indonesian Citizens, to provide e-KTP</li> <li>For Foreign Citizens, to provide <ul style="list-style-type: none"> <li>Passport and KITAS/ KITAP/ e-KTP WNA</li> <li>Passport and immigration stamp for country is not required VISA</li> <li>Passport and valid VISA</li> </ul> </li> <li>To fill out Account Opening Form via Permata ME application or other Banking Services.</li> </ol> <p>For queries and complaints, please contact:</p> <ul style="list-style-type: none"> <li>✓ Call Center PermataTel 1500111</li> <li>✓ Email: <a href="mailto:care@permatabank.co.id">care@permatabank.co.id</a></li> <li>✓ PermataBank Branch Office</li> </ul>																																								
<p><b>Simulasi Metode Perhitungan Bunga Harian</b></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"> <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 Jan 2025</td> <td>Rp 4.400.000</td> <td>0%</td> <td>Rp 0</td> </tr> <tr> <td>2 Jan 2025</td> <td>Rp 5.500.000</td> <td>0,25%</td> <td>Rp 38</td> </tr> <tr> <td>3 Jan 2025</td> <td>Rp 600.000.000</td> <td>0,25%</td> <td>Rp 4.110</td> </tr> <tr> <td>4 Jan 2025</td> <td>Rp 1.250.000.000</td> <td>0.50%</td> <td>Rp 17.123</td> </tr> </tbody> </table> <p>Catatan: Bunga akan diakumulasi secara harian dan akan dikreditkan pada akhir bulan. Simulasi ini belum termasuk pajak. Simulasi di atas hanya pada mata uang IDR.</p> <p>Example: the consumer's end of day balance position is as follows, then the interest received by the consumer on that day according to the tiering balance is:</p> <table border="1"> <thead> <tr> <th>Date</th> <th>End of Day Balance</th> <th>Interest Rate (p.a)</th> <th>Nominal Interest Rate</th> </tr> </thead> <tbody> <tr> <td>1 Jan 2025</td> <td>Rp 4.400.000</td> <td>0%</td> <td>Rp 0</td> </tr> <tr> <td>2 Jan 2025</td> <td>Rp 5.500.000</td> <td>0,25%</td> <td>Rp 38</td> </tr> <tr> <td>3 Jan 2025</td> <td>Rp 600.000.000</td> <td>0,25%</td> <td>Rp 4.110</td> </tr> <tr> <td>4 Jan 2025</td> <td>Rp 1.250.000.000</td> <td>0.50%</td> <td>Rp 17.123</td> </tr> </tbody> </table>		Tanggal	Saldo Akhir Hari	Suku Bunga (p.a)	Nominal Suku Bunga	1 Jan 2025	Rp 4.400.000	0%	Rp 0	2 Jan 2025	Rp 5.500.000	0,25%	Rp 38	3 Jan 2025	Rp 600.000.000	0,25%	Rp 4.110	4 Jan 2025	Rp 1.250.000.000	0.50%	Rp 17.123	Date	End of Day Balance	Interest Rate (p.a)	Nominal Interest Rate	1 Jan 2025	Rp 4.400.000	0%	Rp 0	2 Jan 2025	Rp 5.500.000	0,25%	Rp 38	3 Jan 2025	Rp 600.000.000	0,25%	Rp 4.110	4 Jan 2025	Rp 1.250.000.000	0.50%	Rp 17.123
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	<p>Note: Interest rate will be accumulated on a daily basis and will be credited at the end of the month. Simulation is excluded tax. Simulation above is only for IDR currency.</p>	
<b>Informasi Tambahan</b>	<ol style="list-style-type: none"> <li>1. 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.</li> <li>2. 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. Nasabah wajib membaca, memahami dan menyetujui Syarat dan Ketentuan Permata ME Saver (SKK Permata ME Saver) yang merupakan satu kesatuan dengan Formulir Pembukaan Rekening ataupun melalui Permata ME</li> <li>3. 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 <a href="http://www.permatabank.com">www.permatabank.com</a>, panduan registrasi Permata ME dapat di akses pada link berikut: <a href="https://bit.ly/pb-registccdc">https://bit.ly/pb-registccdc</a> serta cara mengunduh e-statement dapat diakses pada link berikut: <a href="https://bit.ly/pb-estatpmx">https://bit.ly/pb-estatpmx</a></li> <li>4. Rekening Anda akan berubah menjadi dormant/tidak aktif, apabila tidak memiliki transaksi selama 365 hari berturut-turut dan akan dikenakan</li> </ol>	<ol style="list-style-type: none"> <li>1. 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.</li> <li>2. You may apply for account opening via Permata ME or other Banking Services in compliance with account opening terms and conditions as stipulated by the Bank. Customers are required to read, understand and agree to the Permata ME Saver Terms and Conditions (SKK Permata ME Saver) which are an integral part of the Account Opening Form or via Permata ME</li> <li>3. Monthly Account Reports can be accessed anytime and anywhere via Download e-Statement menu at Permata ME or Permata Net, up to the last 12 months, with minimum average balance in accordance with the prevailing stipulations. Further information of minimum average balance is available at <a href="http://www.permatabank.com">www.permatabank.com</a>, Permata ME registration guide can be accessed at the following link: <a href="https://bit.ly/pb-registccdc">https://bit.ly/pb-registccdc</a> and how to download the e-statement can be accessed at the following link: <a href="https://bit.ly/pb-estatpmx">https://bit.ly/pb-estatpmx</a></li> <li>4. Your account will become dormant if no transactions occur for 365 consecutive days and you will be charged in accordance with the applicable regulations</li> </ol>



	<p>biaya dormant sesuai ketentuan yang berlaku.</p> <p>5. Layanan SMS 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. Transaksi yang masuk ke dalam layanan ini merupakan transaksi dengan nominal <math>\geq</math>Rp1 Juta baik transaksi kredit maupun debit di rekening.</p> <p>6. PermataBank akan melakukan penutupan rekening secara otomatis jika terdapat kondisi berikut:</p> <ul style="list-style-type: none"> <li>• Jika rekening berstatus “Dormant” selama 180 hari kalender berturut-turut terhitung sejak rekening Anda berstatus Dormant &amp; memiliki saldo Nol (0).</li> <li>• Apabila nasabah tidak melakukan top up dana sehingga rekening bersaldo Rp0 (nol rupiah) selama 180 hari kalender berturut-turut sejak pembukaan rekening.</li> </ul> <p>7. Penutupan rekening oleh nasabah dilakukan di kantor cabang Bank terdekat dan wajib disertai dengan dokumen-dokumen sebagaimana dipersyaratkan oleh Bank.</p> <p>8. Dokumen RIPLAY Umum Permata ME Saver juga dapat diakses melalui website Permata ME Saver pada link berikut: <a href="http://per.mt/me-saver">per.mt/me-saver</a></p>	<p>5. SMS 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. Transaction included in this service shall be with a nominal value of <math>\geq</math>Rp. 1 million, both credit and debit transactions on the account</p> <p>6. PermataBank will close your account automatically if the following conditions occurs:</p> <ul style="list-style-type: none"> <li>• If the account is “dormant” for 180 consecutive calendar days as from the account becomes dormant and has zero (0) balance.</li> <li>• If customer does not top up funds so that the account has a balance of Rp 0 (zero rupiah) for 180 consecutive calendar days as of account opening.</li> </ul> <p>7. Account will be closed at the nearest Bank branch and must be accompanied by documents as required by Bank</p> <p>8. Permata ME Saver General RIPLAY documents can also be accessed via Permata ME Saver website at the following link berikut: <a href="http://per.mt/me-saver-en">per.mt/me-saver-en</a></p>
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**Disclaimer (penting untuk dibaca):**

1. 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.*

2. 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*