

New Customers (NTB)

Savings Placement*	Total Cash Reward** (Within 6 months)
IDR 500 Mio	IDR 10,7 Mio
IDR 1 Bio	IDR 18,85 Mio
IDR 5 Bio	IDR 94,75 Mio
IDR 10 Bio	IDR 193,75 Mio

Existing Customers (ETB)

Savings Placement*	Total Cash Reward** (Within 6 months)
IDR 500 Mio	IDR 10,2 Mio
IDR 1 Bio	IDR 17,6 Mio
IDR 5 Bio	IDR 89 Mio
IDR 10 Bio	IDR 179,25 Mio

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	<p>Meet the average balance accordance with the segment criteria under the applicable scheme.</p> <p>Important:</p> <ul style="list-style-type: none"> • Block funds in the account according to the scheme • Maintain average balance until period end 	<ul style="list-style-type: none"> ▪ Private: Minimum average balance of IDR 10 billion ▪ Priority: Minimum average balance of IDR 500 million <p>Blocked funds have a maximum period of 1 month after the month of account opening.</p>	<ul style="list-style-type: none"> ▪ Private: Minimum average balance of IDR 10 billion ▪ Priority: Minimum average balance of IDR 500 million <p>Blocking of funds is done in the same month as the upgrade.</p>
2	Perform transactions on savings accounts	Perform 1 banking transaction (except outgoing transfer transactions) on the Permata ME Saver (Permata Bebas) savings account after the month of account opening.	Perform 1 banking transaction (except outgoing transfer transactions) on the Permata ME Saver (Permata Bebas) savings account in the same month as the upgrade.
3	Permata ME Registration	Register maximum 1 month after the month of account opening.	Register in the same month as the upgrade.
4	Permata Black World Mastercards and/or Permata Ultimate Card (JCB) credit cards application.	Apply for a Permata Black World Mastercards and/or Permata Ultimate Card (JCB) maximum 1 month after the account opening month.	Apply for a Permata Black World Mastercards and/or Permata Ultimate Card (JCB) maximum 1 month after the month of upgrade.

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 ME Saver (Permata Bebas).
8. Customers who join in this program must have a placement on product Permata Tabungan, as follows :

Segment	Type of Savings for the Program
Private	Permata ME Saver (Permata Bebas) <Conventional>
Priority	Permata ME Saver (Permata Bebas) <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:

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

*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. An additional reward of IDR 1,000,000 for Priority and Private customers who apply for a BlackCard credit card. (Enjoy cashback of IDR 1,000,000 by activating your credit card and making cumulative purchases of at least IDR 15,000,000 within 60 days of card approval).
14. An extra Welcome Bonus of 20,000 miles for Priority and Private customers who apply for the Permata Ultimate Card. (Earn 20,000 miles by activating your credit card and spending a minimum of IDR 75,000,000 cumulatively within 90 days of activation, with at least one transaction per month)