



Rates and Fees

PermataShopping Card

PT BANK PERMATA TBK

- Product Name: PermataShopping Card
- Publisher: PT Bank Permata Tbk
- Rates and fees charged to Customers:

TYPE OF COST	TITANIUM	PLATINUM
Annual Fee		
- Main Card	IDR 350.000 (free annual fee for spending IDR 40.000.000/month)	IDR 600.000 (free annual fee for spending IDR 70.000.000/month)
- Additional Card	IDR 200.000	IDR 300.000
Interest Rate		
- Retail Transactions	1,75% per month / 21% year	
- Cash Withdrawal Transactions	1,75% per month / 21% year	
Minimum Payment*	5% of total bill or minimum IDR 50.000	
Cash Withdrawal Fee (Cash Advance)	6% or IDR 100.000	
Late Penalty*	1% % of total bill or min. IDR 75.000 dan max. IDR 100.000	
Limit Increase Fee	IDR 20.000	
Credit Limit Exceeding Fee	IDR 250.000	
Damaged Card Replacement Fee	IDR 75.000	
Daily Cash Withdrawal Limit	Maximum IDR 10.000.000	
Fee for Requesting Proof of Transaction (Sales Draft)	IDR 25.000 per transaction	
PIN Mailer Fee	IDR 10.000	
Stamp Duty on Billing Statements		
The amount will depend on the value of the payment you make		
a. IDR 0 s/d IDR 5.000.000	IDR 0	
b. Above IDR 5.000.000	IDR 10.000	
Billing Request Fees	IDR 25.000	
Transaction Summary Request Fees For The Current Year	IDR 100.000	
Transaction Costs Change to Fixed Installments		

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- a. Installment changes via Permata ME & PermataTel
- a. Starting from IDR 75,000 (0% interest rate only) & IDR 25,000 for other interest rates.
- b. Installment Changes via Merchant
- b. Starting from IDR 25.000 to IDR 350.000 (0% interest rate only)

SMS Notification Facility Fee	IDR 10.000 per month
Bill printing costs	IDR 25.000
Cash cancellation fee (CoC)	IDR 350.000
Fix installment cancellation fee (SimplePay)	IDR 350.000

- o *)Valid until 30 June 2025 in accordance with Bank Indonesia policy.
- o The rates above are not binding and may change at any time according to PermataBank's policy which will be informed in advance to the Credit Card Holder. The above Credit Card rates and fees will be charged in accordance with the Credit Card Holder's approval in the Credit Card Application Form at the time of Submission.
- o All information in this brochure is subject to the applicable terms and conditions. The information in this brochure was correct at the time of publication. However, changes may occur from the time of publication to the time you read this information. The latest PermataBank KartuKredit rates and fees can be read on the website www.permatabank.com or by calling PermataTel 1500-111 / 021-29850611.

PT. Bank Permata, Tbk is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia