



Rates and Fees

PermataME Credit Card

PT BANK PERMATA TBK

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

TYPE OF COST	COST
Annual Fee	
- Main Card	IDR 300.000
- Additional Card	IDR 150.000
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

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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

- | | |
|--|--|
| 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 Fee IDR 25.000

Cash Fund Cancellation Fee (CoC) IDR 350.000

Fixed 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