


Summary of product information and benefits

Permata ATM

PT BANK PERMATA TBK

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| Definition | <p>Permata ATM is an electronic banking service provided by the Bank so that customers can do financial and/or non-financial transactions using debit cards and/or credit cards from Permata Bank and/or other banks.</p> <p>Permata ATM is intended for individual customers of Permata Bank & other banks (both Local Banks and/or International Banks) who have debit cards and/or credit cards.</p> |
| Name of Issuer | <p>PT Bank Permata,Tbk</p> |
| Feature | <p>Features that can be used in Permata ATM services are:</p> <ol style="list-style-type: none"> 1. Information Features Feature to showing balance information from customers' debit and/or credit card such as the latest balance, last 8 transactions (mini-statements), etc. 2. Withdrawal Features Feature for withdrawing money from ATM machine by using debit card, credit card, and/or the Permata ME (Mobile Cash) application. 3. Transfer Features Feature for transferring money from customer's account, both to his/her other account and/or other customer's account at Permata Bank and/or another bank. |

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| | <p>4. Top-Up Features Feature for topping-up phone credit and/or internet packages from various providers.</p> <p>5. Payment Features Feature for making payments for various types of bills, such as credit cards, insurance, public services (PLN, PAM, Telkom, and BPJS), etc. by using special payment codes and/or Virtual Accounts (VA).</p> <p>6. Registration Features Features for customers to register e-statements, Navigator, Foreign Currency Statement Letter, etc.</p> <p>7. Replacement Features Feature for customers to change their PIN, TIN, Card, etc.</p> |
| <p>Advantages & Benefits for the Users</p> | <p>The advantages of using Permata ATM services are:</p> <p>1. One ATM for Various Transactions Permata ATM has various features that can be utilized by customers, both Permata Bank and/or other banks, to meet their transaction needs.</p> <p>2. Wide Access* Permata ATM can accept transactions from all types of debit cards and/or credit cards, whether issued by Permata Bank and/or other banks, which are members of the following networks:</p> <div style="text-align: center;">  </div> <p>*) Including other networks that will collaborate with Permata Bank in the future.</p> <p>The benefits of using Permata ATM services are:</p> |

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| | <ol style="list-style-type: none"> 1. Withdraw cash for your transaction needs. 2. Do various transactions, both for financial and non-financial transactions. |
| Product Risk | <p>The things that must be considered by the Customer because it can pose a risk to the Customer are as follows:</p> <ol style="list-style-type: none"> 1. Choose a safe Permata ATM location, and check Permata ATM before use to avoid the risk of crime from certain parties. 2. Always maintain the confidentiality of your PIN, and change the PIN regularly. 3. Not recording and storing PIN information on paper or other media that could be known by other parties, especially when doing transactions at Permata ATM locations. 4. Ensure the availability of your funds when doing financial transactions. 5. Double check your transactions before authorizing it. 6. Ensure that the amount of money that comes out while doing withdrawal transaction is in accordance with the nominal amount that you've been input, to avoid the risk of difference. 7. Contact call center number (Permata Tel) which is officially registered on the Permata Bank website or displayed on Permata ATM's screen to avoid the risk of fake call center number stickers (Permata Tel) being stuck on Permata ATM. 8. Do not accept assistance from unknown external parties when facing issues while using Permata ATM. |
| Requirements and Procedures for Customer Complaints Service | <p>Permata ATM services can be accessed by Customers who have met the following requirements:</p> <ol style="list-style-type: none"> 1. Customers who have debit cards and/or credit cards, whether issued by Permata Bank and/or other banks, which are members of networks that have collaborated with Permata Bank. 2. Permata Bank customers who have Permata ME application for doing Mobile Cash transaction. |

| | <p>Customers can submit complaints to Permata Bank through:</p> <ol style="list-style-type: none"> 1. Call: Via Permata Tel at 1500111 2. Written: <ol style="list-style-type: none"> a. Come to the Permata Bank Branch Office b. Visit the website: www.permatabank.com c. E-mail: care@permatabank.co.id | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|------------------|-----|----------------|--|-----------------|----------------|----------------|----------------|--------------------------|----------------|--------------------------|----------------|------------------------|--|------------|----------------|-------------|----------------|-----------------|--|-------------------------------|----------------|--------------------|-----------|------------------------------|--|------------------------------|-----------|--------------------|----------------|--------------------------------|--|--------------------|-----------|------------------|----------------|------------------------|--|---|----------------|---------------------------|--|---|-----------|
| Fees | <p>The fees charged to Permata ATM users are:</p> <p>1. Transaction Fee from Permata Bank's Debit Card:</p> <table border="1" data-bbox="446 604 1299 646"> <thead> <tr> <th>Transaction Type</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td colspan="2">Inquiry</td> </tr> <tr> <td>Balance Inquiry</td> <td>Free of Charge</td> </tr> <tr> <td>Mini Statement</td> <td>Free of Charge</td> </tr> <tr> <td>Permata Bank Credit Card</td> <td>Free of Charge</td> </tr> <tr> <td>Non-Bank Balance Inquiry</td> <td>Free of Charge</td> </tr> <tr> <td colspan="2">Cash Withdrawal</td> </tr> <tr> <td>Withdrawal</td> <td>Free of Charge</td> </tr> <tr> <td>Mobile Cash</td> <td>Free of Charge</td> </tr> <tr> <td colspan="2">Transfer</td> </tr> <tr> <td>Other Account in Permata Bank</td> <td>Free of Charge</td> </tr> <tr> <td>Other Bank Account</td> <td>IDR 7,500</td> </tr> <tr> <td colspan="2">Reload Mobile Voucher</td> </tr> <tr> <td>Telkomsel, Indosat, XL, Axis</td> <td>IDR 1,500</td> </tr> <tr> <td>3, Hepi, Smartfren</td> <td>Free of Charge</td> </tr> <tr> <td colspan="2">Reload Internet Voucher</td> </tr> <tr> <td>Telkomsel, Indosat</td> <td>IDR 1,500</td> </tr> <tr> <td>XL, 3, Smartfren</td> <td>Free of Charge</td> </tr> <tr> <td colspan="2">Payment: Ticket</td> </tr> <tr> <td>Citilink, Voltras, Garuda Indonesia, Air Asia, Lion Air</td> <td>Free of Charge</td> </tr> <tr> <td colspan="2">Payment: Education</td> </tr> <tr> <td>Atmajaya Yogyakarta, Al-Azhar Syifa Budi,</td> <td>IDR 1.000</td> </tr> </tbody> </table> | Transaction Type | Fee | Inquiry | | Balance Inquiry | Free of Charge | Mini Statement | Free of Charge | Permata Bank Credit Card | Free of Charge | Non-Bank Balance Inquiry | Free of Charge | Cash Withdrawal | | Withdrawal | Free of Charge | Mobile Cash | Free of Charge | Transfer | | Other Account in Permata Bank | Free of Charge | Other Bank Account | IDR 7,500 | Reload Mobile Voucher | | Telkomsel, Indosat, XL, Axis | IDR 1,500 | 3, Hepi, Smartfren | Free of Charge | Reload Internet Voucher | | Telkomsel, Indosat | IDR 1,500 | XL, 3, Smartfren | Free of Charge | Payment: Ticket | | Citilink, Voltras, Garuda Indonesia, Air Asia, Lion Air | Free of Charge | Payment: Education | | Atmajaya Yogyakarta, Al-Azhar Syifa Budi, | IDR 1.000 |
| Transaction Type | Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Inquiry | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Balance Inquiry | Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mini Statement | Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Permata Bank Credit Card | Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-Bank Balance Inquiry | Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cash Withdrawal | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Withdrawal | Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mobile Cash | Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other Account in Permata Bank | Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other Bank Account | IDR 7,500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Reload Mobile Voucher | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Telkomsel, Indosat, XL, Axis | IDR 1,500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3, Hepi, Smartfren | Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Reload Internet Voucher | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Telkomsel, Indosat | IDR 1,500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| XL, 3, Smartfren | Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Payment: Ticket | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Citilink, Voltras, Garuda Indonesia, Air Asia, Lion Air | Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Payment: Education | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Atmajaya Yogyakarta, Al-Azhar Syifa Budi, | IDR 1.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| UNS Surakarta, UNAKI Semarang | |
| Universitas Parahyangan Bandung, Universitas Indonesia, UKSW Salatiga, BPK Penabur, Al Izhar, Santa Angela, Yayasan Pahoa, Kairos Gracia, Victory, Bina Umat Mulya, Al Azhar Bekasi, High Scope Kelapa Gading, YPK, Ora Et Labora, Sekolah Pelita Hati Balikpapan, Yayasan Pendidikan Pembangunan Jaya | Free of Charge |
| Payment: Insurance | |
| Prudential, Allianz, Sequis Life, Equity Life, Commonwealth Life, Manulife, AJ In Health Indonesia, Asuransi Takaful Keluarga | Free of Charge |
| Payment: Installment / Credit Card | |
| FIF (Federal International Finance), BFI Finance, KITA Finance, True Finance, Kredit Plus (Finansia), Citra Mandiri, Pratama Finance, Olympindo, Chinatrust, Artha Asia Finance, Smart Multi Finance, Astrido Finance, Mandala Finance, MPM Finance | Free of Charge |
| Permata Credit Card | Free of Charge |
| Other Bank Credit Card (VISA, MasterCard, AMEX, JCB) which Issued in Indonesia | IDR 5,000 |
| ACC (Astra Credit Company) | IDR 6,500 (included in the bill) |
| Personal Loan Citibank, TAF (Toyota Astra Finance), | IDR 5,000 |
| Payment: Public Utility | |
| PLN Pasca-Bayar, PLN Pra-Bayar, Non- Taglis) | IDR 3.000 |
| Palyja, PAM Aetra | IDR 2.000 |
| PAM Bintaro Jaya | IDR 1.000 |
| PAM BSD, PAM Ciputra Surya, KTW Cibubur, Summarecon SP | Free of Charge |
| Payment: Phone / Handphone Billing | |

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| Telkom, TransV | IDR 2.500 |
| Telkomsel | IDR 1.750 (Effective as per 4 November 2022) |
| Finpay, Indosat Pasca Bayar, Smartfren, Xplor | Free of Charge |
| Payment: Internet Billing | |
| Telkom Speedy/Indihome | IDR 2.500 |
| CBN, First Media, IM2 Postpaid, Biznet Postpaid, I-Pay | Free of Charge |
| Payment: Television | |
| First Media, IndoVision, TOP, OKE, TREN | Free of Charge |
| Payment: Trading | |
| SCS Agit, Enseval | Free of Charge |
| Pembayaran: Pajak | |
| Samsat Online Nasional, MPN G2 | Free of Charge |
| Pembayaran: Zakat / Donasi | |
| UPZ, Rumah Zakat, Dompot Dhuafa, Lazis Amaliah Astra, IZI, Aksi Cepat Tanggap | Free of Charge |
| Payment: BPJS Kesehatan | |
| BPJS Kesehatan | IDR 2.500 |
| Top-Up: e-Wallet/Streaming/Voucher | |
| GoPay | IDR 1.000 |
| OVO | IDR 1.000 (charged on the OVO balance received) |
| ShopeePay | IDR 500 (charged on the |

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| | ShopeePay balance received) |
| DOKU Wallet, PayPro, DANA, AstraPay | Free of Charge |
| Fello | IDR 1.000 |

| Registration | |
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| E-Statement | Free of Charge |
| Navigator | Free of Charge |
| Foreign Currency Statement Letter | Free of Charge |

| Replacement | |
|---------------|----------------|
| PIN | Free of Charge |
| TIN | Free of Charge |
| Pre-Link Card | Free of Charge |

2. Transaction Fee from Permata Bank's Credit Card

If customers do withdrawal transaction by using Permata Bank's credit card at Permata ATM, customers will be charged transaction fee of 6% of the cash withdrawal nominal or IDR 100,000 / withdrawal (the largest fee is chosen).

3. Network Fee

If the debit and/or credit card used is issued from another bank (non-Permata Bank), customer will be charged fee according to terms of the issuing bank.

If the debit and/or credit card used is issued by International Bank with Visa or Mastercard logo, customer will be charged Access Fee of IDR 49,999 per cash withdrawal transaction.

If the debit and/or credit card used is issued by International Bank with UnionPay International (UPI) logo, customer will be charged USD 1,00 per cash withdrawal transaction or USD 0,215 per balance inquiry transaction.

Disclaimer (important to read):

1. The product application might be declined by bank if it does not meet the conditions and policies applied.
2. 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.

For further information, please contact Permata Tel at 1500111.