

## Reward Point

# Permata Ultimate Card

## PT BANK PERMATA TBK

### Terms and Condition for Earning Reward Points

1. Every retail shopping transaction:
  - Dining retail transactions of IDR 5,000 gets 1 reward point
  - Other retail transactions of IDR 10,000 get 1 reward point
2. Reward points can be exchanged for airline miles and e-Vouchers.

### Reward Points Validity Period

The validity period of Reward Points that have been collected is 2 (two) years calculated from the month the credit card was issued (the month stated on the Credit Card).

Reward Points will expire on the calendar date and month of the credit card issuance.

Applications for exchange/use of reward points can only be made no later than 14 calendar days before the expiry date

Further information regarding the validity period of reward points can be accessed via

[Masa berlaku Poin Reward.pdf \(permatabank.com\)](#)

### List of Permata Infinite Card Merchants Point Reward

#### 1. Flight Mile

Option	Point Reward	Reward
Garuda Miles – Garuda Indonesia	30,000	30,000 Garuda Miles
KrisFlyer – Singapore Airline	30,000	30,000 KrisFlyers

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## 2. e-Voucher

### a. Physical Merchant

Option	Point Reward	Reward
e-Voucher Haagen Dazs	4,000	IDR 100 ribu e-Voucher Haagen Dazs
e-Voucher Solaria	4,000	IDR 100 ribu e-Voucher Solaria
e-Voucher Dairy Queen	4,000	IDR 100 ribu e-Voucher Dairy Queen
e-Voucher Metro	4,000	IDR 100 ribu e-Voucher Metro
e-Voucher Shell	4,000	IDR 100 ribu e-Voucher Shell
e-Voucher Prodia	4,000	IDR 100 ribu e-Voucher Prodia
e-Voucher Global	4,000	IDR 100 ribu e-Voucher Global

### b. e-Merchant

Option	Point Reward	Reward
e-Voucher Tokopedia	4,000	IDR 100 ribu e-Voucher Tokopedia
e-Voucher Shopee	4,000	IDR 100 ribu e-Voucher Shopee
e-Voucher GoPay	4,000	IDR 100 ribu e-Voucher GoPay

## 3. Airport Lounge

Option	Point Reward	Reward
Access Airport Lounge	2,000 for Domestic terminals	Free Airport Lounge access by exchanging points rewards at various airports in Indonesia which collaborates with Permata Bank.
	3,000 for International terminals	Valid for main card or additional cards during reward points sufficient if there are no reward points sufficient then the card principal will be billed IDR 100k per 1x access per card for domestic terminals and IDR 150K for international

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terminals.

### **Mechanism for exchanging Permata Ultimate Card Reward Points into Flight Miles**

1. You must have a GarudaMiles or KrisFlyer - Singapore Airlines account/membership number before making the exchange.
2. Redemption of flight miles is through Contact Center at 1500-100 by stating the GarudaMiles or KrisFlyer account/membership number registered in the same name as the cardholder's name.
3. Miles will be credited to your GarudaMiles or KrisFlyer account number within 2-3 weeks after the exchange request is submitted.
4. Exchange of reward points into miles can only be done in multiples.

Illustration:

- Transaction IDR 10,000 for 1 Point Reward, or 1 Garuda Miles or KrisFlyerMiles

Conversion: 30,000 reward points equivalent to 30,000 GarudaMiles/KrisFlyerMiles. If the points you have are 35,000, then what can be exchanged is GarudaMiles is 30,000. The remaining 5,000 have just been received exchanged after collecting it back to 30,000.

### **Mechanism for exchanging Permata Infinite Card Reward Points into e-Vouchers**

1. Exchange of reward points for e-vouchers can be submitted directly to the Contact Center via 1500-100.
2. Inform the Contact Center officer that you want to exchange reward points for the desired e-Voucher.
3. e-Vouchers will be given after 3 days via SMS from the time the application is received by Permata Bank.

### **Mechanism for exchanging Permata Ultimate Card Reward Points into Airport Lounge Access**

1. Exchange of reward points for airport lounge access will be carried out by the Bank for a maximum of M+2 after the customer has access to the Airport Lounge. If the reward points are insufficient, a fee will be charged to the customer's credit card in accordance with Bank Policy. Transactions there are not taken into account to get reward points are transactions made into installments, bills to pay including recurring bills that do not go through Permata Bank, cash

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# Permata Bank

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withdrawals, annual fees, interest, late fees, cash withdrawal fees, stamp fees and fees charged by the Bank, transactions on paper.id and online tax transactions.

PT Bank Permata, Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia

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