

Summary of Product and Service Information (RIPLAY) General Version

Permata KPR Bijak

PT BANK PERMATA TBK

Product Type	Home Ownership Credit
Description	Permata KPR Bijak is a mortgage as well as a savings account that offers the opportunity to enjoy interest up to 0% by increasing the savings balance.
Publisher Name	PT Bank Permata,Tbk
Main Feature	<p>Features available in Permata KPR Bijak :</p> <ol style="list-style-type: none"> 1. Credit limit starting from Rp. 100 million to Rp. 30 billion 2. The type of guarantee can be in the form of houses, apartments/flats, shophouses/office houses, condotels, plots, villas 3. Credit term ranging from 1 year to 30 years for certain products 4. Interest rates charged are fixed for a certain period of time and continued with floating interest rates 5. Installment payments consisting of principal and interest are made every month until the end of the credit term
Benefits	<p>Permata KPR Bijak benefits:</p> <ol style="list-style-type: none"> 1. Permata KPR product from Permata Bank is a financing facility with property collateral with a minimum term of 1 year & a maximum of up to 30 years for certain products with a fixed interest rate in a certain period and then floating in the next period (terms and interest rates may differ according to the type of product and financing purpose) 2. The benefits of Permata KPR products are to assist customers in financing the purchase of houses, shophouses, apartments, villas and land plots, home renovation, house construction, take over, top up and multipurpose financing with property collateral.
Risks	<p>Risks of Permata KPR products</p> <ol style="list-style-type: none"> 1. The risk of Permata KPR products is the potential for additional costs incurred due to late payment or accelerated repayment and the potential for collateral confiscation if the customer defaults on its obligations. 2. Delay in payment of obligations by Customer may have an impact on

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	the decline in the collectibility status of financing (Financial Information Service System/SLIK) at the Financial Services Authority (OJK).
Requirements and Procedures	<p>To submit a mortgage application, the Customer must meet the general requirements, fill out and complete the Permata KPR application and required documents via mobile banking or submit it to the mortgage sales or to a Permata Bank Branch.</p> <p>Submission Requirements:</p> <ol style="list-style-type: none"> 1. Indonesian Citizen 2. Individual, not business entity 3. Minimum age of 21 years and maximum of 55 years (for employees)/maximum of 65 years (for entrepreneurs/professionals) at the end of credit term. 4. Have a steady and sustainable income <p>Document Requirements:</p> <p>a. Collateral Documents</p> <ul style="list-style-type: none"> - Primary Order letter - Secondary Copy of certificate, copy of AJB, copy of IMB, copy of latest PBB

	<p>b. Personal Documents</p> <table border="1"> <thead> <tr> <th>Dokumen Debitur</th> <th>Karyawan</th> <th>Pengusaha</th> <th>Profesional</th> </tr> </thead> <tbody> <tr> <td>Copy of Applicant's ID Card & Spouse (if any) or copy of passport & copy of KITAS (if foreigner)</td> <td style="text-align: center;">√</td> <td style="text-align: center;">√</td> <td style="text-align: center;">√</td> </tr> <tr> <td>Copy of Family Card</td> <td style="text-align: center;">√</td> <td style="text-align: center;">√</td> <td style="text-align: center;">√</td> </tr> <tr> <td>Copy of Marriage/Divorce/Separation Certificate (if any)</td> <td style="text-align: center;">√</td> <td style="text-align: center;">√</td> <td style="text-align: center;">√</td> </tr> <tr> <td>Copy of Payslip/Copy of Job Description Letter/Appointment</td> <td style="text-align: center;">√</td> <td></td> <td></td> </tr> <tr> <td>Copy of Savings/Bank Statement Last 3 Months</td> <td style="text-align: center;">√</td> <td style="text-align: center;">√</td> <td style="text-align: center;">√</td> </tr> </tbody> </table>	Dokumen Debitur	Karyawan	Pengusaha	Profesional	Copy of Applicant's ID Card & Spouse (if any) or copy of passport & copy of KITAS (if foreigner)	√	√	√	Copy of Family Card	√	√	√	Copy of Marriage/Divorce/Separation Certificate (if any)	√	√	√	Copy of Payslip/Copy of Job Description Letter/Appointment	√			Copy of Savings/Bank Statement Last 3 Months	√	√	√
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	Copy of Personal Taxpayer Identification Number	√	√	√
	Copy of Business License (SIUP/SITU/Registration Certificate)		√	
	Copy of Practice License/Certification from professional associations			√
	Debtor Statement	√	√	√
	Proof of Down Payment Transfer	√	√	√
Fees	<ul style="list-style-type: none"> - Provision & Administration Credit 1.1% from credit limit - Life & Fire Insurance Premium According to the regulation from our partnered insurance companies - Notary (credit agreement, Deed of Installation of Dependent Rights (APHT) According to the regulation from our partnered notaries - Monthly Administration IDR 10,000 to IDR 20,000 - Appraisal IDR 500.000 - Administrative fees/ repayment penalties/ accelerated repayment According to the regulation at Permata Bank - Late payment penalty of 72% per annum of the arrears amount 			

The above fee provisions are subject to change at any time according to the Bank's policy with prior notification to the customer. The applicable fees charged to customers are informed through the SPPK (Credit Application Approval Letter).

In the event that the Customer submits an incorrect statement or there is a change in information on the Credit/Financing Facility obtained by the Customer from any Bank, and the Customer does not inform the Bank of this, the Customer is willing to be subject to Sanctions which are further regulated in the document.

Installment Calculation Simulation

Examples of facility conditions used in simulations :

- Credit limit : IDR 100 Million
- Credit Term : 10 years
- Fixed period : First 1 year
- The remaining principal of the loan at the time of entering floating period : IDR 94 Million
- Fixed period interest rate : 10,5%
- Floating period interest rate : 13% (condition of rising interest rate) and 10%(condition of

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decreasing interest rate)

The installment simulation refers to the following table :

Per IDR 1 Mn	INSTALLMENT TABLE								
Interest Rate/Year	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	14.00%
1	87,916	88,149	88,382	88,615	88,849	89,083	89,317	89,552	89,787
2	46,145	46,376	46,608	46,840	47,073	47,307	47,542	47,777	48,013
3	32,267	32,502	32,739	32,976	33,214	33,454	33,694	33,935	34,178
4	25,363	25,603	25,846	26,089	26,334	26,580	26,827	27,076	27,326
5	21,247	21,494	21,742	21,993	22,244	22,498	22,753	23,010	23,268
6	18,526	18,779	19,034	19,291	19,550	19,811	20,074	20,339	20,606
7	16,601	16,861	17,122	17,386	17,653	17,921	18,192	18,465	18,740
8	15,174	15,440	15,708	15,979	16,253	16,529	16,807	17,088	17,371
9	14,079	14,351	14,626	14,904	15,184	15,468	15,754	16,042	16,334
10	13,215	13,493	13,775	14,060	14,347	14,638	14,931	15,227	15,527
11	12,520	12,804	13,092	13,383	13,678	13,975	14,276	14,580	14,887
12	11,951	12,241	12,536	12,833	13,134	13,439	13,746	14,057	14,371
13	11,478	11,775	12,075	12,379	12,687	12,998	13,312	13,630	13,951
14	11,082	11,384	11,691	12,001	12,314	12,632	12,953	13,277	13,605
15	10,746	11,054	11,366	11,682	12,002	12,325	12,652	12,983	13,317
16	10,459	10,772	11,090	11,412	11,737	12,067	12,400	12,737	13,077
17	10,212	10,531	10,854	11,181	11,512	11,847	12,186	12,529	12,875
18	9,998	10,322	10,650	10,983	11,320	11,660	12,004	12,352	12,704
19	9,813	10,141	10,475	10,812	11,154	11,500	11,849	12,202	12,559
20	9,650	9,984	10,322	10,664	11,011	11,361	11,716	12,074	12,435

1. Installment simulation during fixed period:

How to calculate :

1. Look for coordinates between 10.5% & 10 years = 13,493
2. Multiply 13,493 by 100 (table per IDR 1,000,000,-) = IDR 1.349.300,-
Installment/month = IDR 1.349.300,- (Principal + Interest Rate)

2. During floating period, with condition of rising interest rate :

How to calculate :

1. Look for coordinates between 13% & 9 years = 15,754
2. Multiply 15,754 by 94 (tabel per IDR 1.000.000,-)= IDR 1.480.876,-
Installment/month = IDR 1.480.876,- (Principal + Interest Rate)

3. During floating period, with condition of decreasing interest rate :

How to calculate :

1. Look for coordinates between 10% & 9 tahun = 14,079
2. Multiply 14,079 by 94 (tabel per IDR 1.000.000,-)= IDR 1.323.426,-
Installment/month = IDR 1.323.426,- (Principal + Interest Rate)

Information :

- The installment value is by rounding
- Interest rate and simulated calculations above are illustrative and do not constitute guarantees or estimates for future calculations.
- The interest rate charged to customer will refer to the information mentioned in the SPPK and any changes will be informed to the customer.
- Regulations regarding Loan To Value (LTV) for Permata Mortgage refer to Bank Indonesia RIPLAY General Version Permata KPR Bijak ver.02.2025

Regulations (Bank Indonesia Regulation/PBI) No.20/8/PBI/2018 dated August 1, 2018, which has been amended several times and by Bank Indonesia Regulation No.23/2/PBI/2021 dated March 1, 2021 concerning the Third Amendment to PBI 20/8/PBI/2018 concerning Loan to Value Ratio for Property Loans, Financing to value ratio for Property Financing and Down Payment for Loans or Motor Vehicle Financing, along with all changes in the future) and Permata Bank's applicable Policy.

Further information about Permata KPR products, requirements and simulations can be accessed at :

- Permata KPR :

<https://www.permatabank.com/id/permatastore/#!/consumer/kpr>

Customer Complaint Service Procedures

Customers can submit complaints to Permata Bank through several ways, namely contacting PermataTel 1500-111 or email to care@permatabank.co.id

Further information regarding procedures for customer complaint service can be accessed at <https://www.permatabank.com/id/hubungi-kami>