



## Ringkasan Informasi Produk dan Layanan (RIPLAY) Versi Umum Summary of Product and Services (RIPLAY) General Version

# Permata Tabungan iB Optima PT BANK PERMATA TBK

<b>Definisi</b> <i>Definition</i>	Produk tabungan yang didasarkan pada prinsip mudharabah mutlaqah yang menawarkan keleluasaan berinvestasi dengan tingkat bagi hasil yang optimal.	Savings products based on the principle of mudharabah mutlaqah that offer the freedom to invest with an optimal profit sharing rate.												
<b>Nama Penerbit</b> <i>Name of Issuer</i>	PT Bank Permata Tbk – Unit Usaha Syariah	PT Bank Permata Tbk – Unit Usaha Syariah												
<b>Mata Uang</b> <i>Currency</i>	Rupiah	IDR												
<b>Fitur Utama Tabungan</b> <i>Main Features</i>	<p><b>Akad</b> Mudharabah Mutlaqah</p> <p><b>Bagi Hasil</b> 20% Nasabah: 80% Bank</p> <p><b>Setoran Awal Minimal</b> Rp 1.000.000</p> <p><b>Saldo Minimal</b> Rp 1.000.000</p> <p><b>Batas Transaksi Belanja Harian:</b> Rp 25.000.000</p> <p><b>Batas Penarikan Harian di ATM:</b> Rp 10.000.00</p> <p><b>Batas Transfer Harian e-channel</b></p> <table border="1"> <thead> <tr> <th>Jenis Transaksi</th> <th>Limit Transaksi</th> <th>Channel</th> </tr> </thead> <tbody> <tr> <td>Transfer ke rekening sendiri di Permata Bank</td> <td>Tidak Terbatas sesuai Saldo Rekening</td> <td>Permata ME Permata Net Permata ATM</td> </tr> </tbody> </table>	Jenis Transaksi	Limit Transaksi	Channel	Transfer ke rekening sendiri di Permata Bank	Tidak Terbatas sesuai Saldo Rekening	Permata ME Permata Net Permata ATM	<p><b>Contract</b> <i>Mudharabah Mutlaqah</i></p> <p><b>Revenue Sharing (Revenue): Mudharabah</b> 20% Customer : 80% Bank</p> <p><b>Initial minimal Deposit:</b> IDR 1,000,000</p> <p><b>Minimum balance</b> Rp 1,000,000,-</p> <p><b>Daily shopping transaction limit:</b> IDR 25.000.000</p> <p><b>Daily with drawal limit at ATM:</b> IDR 10.000.000</p> <p><b>e-channel Daily Transfer Limit</b></p> <table border="1"> <thead> <tr> <th>Transaction Type</th> <th>Transaction limits</th> <th>Channels</th> </tr> </thead> <tbody> <tr> <td>Transfer to your own account at Permata Bank</td> <td>Unlimited according to account balance</td> <td>Permata ME Permata Net Permata ATM</td> </tr> </tbody> </table>	Transaction Type	Transaction limits	Channels	Transfer to your own account at Permata Bank	Unlimited according to account balance	Permata ME Permata Net Permata ATM
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# Permata Bank

Unit Usaha Syariah

	Transfer ke rekening lain di Permata Bank	Rp 500 juta	Permata ME Permata Net	Transfer to another account at Permata Bank	IDR 500 mio	Permata ME Permata Net	
		Rp 50 juta	Permata ATM		IDR 50 mio	Permata ATM	
	Transfer ke rekening sendiri atau rekening lain di Permata Bank dengan mata uang berbeda	Rp 500 juta	Permata ME Permata Net	Transfer to own account or another account in Permata Bank in different currency	IDR 500 mio	Permata ME Permata Net	
		Rp 50 juta	Permata ATM		IDR 50 mio	Permata ATM	
	Transfer ke Bank lain via RTGS atau LLG. Min. nominal transaksi RTGS > Rp100 juta	Rp 500 juta	Permata ME	Transfer to other bank via RTGS or LLG. Minimum amount RTGS > IDR 100 mio	IDR 500 mio	Permata ME	
		Rp 150 juta	Permata Net		IDR 150 mio	Permata Net	
	Transfer ke bank lain via BI-FAST. Limit per transaksi: Rp 250 juta	Rp 250 juta	Permata ME Permata Net	Transfer to other bank via BI-FAST. Limit per transaction: IDR 250 mio	IDR 250 mio	Permata ME Permata Net	
	Transfer ke Bank lain via Online	Rp 50 juta	Permata ME Permata Net Permata ATM	Transfer to another bank via Online	IDR 50 mio	Permata ME Permata Net Permata ATM	
	<p><i>Catatan: Limit transaksi pada tabel di atas dapat berubah sewaktu-waktu sesuai ketentuan yang berlaku pada Bank.</i></p> <p><i>Panduan limit transaksi harian terupdate untuk layanan segment preferred/personal dapat di akses pada link berikut:</i></p> <p><b>Permata Net:</b> <a href="https://www.permatabank.com/id/digital-channel/Permatanet/limit-dan-biaya">https://www.permatabank.com/id/digital-channel/Permatanet/limit-dan-biaya</a></p> <p><b>Permata ATM:</b> <a href="https://www.permatabank.com/id/digital-channel/Permataatm/limit-dan-biaya">https://www.permatabank.com/id/digital-channel/Permataatm/limit-dan-biaya</a></p>						
	<p><i>Note: Transaction limits in the table above may change at any time according to the provisions applicable to Bank</i></p> <p><i>Updated daily transaction limit is accessible on the following link:</i></p> <p><b>Permata Net:</b> <a href="https://www.permatabank.com/id/digital-channel/Permatanet/limit-dan-biaya">https://www.permatabank.com/id/digital-channel/Permatanet/limit-dan-biaya</a></p> <p><b>Permata ATM:</b> <a href="https://www.permatabank.com/id/digital-channel/Permataatm/limit-dan-biaya">https://www.permatabank.com/id/digital-channel/Permataatm/limit-dan-biaya</a></p>						
	<b>Manfaat</b> <i>Benefit Product</i>	<ol style="list-style-type: none"> <li>Dana Anda dikelola sesuai dengan prinsip syariah dan mendapatkan bagi hasil.</li> <li>Biaya transaksi Rp 0 untuk kondisi sebagai berikut:</li> </ol>			<ol style="list-style-type: none"> <li>Your funds are managed in accordance with sharia principles and get a profit share</li> <li>Transaction fee of IDR 0 for the following conditions:</li> </ol>		

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# Permata Bank

Unit Usaha Syariah

	<p>a. Rp 0 untuk biaya administrasi rekening bulanan bila saldo akhir bulan <math>\geq</math> Rp 25.000.000.</p> <p>b. Rp 0 untuk biaya transaksi tunai di jaringan ATM domestic dan luar negeri sesuai dengan logo jaringan yang terdapat pada tampak belakang PermataDebit Plus bila saldo sebelum transaksi minimal Rp 25.000.000.</p> <p>c. Rp 0 untuk biaya transfer online ke Bank lain seluruh Indonesia melalui PermataATM dan PermataNet, bila saldo sebelum transaksi minimal Rp 25.000.000.</p> <p>3. Gratis biaya transfer ke bank lain menggunakan Permata ME tanpa syarat dan tanpa batas waktu.</p> <p>4. Akses Informasi rekening/transaksi kapan pun dan dimana pun melalui Permata ME/Permata Net untuk nasabah perorangan.</p> <p>5. Fitur transaksi finansial melalui Permata ME/Permata Net untuk nasabah perorangan.</p> <p>6. Nasabah dapat menggunakan fasilitas SMS Notifikasi sebagai alat monitor Rekening Anda. SMS Notifikasi sebagai penyampaian informasi mutasi rekening untuk nominal transaksi <math>\geq</math> Rp1.000.000, secara online dan realtime melalui nomor ponsel yang telah didaftarkan.</p>	<p>a. <i>IDR 0 for monthly account administration fees if the balance at the end of the month <math>\geq</math> IDR 25,000,000.</i></p> <p>b. <i>IDR 0 for cash transaction fees at domestic and foreign ATM networks in accordance with the network logo on the back view of PermataDebit Plus if the balance before the transaction is at least IDR 25,000,000.</i></p> <p>c. <i>IDR 0 for online transfer fees to other banks throughout Indonesia via PermataATM and PermataNet, if the balance before the transaction is at least IDR 25,000,000.</i></p> <p>3. Free transfer fees to other banks using Permata ME unconditionally and without time limit.</p> <p>4. Access account/transaction information anytime and anywhere through Permata ME/Permata Net for individual customers.</p> <p>5. Financial transaction feature through Permata ME/Permata Net for individual customers.</p> <p>6. <i>SMS Notification is used to submit account mutation information for a nominal transaction of <math>\geq</math> IDR 1,000,000, online and in real-time through a registered mobile phone number.</i></p>								
<p><b>Biaya – Biaya Fees</b></p>	<p><b>Biaya Administrasi Bulanan</b></p> <ul style="list-style-type: none"> <li>Jika saldo akhir bulan rekening <math>\geq</math> Rp 25.000.000 maka bebas biaya.</li> <li>Jika saldo akhir bulan rekening <math>&lt;</math> Rp 25.000.000 akan dikenakan Rp 15.000.</li> </ul> <p><b>Biaya Penggantian kartu</b> Rp 25.000</p> <p><b>Biaya Tarik Tunai di ATM Bank Lain</b></p> <ul style="list-style-type: none"> <li>Rp 7.500 (domestic)/Rp 25.000 (luar negeri) bila saldo sebelum transaksi <math>&lt;</math> Rp 25.000.000.</li> <li>Rp 0 bila saldo pada akhir bulan <math>\geq</math> Rp 25.000.000.</li> </ul> <p><b>Biaya Transfer ke Bank Lain melalui Permata ME dengan metode:</b></p> <table border="1" data-bbox="386 1717 748 1759"> <thead> <tr> <th>Metode</th> <th>Biaya</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Metode	Biaya			<p><b>Administration Fee per Month:</b></p> <ul style="list-style-type: none"> <li><i>Free administration fee if the Average Monthly Balance <math>\geq</math> IDR 25,000,000</i></li> <li><i>Fee of IDR 15,000 per month if the Average Monthly Balance <math>&lt;</math> IDR 25,000,000.</i></li> </ul> <p><b>Card Replacement is charged</b> IDR 25,000</p> <p><b>Cash withdrawal fee at another Bank's ATM</b></p> <ul style="list-style-type: none"> <li><i>IDR 7,500 (domestic)/IDR 25,000 (overseas) if the balance before the transaction <math>&lt;</math> IDR 25,000,000.</i></li> <li><i>IDR 0 if the balance at the end of the month <math>\geq</math> IDR 25,000,000.</i></li> </ul> <p><b>Transfer to Other Bank in Permata ME is charged</b></p> <table border="1" data-bbox="1008 1738 1403 1768"> <thead> <tr> <th>Method</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Method	Fee		
Metode	Biaya									
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Unit Usaha Syariah

	<table border="1"> <tr><td>BI-Fast</td><td>Gratis</td></tr> <tr><td>Transfer Online</td><td>Rp 7.500</td></tr> <tr><td>SKN/LLG</td><td>Rp 2.900</td></tr> <tr><td>RTGS</td><td>Rp 25.000</td></tr> </table> <p><i>Note: Gratis biaya transfer BI-FAST berlaku untuk semua tipe rekening dan segmen Nasabah, tidak ada syarat minimum saldo.</i></p> <p><b>Biaya Transfer ke Bank Lain melalui Permata ATM dan Permata Net</b></p> <table border="1"> <thead> <tr><th>Metode</th><th>Biaya</th></tr> </thead> <tbody> <tr><td>BI Fast</td><td>Rp2.500, Bebas Biaya jika saldo sebelum transaksi <math>\geq</math> Rp 25 juta</td></tr> <tr><td>Online</td><td>Rp7.500, Bebas Biaya jika saldo sebelum transaksi <math>\geq</math> Rp 25 juta</td></tr> <tr><td>SKN/LLG</td><td>Rp 2.900, Bebas Biaya jika saldo sebelum transaksi <math>\geq</math> Rp 25 juta</td></tr> <tr><td>RTGS</td><td>Rp 25.000, Bebas Biaya jika saldo sebelum transaksi <math>\geq</math> Rp 25 juta</td></tr> </tbody> </table> <p><b>Biaya Dorman ( Rekening yang tidak memiliki aktivitas transaksi selama 365 hari berturut-turut)</b> Rp 10.000 per bulan</p> <p><b>Biaya Pengecekan saldo di ATM bank lain</b></p> <ul style="list-style-type: none"> <li>• Domestik Rp 4.000</li> <li>• Global (visa) Rp 5.000</li> </ul> <p><b>Biaya Penutupan Rekening</b> Rp 100.000</p> <p><b>Biaya Materai</b></p>	BI-Fast	Gratis	Transfer Online	Rp 7.500	SKN/LLG	Rp 2.900	RTGS	Rp 25.000	Metode	Biaya	BI Fast	Rp2.500, Bebas Biaya jika saldo sebelum transaksi $\geq$ Rp 25 juta	Online	Rp7.500, Bebas Biaya jika saldo sebelum transaksi $\geq$ Rp 25 juta	SKN/LLG	Rp 2.900, Bebas Biaya jika saldo sebelum transaksi $\geq$ Rp 25 juta	RTGS	Rp 25.000, Bebas Biaya jika saldo sebelum transaksi $\geq$ Rp 25 juta	<table border="1"> <tr><td>BI-Fast</td><td>Free</td></tr> <tr><td>Transfer Online</td><td>IDR 7.500</td></tr> <tr><td>SKN/LLG</td><td>IDR 2.900</td></tr> <tr><td>RTGS</td><td>IDR 25.000</td></tr> </table> <p><i>Note: Free BI-FAST transfer fee applies to all account types and customer segments, there is no minimum balance requirement.</i></p> <p><b>Transfer fees to other banks via Permata ATM / Permata Net:</b></p> <table border="1"> <thead> <tr><th>Method</th><th>Fee</th></tr> </thead> <tbody> <tr><td>BI Fast</td><td>IDR 2.500, Free of charge if the balance before the transaction <math>\geq</math> IDR 25 million</td></tr> <tr><td>Online</td><td>IDR 7.500, Free of charge if the balance before the transaction <math>\geq</math> IDR 25 million</td></tr> <tr><td>SKN/LLG</td><td>IDR 2.900, Free of charge if the balance before the transaction <math>\geq</math> IDR 25 million</td></tr> <tr><td>RTGS</td><td>IDR 25.000, Free of charge if the balance before the transaction <math>\geq</math> IDR 25 million</td></tr> </tbody> </table> <p><b>Dormant Fee (Accounts that have no transaction activity for 365 consecutive days):</b> IDR 10,000</p> <p><b>Balance Checking Fee at other banks' ATMs</b></p> <ul style="list-style-type: none"> <li>• Domestic IDR 4,000</li> <li>• Global (visa) IDR 5,000</li> </ul> <p><b>Account Closing is charged:</b> IDR 100.000</p> <p><b>Revenue Stamp:</b> IDR 10,000 (if any)</p>	BI-Fast	Free	Transfer Online	IDR 7.500	SKN/LLG	IDR 2.900	RTGS	IDR 25.000	Method	Fee	BI Fast	IDR 2.500, Free of charge if the balance before the transaction $\geq$ IDR 25 million	Online	IDR 7.500, Free of charge if the balance before the transaction $\geq$ IDR 25 million	SKN/LLG	IDR 2.900, Free of charge if the balance before the transaction $\geq$ IDR 25 million	RTGS	IDR 25.000, Free of charge if the balance before the transaction $\geq$ IDR 25 million
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	<p>Rp 10.000 (jika ada)</p> <p><b>Biaya Layanan SMS Notifikasi:</b></p> <ul style="list-style-type: none"> <li>- Bebas biaya untuk 2 bulan pertama.</li> <li>- Biaya Rp 12.000 per bulan untuk bulan selanjutnya.</li> </ul> <p><b>Media Penyampaian Pelaporan:</b></p> <ol style="list-style-type: none"> <li>1. Laporan elektronik: GRATIS.</li> <li>2. Rekening koran: Rp 25.000 per bulan.</li> <li>3. Passbook: Rp 25.000 untuk buku baru dan penggantian buku.</li> <li>4. Laporan elektronik &amp; passbook atau rekening koran &amp; passbook: Rp 5.000*.</li> </ol> <p><i>*Merupakan tambahan biaya jika menggunakan 2 jenis media pelaporan.</i></p>	<p><b>Free SMS Notification Service Fee</b></p> <ul style="list-style-type: none"> <li>- Free charge for the first 2 months</li> <li>- Free IDR 12.000 per month for the following months</li> </ul> <p><b>Reporting Media :</b></p> <ol style="list-style-type: none"> <li>1. Electronic Report: FREE</li> <li>2. Account Statements: IDR 25,000 per month</li> <li>3. Passbook: IDR 25,000 for new and substitute passbook</li> <li>4. Electronic report &amp; passbook or current account &amp; passbook: IDR 5,000*</li> </ol> <p><i>*Extra charges if 2 reporting media are applied.</i></p>
<b>Risiko Produk</b> <i>Product Risk</i>	<ol style="list-style-type: none"> <li>1. Simpanan yang dijamin oleh Lembaga Penjamin Simpanan yang meliputi nilai pokok simpanan dan bagi hasil adalah terbatas pada simpanan dengan jumlah maksimum tertentu. Apabila simpanan melebihi jumlah maksimum yang dijamin oleh Lembaga Penjamin Simpanan maka simpanan tersebut tidak termasuk dalam program penjaminan simpanan oleh Lembaga Penjamin Simpanan.</li> <li>2. Penyalahgunaan e-channel, PIN/Password dan kartu ATM juga menjadi tanggung jawab Nasabah sepenuhnya yang disebabkan karena kelalaian Nasabah.</li> <li>3. Risiko mendapatkan bagi hasil keuntungan yang tidak sesuai dengan proyeksi bagi hasil karena terdapat penurunan pendapatan atas kinerja Bank.</li> </ol>	<ol style="list-style-type: none"> <li>1. Deposits guaranteed by the Indonesia Deposit Insurance Corporation (IDIC) which include the participial value of savings and profit sharing are limited to deposits with a certain maximum amount. If the deposit exceeds the maximum amount guaranteed by Lembaga Penjamin Simpanan, the deposit is not included in the deposit guarantee program by the Insurance Corporation (IDIC)</li> <li>2. Misuse of PIN /Password and ATM Card whereas it can cause losses for example the potential of transactions carried out by parties other than the respective client.</li> <li>3. Risk of obtaining profits that are not in accordance with the profit sharing projection due to a decrease in revenue from the Bank's performance.</li> </ol>



<p><b>Simulasi Metode Perhitungan Bagi Hasil</b> <i>Simulation of Profit Sharing Calculation Method</i></p>	<p>Hasil pengembangan dana bersifat fluktuatif. Nilai akhir hasil pengembangan dana bisa lebih besar atau lebih kecil tergantung total alokasi pendapatan Bank dan saldo rata-rata seluruh Nasabah pendanaan dibulan berjalan.</p> <p>Besarnya bagi pendapatan untuk setiap Rp 1.000 dana yang diinvestasikan akan dihitung berdasarkan rumus = Total alokasi pendapatan/ Total saldo rata-rata bulanan x 1.000. Sebagai contoh apabila total saldo rata-rata bulanan adalah Rp 4,5 Triliun dan total alokasi pendapatan Rp 33,5 Miliar, maka perhitungan Nilai Investasi per Rp 1.000 adalah Rp 7,44.</p> <p>Nilai Investasi per Rp 1.000 (NI/1000) ini menunjukkan bahwa setiap Rp 1.000 (seribu rupiah) yang Nasabah simpan di PermataBank Syariah dibulan itu akan menghasilkan return sebesar Rp 7,44 (tujuh rupiah empat puluh empat sen).</p> <p><b>Contoh:</b></p> <table border="1" data-bbox="386 926 911 1014"> <thead> <tr> <th>Saldo Rata-Rata Bulanan</th> <th>NI/1000</th> <th>Nisbah Nasabah Bagi Hasil</th> <th>Proyeksi Bagi Hasil</th> <th>Pajak (20%)</th> <th>Total Akumulasi</th> </tr> </thead> <tbody> <tr> <td>10,000,000</td> <td>7.44</td> <td>20%</td> <td>14,880</td> <td>2,976</td> <td>11,904</td> </tr> </tbody> </table> <p>Rumus perhitungan bagi hasil:</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;"> <math display="block">\text{Bagi Hasil} = \frac{\text{Saldo rata-rata nominal} \times \text{Nilai Investasi} \times \text{Nisbah}}{1.000}</math> </div>	Saldo Rata-Rata Bulanan	NI/1000	Nisbah Nasabah Bagi Hasil	Proyeksi Bagi Hasil	Pajak (20%)	Total Akumulasi	10,000,000	7.44	20%	14,880	2,976	11,904	<p><i>The results of fund development are fluctuating. The final value of the fund development results can be greater or smaller depending on the total allocation of income form the bank and the average balance of all funding customers in the current month.</i></p> <p><i>The amount of income for every IDR 1000 invested funds will be calculated based on the formula = income allocation / average mothly balance x 1000.</i></p> <p><i>For example, if the average mothly balance is IDR 4,5 trillion and income allocation is IDR 33,5 bio, then the calculation.Investment value IDR 1000 is IDR 7,44</i></p> <p><i>Value IDR 1.000 (NI/1000) shows that every IDR 1.000 (one thousand) that the costumer saves in Permata Bank Sharia in that month will generate a return of IDR 7,44 (seven rupiah forty four cents)</i></p> <p><b>Example:</b></p> <table border="1" data-bbox="943 947 1458 1035"> <thead> <tr> <th>Monthly Average Balance</th> <th>NI/1000</th> <th>Revenue Sharing Customer Ratio</th> <th>Profit Sharing Projection</th> <th>Tax (20%)</th> <th>Total Accumulation</th> </tr> </thead> <tbody> <tr> <td>10,000,000</td> <td>7.44</td> <td>20%</td> <td>14,880</td> <td>2,976</td> <td>11,904</td> </tr> </tbody> </table> <p><b>Profit sharing calculation formula :</b></p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;"> <math display="block">\text{Revenue Sharing} = \frac{\text{average balance nominal} \times \text{Investment value} \times \text{ratio}}{1.000}</math> </div>	Monthly Average Balance	NI/1000	Revenue Sharing Customer Ratio	Profit Sharing Projection	Tax (20%)	Total Accumulation	10,000,000	7.44	20%	14,880	2,976	11,904
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10,000,000	7.44	20%	14,880	2,976	11,904																					
<p><b>Tata Cara Pengaduan Nasabah</b> <i>Customer Complaint Procedures</i></p>	<p>Nasabah dapat menyampaikan pengaduan kepada PermataBank melalui:</p> <ul style="list-style-type: none"> <li>• Call Center PermataTel 1500111 atau 021-29850611.</li> <li>• Email: <a href="mailto:care@permatabank.co.id">care@permatabank.co.id</a></li> <li>• Datang ke Jaringan Kantor PermataBank.</li> </ul>	<p><b>You can submit question and complaints to Permata Bank via:</b></p> <ul style="list-style-type: none"> <li>• Call Center Permata Tel 1500111 or 021-2985-0611</li> <li>• Email: <a href="mailto:care@permatabank.co.id">care@permatabank.co.id</a></li> <li>• Permata Bank Branch Office</li> </ul>																								
<p><b>Persyaratan Pembukaan Rekening</b> <i>Account Opening Requirements</i></p>	<ol style="list-style-type: none"> <li>1. <b>Perorangan:</b> Menyampaikan fotokopi KTP untuk WNI dan untuk nasabah WNA melampirkan PASPOR dan KITAS / KITAP / KIMS.</li> <li>2. <b>Perusahaan:</b> Menyampaikan fotokopi KTP untuk WNI dan untuk nasabah WNA melampirkan PASPOR dan KITAS / KITAP / KIMS dan dokumen lainnya yang disyaratkan oleh PermataBank.</li> <li>3. Mengisi Formulir Pembukaan Rekening melalui Aplikasi Permata ME atau Formulir Pembukaan Produk Terpadu di kantor cabang PermataBank.</li> </ol>	<ol style="list-style-type: none"> <li>1. <i>To provide e-KTP for Indonesian Citizens dan untuk Passport and KITAS/ KITAP/ e-KTP for Foreign Citizens.</i></li> <li>2. <i>Company: Submit a photocopy of ID card for Indonesian citizens and for foreign customers attach PASSPORT and KITAS / KITAP / KIMS and other documents required by PermataBank.</i></li> <li>3. <i>Fill in the Account Opening Form through the Permata ME Application or the Integrated Product Opening Form at PermataBank branch offices.</i></li> </ol>																								



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	<p>4. Khusus untuk pembukaan rekening melalui Permata ME, nasabah wajib melakukan penyetoran dana awal dengan jumlah minimal Rp 250.000 dan jika nasabah belum melakukan setoran awal sampai dengan waktu 180 hari kalender sejak pembukaan rekening, maka pihak Bank akan melakukan penutupan rekening secara otomatis.</p>	<p>4. Especially for account opening through Permata ME, customers are required to make an initial deposit with a minimum amount of IDR 250,000 and if the customer has not made an initial deposit up to 180 calendar days since the account opening, the Bank will close the account automatically.</p>
<p><b>Informasi Tambahan</b> <i>Additional Information</i></p>	<ol style="list-style-type: none"> <li>1. Anda berkewajiban menyediakan informasi dan/atau data sesuai dengan kondisi sesungguhnya dan konsekuensi jika Anda tidak menyampaikan informasi dan/atau data yang sebenarnya menjadi tanggung jawab Anda sepenuhnya.</li> <li>2. Laporan Rekening Koran dapat diakses kapan pun dan dimana pun melalui menu Download e-Statement di Permata ME atau Permata Net, hingga periode 12 bulan terakhir, dengan saldo rata-rata minimal sesuai dengan ketentuan yang berlaku. Untuk informasi lengkap terkait ketentuan saldo rata-rata minimal dapat diakses di <a href="http://www.permatabank.com">www.permatabank.com</a>, panduan registrasi Permata ME dapat diakses pada link berikut: <a href="https://bit.ly/pb-registccdc">https://bit.ly/pb-registccdc</a> serta cara mengunduh e-statement dapat diakses pada link berikut: <a href="https://bit.ly/pb-estatpmx">https://bit.ly/pb-estatpmx</a></li> <li>3. Dokumen RIPLAY Umum Permata Tabungan iB Optima juga dapat diakses melalui website link berikut: <a href="https://www.permatabank.com/id/tabungan-retail-syariah/permatatabungan-ib-optima?cid=iboptima">https://www.permatabank.com/id/tabungan-retail-syariah/permatatabungan-ib-optima?cid=iboptima</a></li> <li>4. Rekening Anda akan berubah menjadi dormant apabila tidak memiliki transaksi selama 365 hari berturut-turut dan akan dikenakan biaya dormant sesuai ketentuan yang berlaku.</li> <li>5. PermataBank akan melakukan penutupan rekening secara otomatis jika terdapat kondisi berikut: <ul style="list-style-type: none"> <li>• Jika rekening berstatus "Dormant" selama 180 hari kalender berturut-turut terhitung sejak rekening Anda berstatus Dormant &amp; memiliki saldo</li> </ul> </li> </ol>	<ol style="list-style-type: none"> <li>1. You must provide information and/or data according to the facts and be fully responsible for all consequences arising out of disclosure of incorrect information and/or data.</li> <li>2. The Current Account Statement can be accessed anytime and anywhere through the Download e-Statement menu in Permata ME or Permata Net, up to the last 12 months, with a minimum average balance in accordance with applicable regulations. For complete information regarding the minimum average balance provisions can be accessed at the <a href="http://www.permatabank.com">www.permatabank.com</a>, the Permata ME registration guide can be accessed at the following link: <a href="https://bit.ly/pb-registccdc">https://bit.ly/pb-registccdc</a> and how to download the e-statement can be accessed at the following link: <a href="https://bit.ly/pb-estatpmx">https://bit.ly/pb-estatpmx</a></li> <li>3. Permata Tabungan iB Optima General RIPLAY documents can also be accessed through the Permata Bank website at the following link: <a href="https://www.permatabank.com/id/tabungan-retail-syariah/permatatabungan-ib-optima?cid=iboptima">https://www.permatabank.com/id/tabungan-retail-syariah/permatatabungan-ib-optima?cid=iboptima</a></li> <li>4. Your account will be changed to dormant if you do not have transactions for 365 consecutive days and will be charged a dormant fee according to applicable regulations.</li> <li>5. PermataBank will automatically close the account if there are any of the following conditions: <ul style="list-style-type: none"> <li>• If the account is in "Dormant" status for 180 consecutive calendar days from the time your account is in Dormant status and has a balance of Zero (0) at the time of account closure.</li> </ul> </li> </ol>

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	<p>Nol (0) pada saat penutupan rekening.</p> <ul style="list-style-type: none"><li>• Jika rekening bersaldo Rp 0 (nol rupiah) selama 180 hari kalender berturut-turut sejak pembukaan rekening.</li></ul> <p>6. SMS Notifikasi adalah layanan pengiriman notifikasi transaksi melalui <i>Short Message Service</i> ("SMS") oleh operator seluler ke nomor ponsel yang telah terdaftar yang dapat membantu dalam memantau transaksi yang terjadi dalam rekening Nasabah. Dalam pengiriman notifikasi transaksi melalui SMS tersebut, Bank bekerjasama dengan operator seluler.</p> <p>7. Permohonan pembukaan rekening dapat dilakukan melalui Permata ME maupun seluruh kantor cabang Bank atau melalui Layanan Perbankan lainnya dengan memenuhi seluruh ketentuan dan persyaratan pembukaan rekening yang telah ditetapkan oleh Bank.</p> <p>8. Penutupan rekening dilakukan di kantor cabang Bank terdekat dan wajib disertai dengan dokumen-dokumen sebagaimana dipersyaratkan oleh Bank.</p>	<ul style="list-style-type: none"><li>• <i>If the account has a balance of IDR 0 (zero rupiah) for 180 consecutive calendar days since the account opening.</i></li></ul> <p>6. <i>SMS Notification is a service that sends transaction notifications via Short Message Service ("SMS") by mobile operators to registered mobile phone numbers that can assist in monitoring transactions that occur in the Customer's account. In sending transaction notifications via SMS, the Bank collaborates with mobile operators</i></p> <p>7. <i>Account opening applications can be made through Permata ME or all Bank branch offices or through other Banking Services by fulfilling all the terms and conditions of account opening that have been set by the Bank.</i></p> <p>8. <i>Account closure is carried out at the nearest Bank branch office and must be accompanied by documents as required by the Bank.</i></p>
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### **Disclaimer (important to read):**

1. Bank dapat menolak permohonan produk Anda apabila tidak memenuhi persyaratan dan peraturan yang berlaku.

*The Bank may reject your product application if it does not meet the applicable requirements and regulations.*

2. Anda harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini dan berhak bertanya kepada pegawai Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini.

*You must carefully read this Summary of Product and Service Information and have the right to ask the Bank's employees about all matters related to this Summary of Product and Service Information.*

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