

Ringkasan Informasi Produk Dan Layanan (RIPLAY) Versi

Personal

PermataBebas

PT BANK PERMATA TBK

| | | |
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| Definisi <i>Definition</i> | <p>PermataBebas adalah tabungan yang memberikan kebebasan dalam 13 pilihan mata uang dalam satu rekening. Satu nomor rekening dapat memiliki satu mata uang IDR (mata uang utama) dan hingga 12 mata uang asing sesuai pilihan Nasabah dengan satu biaya administrasi, satu setoran awal dan satu saldo minimum yang dikenakan hanya terhadap mata uang IDR.</p> | <p>PermataBebas is saving which gives freedom in providing 13 currency choices in one account. One account number can contain 1 currency IDR (main currency) and up to 12 foreign currencies as per client needs with one administration fee, one initial deposit and one minimum balance charged on IDR currency.</p> |
| Nama Penerbit <i>Name of Issuer</i> | <p>PT Bank Permata Tbk</p> | <p>PT Bank Permata Tbk</p> |
| Fitur Utama Tabungan <i>Main Features</i> | <p>Fitur produk ini, antara lain:</p> <ol style="list-style-type: none"> Saldo minimal: Rp100.000,- Setoran awal: Rp 250.000,- Suku bunga tabungan threshold**): <p>IDR</p> <ul style="list-style-type: none"> Saldo < Rp 5 juta = 0,00% p.a. Saldo Rp 5 juta -< Rp 500 juta = 0,25% p.a. Saldo Rp 500 juta -< Rp 1Milyar = 0,5% p.a. Saldo ≥ Rp 1Milyar = 1.00% p.a <p>USD</p> <p>0 -< USD 5.000 = 0% p.a ≥ USD 5.000 = 0.125% p.a.</p> <p>SGD</p> <p>0 - < SGD 10.000 = 0.00% ≥SGD 10.000 = 0.125% p.a.</p> <p>AUD, EUR, JPY, GBP, CAD, NZD, HKD, CHF, CNY dan THB = 0% p.a.</p> | <p>This product features, including:</p> <ol style="list-style-type: none"> Minimum balance: IDR 100.000,- Initial Deposit: Rp250.000 Threshold Saving Interest Rate**): <p>IDR</p> <ul style="list-style-type: none"> Balance < Rp 5Mio = 0,00% p.a. Balance Rp 5Mio -< Rp 500Mio = 0,25% p.a. Balance Rp 500Mio -< Rp 1Bio = 0,5% p.a. Balance ≥ Rp 1Bio = 1.00% p.a <p>USD</p> <p>0 -< USD 5.000 = 0% p.a ≥ USD 5.000 = 0.125% p.a.</p> <p>SGD</p> <p>0 - < SGD 10.000 = 0.00% ≥SGD 10.000 = 0.125% p.a.</p> <p>AUD, EUR, JPY, GBP, CAD, NZD, HKD, CHF, CNY dan THB = 0% p.a.</p> |

| | <p>*Tingkat bunga penjaminan: mengacu ke suku bunga LPS yang berlaku dimana data suku bunga terupdate didapatkan dari link: https://www.lps.go.id/</p> <p>***)Berlaku pada tanggal dokumen diterbitkan</p> <p>4. Batas transaksi belanja harian: Rp 25 juta</p> <p>5. Batas penarikan harian di ATM: Rp 10 juta</p> <p>6. Limit transaksi harian e-channel untuk nasabah dengan segmentasi personal</p> <table border="1" data-bbox="418 709 930 1686"> <thead> <tr> <th>Jenis Transaksi</th> <th>Limit Transaksi</th> <th>Channel</th> </tr> </thead> <tbody> <tr> <td>Transfer ke rekening sendiri di PermataBank</td> <td>Tidak Terbatas sesuai Saldo Rekening</td> <td>PermataMobile X PermataNet PermataATM</td> </tr> <tr> <td rowspan="3">Transfer ke rekening lain di Permata Bank</td> <td>Rp 150 juta</td> <td>PermataMobile X</td> </tr> <tr> <td>Rp 150 juta</td> <td>PermataNet</td> </tr> <tr> <td>Rp 50 juta</td> <td>PermataATM</td> </tr> <tr> <td rowspan="3">Transfer ke rekening sendiri atau rekening lain di Permata Bank dengan mata uang berbeda*</td> <td>Rp 50 juta</td> <td>PermataMobile X</td> </tr> <tr> <td>Rp 50 juta</td> <td>PermataNet</td> </tr> <tr> <td>Rp 50 juta</td> <td>PermataATM</td> </tr> <tr> <td rowspan="3">Transfer ke Bank lain via RTGS atau LLG. 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Min RTGS > 100 jt | Rp 500 juta | PermataMobile X | Rp 150 juta | PermataNet | N/A | PermataATM | Transfer ke bank lain via BI-FAST. Limit / trx: Rp 250 jt | Rp 250 juta | PermataMobile X | Rp 250 juta | PermataNet | N/A | PermataATM | Transfer ke Bank lain via Online | Rp 50 juta | PermataMobile X | Rp 50 juta | PermataNet | Rp 50 juta | PermataATM | <p>*Deposit insurance rate: refers to the applicable LPS deposit insurance rate where the updated interest rate data is obtained from the link: https://www.lps.go.id/</p> <p>***)Rate is applicable when this document is generated</p> <p>4. Daily shopping transaction limit: IDR 25 Million</p> <p>5. Daily withdrawal limit at ATM: IDR 10 Million</p> <p>6. e-channel daily transfer limit for personal segment:</p> <table border="1" data-bbox="954 709 1463 1850"> <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>PermataMobile X PermataNet PermataATM</td> </tr> <tr> <td rowspan="3">Transfer to another account at Permata Bank</td> <td>IDR 150 Million</td> <td>PermataMobile X</td> </tr> <tr> <td>IDR 150 Million</td> <td>PermataNet</td> </tr> <tr> <td>IDR 50 Million</td> <td>PermataATM</td> </tr> <tr> <td rowspan="3">Transfer to your own account or another account at Permata Bank with a different currency*</td> <td>IDR 50 Million</td> <td>PermataMobile X</td> </tr> <tr> <td>IDR 50 Million</td> <td>PermataNet</td> </tr> <tr> <td>IDR 50 Million</td> <td>PermataATM</td> </tr> <tr> <td rowspan="3">Transfer to another bank via RTGS or LLG. 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Minimum RTGS > 100 Million | IDR 500 Million | PermataMobile X | IDR 150 Million | PermataNet | N/A | PermataATM | Transfer to another bank via BI-FAST. Limit / trx: IDR 250 Million | IDR 250 Million | PermataMobile X | IDR 250 Million | PermataNet | N/A | PermataATM | Transfer to another bank via Online | IDR 50 Million | PermataMobile X | IDR 50 Million | PermataNet | IDR 50 Million | PermataATM |
|--|---|---|-----------------|---------|---|--------------------------------------|---|---|-------------|-----------------|-------------|------------|------------|------------|---|------------|-----------------|------------|------------|------------|------------|--|-------------|-----------------|-------------|------------|-----|------------|---|-------------|-----------------|-------------|------------|-----|------------|----------------------------------|------------|-----------------|------------|------------|------------|------------|---|------------------|--------------------|----------|--|--|---|---|-----------------|-----------------|-----------------|------------|----------------|------------|--|----------------|-----------------|----------------|------------|----------------|------------|--|-----------------|-----------------|-----------------|------------|-----|------------|--|-----------------|-----------------|-----------------|------------|-----|------------|-------------------------------------|----------------|-----------------|----------------|------------|----------------|------------|
| Jenis Transaksi | Limit Transaksi | Channel | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer ke rekening sendiri di PermataBank | Tidak Terbatas sesuai Saldo Rekening | PermataMobile X PermataNet PermataATM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer ke rekening lain di Permata Bank | Rp 150 juta | PermataMobile X | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rp 150 juta | PermataNet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rp 50 juta | PermataATM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer ke rekening sendiri atau rekening lain di Permata Bank dengan mata uang berbeda* | Rp 50 juta | PermataMobile X | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rp 50 juta | PermataNet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rp 50 juta | PermataATM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer ke Bank lain via RTGS atau LLG. Min RTGS > 100 jt | Rp 500 juta | PermataMobile X | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rp 150 juta | PermataNet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | N/A | PermataATM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer ke bank lain via BI-FAST. Limit / trx: Rp 250 jt | Rp 250 juta | PermataMobile X | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rp 250 juta | PermataNet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | N/A | PermataATM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer ke Bank lain via Online | Rp 50 juta | PermataMobile X | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rp 50 juta | PermataNet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rp 50 juta | PermataATM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transaction Type | Transaction limits | Channels | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer to your own account at Permata Bank | Unlimited according to account balance | PermataMobile X PermataNet PermataATM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer to another account at Permata Bank | IDR 150 Million | PermataMobile X | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IDR 150 Million | PermataNet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IDR 50 Million | PermataATM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer to your own account or another account at Permata Bank with a different currency* | IDR 50 Million | PermataMobile X | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IDR 50 Million | PermataNet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IDR 50 Million | PermataATM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer to another bank via RTGS or LLG. Minimum RTGS > 100 Million | IDR 500 Million | PermataMobile X | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IDR 150 Million | PermataNet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | N/A | PermataATM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer to another bank via BI-FAST. Limit / trx: IDR 250 Million | IDR 250 Million | PermataMobile X | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IDR 250 Million | PermataNet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | N/A | PermataATM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer to another bank via Online | IDR 50 Million | PermataMobile X | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IDR 50 Million | PermataNet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IDR 50 Million | PermataATM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | <p><i>Panduan limit transaksi harian terupdate untuk layanan segment preferred/personal dapat di akses pada link berikut:</i></p> <p>PermataMobile X: https://www.permatabank.com/id/digital-channel/permatamobile-x/limit-dan-biaya</p> <p>PermataNet: https://www.permatabank.com/id/digital-channel/permatanet/limit-dan-biaya</p> <p>PermataATM: https://www.permatabank.com/id/digital-channel/permataatm/limit-dan-biaya</p> <p>PermataDebit Plus: https://per.mt/debit-panduan</p> | <p>*From a foreign exchange account to an IDR account or vice versa with a nominal IDR</p> <p><i>Note: The transaction limit in the table above can change at any time according to the terms that applied to the Bank. Latest update of daily transaction limit guide according to preferred/priority segment can be accessed at the following link:</i></p> <p>PermataMobile X: https://www.permatabank.com/id/digital-channel/permatamobile-x/limit-dan-biaya</p> <p>PermataNet: https://www.permatabank.com/id/digital-channel/permatanet/limit-dan-biaya</p> <p>PermataATM: https://www.permatabank.com/id/digital-channel/permataatm/limit-dan-biaya</p> <p>PermataDebit Plus: https://per.mt/debit-panduan</p> |
| <p>Biaya Fees</p> | <p>Biaya yang dikenakan kepada Nasabah adalah:</p> <ol style="list-style-type: none"> Biaya Administrasi per Bulan: <ul style="list-style-type: none"> Biaya Rp 17.500 per bulan dikenakan ke mata uang IDR jika Saldo Rata-rata Bulanan di mata uang IDR < Rp 5juta Bebas biaya administrasi jika Saldo Rata-rata Bulanan di mata uang IDR ≥ Rp 5 juta Biaya Tarik Tunai di ATM Bank Lain : Rp 0 atau Rp 7.500/Rp25.000,-, sesuai ketentuan berikut : <ul style="list-style-type: none"> -Biaya Tarik Tunai Rp 0 sebanyak 30 transaksi pertama/bulan jika saldo sebelum transaksi di mata uang IDR adalah minimal Rp5Juta. Untuk transaksi ke 31 dan seterusnya, atau saldo sebelum transaksi di bawah Rp 5 juta, berlaku biaya Rp 7.500/transaksi untuk ATM dalam negeri atau Rp25.000/transaksi untuk ATM luar negeri - Transaksi Tarik Tunai di ATM hanya berlaku untuk mata uang IDR. Untuk transaksi di mata uang lainnya selisih kurs berlaku. Biaya Transfer ke Bank Lain melalui Permata Mobile X dengan metode: <ul style="list-style-type: none"> • BI Fast • Transfer Online • Transfer SKN/LLG | <p>The fees charged to Customers are:</p> <ol style="list-style-type: none"> Monthly administration fee: <ul style="list-style-type: none"> • The fee is IDR 17.500 per month will be charged to IDR account if the monthly average balance of IDR currency < IDR 5 million • Free administration fee if the monthly average balance on IDR currency ≥ dIDR 5 million Cash withdrawal fee at another bank's ATM*: IDR 0 or IDR 7.500 with conditions as per follow: <p>*Note:</p> <ul style="list-style-type: none"> - Cash withdrawal fee IDR 0 for the first 30th transactions/month if balance before transaction on IDR currency is minimum Rp5Mio and the 31th transaction so on costs IDR 7.500/transaction for domestic ATM or Rp25.000/transaction for ATM overseas. - Cash withdrawal transaction can only be performed at IDR currency. For transaction at other currency, Transfer fees to other banks via Permata Mobile X with the following methods: <ul style="list-style-type: none"> • BI Fast • Online Transfers • Transfer SKN/LLG |

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| | <ul style="list-style-type: none"> • Transfer RTGS Berlaku Gratis <i>Biaya Transfer Tanpa Syarat Saldo Minimal sebelum Transaksi. Banyaknya aktivitas transfer per bulan tidak dibatasi.</i> | <ul style="list-style-type: none"> • RTGS Transfer Free** <p><i>** Note: Free transfer fee without minimum balance requirement before transaction. The number of transfer activities per month is unlimited.</i></p> |
| | 4. Biaya pengecekan saldo di ATM Bank lain domestik: Rp4.000 | 4. Balance inquiry fee at other ATM domestic: Rp4.000 |
| | 5. Biaya transfer ke Bank Lain di PermataNet / PermataATM/ATM Bank Lain <ul style="list-style-type: none"> • BI Fast Rp 2.500 • Online transfer Rp 7.500 • LLG Rp 2.900 • RTGS Rp 25.000 | 5. Transfer fees to other banks via PermataNet / PermataATM: <ul style="list-style-type: none"> • BI Fast IDR 2.500 • Online transfer IDR 7.500 • LLG IDR 2.900 • RTGS IDR 25.000 |
| | 6. Biaya Materai: Rp 10.000 (jika ada) | 6. Stamp duty: IDR 10.000 (if any) |
| | 7. Biaya Penggantian Kartu: Rp 25.000 | 7. Card replacement fee: IDR 25.000 |
| | 8. Biaya Penutupan Rekening: Rp 100.000 | 8. Account closing fee: IDR 100.000 |
| | 9. Biaya Dorman (Rekening yang tidak memiliki aktivitas transaksi selama 12 bulan berturut-turut): Rp 10.000 per bulan | 9. Dormant fee (accounts that have no transaction activity for 12 continued months): IDR 10.000 per month |
| | 10. Biaya Layanan SMS Navigator: Rp 0 untuk 2 bulan pertama, Rp 12.000 untuk bulan selanjutnya | 10. Navigator SMS service fee: IDR 0 for the first 2 months, IDR 12.000 for the next month |
| | 11. Biaya Administrasi Kartu Permata Debit Plus : Rp 0 | 11. Permata Debit Plus card administration fees: IDR 0 |
| Media Penyampaian Pelaporan <i>Reporting Media</i> | 1. Laporan elektronik: GRATIS 2. Rekening koran: Rp 25.000 per bulan | 1. E-statement: FREE 2. Paper statement: IDR 25.000 per month |
| Manfaat Produk <i>Product benefits</i> | 3. Bebas memilih hingga 13 pilihan mata uang dalam 1 nomor rekening. Satu nomor rekening dapat memiliki 1 mata uang IDR (utama) dan hingga 12 mata uang asing 4. Dapatkan PermataPoin 5% hingga Rp500ribu tiap bulan atas transaksi di SPBU dan groceries di PermataBebas dengan saldo minimal Rp5 Juta di mata uang Rupiah dengan kriteria berikut: | 3. Free to choose up to 13 currencies for 1 account. 1 account number may have 1 IDR currency (main) and up to 12 foreign currencies. 4. Get PermataPoin 5% up to Rp500K every month upon transaction at SPBU and groceries using PermataBebas with minimum balance Rp5Mio at IDR currency with below criteria: |

| | | |
|---|--|---|
| | <ul style="list-style-type: none"> • Saldo rata-rata di mata uang Rupiah Rp5Juta -< Rp15 Juta, maksimal PermataPoin Rp200ribu • Saldo rata-rata di mata uang Rupiah >=Rp15 Juta, maksimal PermataPoin Rp500ribu. <p>Untuk mendapatkan PermataPoin, dibutuhkan registrasi satu kali terlebih dahulu melalui:</p> <ul style="list-style-type: none"> • Untuk pembukaan rekening baru melalui PMOBX, nasabah dapat menginput kode promo PBCB1 pada saat pembukaan rekening. • Untuk pembukaan rekening baru melalui cabang dapat meminta registrasi secara langsung ke tim cabang. • Untuk nasabah yang telah memiliki rekening PermataBebas dan belum melakukan registrasi PermataPoin dapat melakukan registrasi PermataPoin Reward melalui PermataTel/Cabang PermataBank terdekat. <ol style="list-style-type: none"> 5. Bebas biaya administrasi jika saldo rata-rata bulanan minimal Rp5 Juta 6. Bebas Biaya Tarik tunai di ATM manapun hingga 30 kali tiap bulan dengan menjaga saldo sebelum transaksi minimal Rp 5Juta di mata uang Rupiah. 7. Bebas mengakses informasi rekening/transaksi kapan pun dan dimana pun melalui PermataMobile X/PermataNet | <ul style="list-style-type: none"> • Average balance at IDR currency Rp5Mio -< Rp15Mio, maximum PermataPoin Rp200K • Average balance at IDR currency Rp >=15Mio, maximum PermataPoin Rp500K <p>To get PermataPoin, one time registration is needed via:</p> <ul style="list-style-type: none"> • For new account opening via PMOB, client can input promo code PBCB1 during account opening • For new account opening at branch, client can request registration after account opening to branch team. • For existing client of PermataBebas account but have not performed PermataPoin registration, client can request PermataPoin reward registration via nearest branch or PermataTel <ol style="list-style-type: none"> 5. Free administration fee if average balance minimum Rp5Mio at IDR currency 6. Free cash withdrawal at any ATM up to 30 times every month by maintaining balance before transaction minimum Rp5Mio at IDR currency 7. Account access/ transaction information anytime and anywhere via PermataMobile X/PermataNet |
| <p>Risiko Produk <i>Product Risk</i></p> | <ol style="list-style-type: none"> 1. Dalam hal simpanan Nasabah pada satu bank melebihi Rp 2 (dua) Miliar dan suku bunga Tabungan yang diterima melebihi tingkat suku bunga maksimum Penjaminan Lembaga Penjamin Simpanan (LPS), maka Tabungan Nasabah tidak termasuk dalam program penjaminan LPS 2. Risiko valuta asing yang terjadi atas setiap transaksi jual beli valuta asing termasuk namun tidak terbatas pada risiko pasar dimana risiko kerugian pada posisi on dan off balance sheet yang timbul dari pergerakan pada harga pasar dimana risiko tersebut dapat | <ol style="list-style-type: none"> 1. In the event that customer deposits at one bank exceed IDR 2 (two) billion and the interest rate on saving received exceeds the maximum interest rate of the Lembaga Penjamin Simpanan (LPS) guarantee, the customer's saving are not included in the LPS guarantee program 2. Foreign exchange risk that occurs in every foreign exchange buying and selling transaction including but not limited to market risk where the risk of loss on and off balance sheet positions arising from movements in market prices where the risk can be caused by |

| | <p>disebabkan karena perubahan tingkat suku bunga dan kurs valuta asing</p> <p>3. Penyalahgunaan PIN/Password dan kartu ATM dimana dapat menyebabkan kerugian antara lain potensi terjadinya transaksi atas dana di rekening dilakukan oleh pihak selain nasabah</p> | <p>changes in interest rates and foreign exchange rates</p> <p>3. 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</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|-----------------------|------------------|------------------|--------------------|------------|--------------|----|------|------------|--------------|-------|-------|------------|----------------|------|----------|------------|------------------|-------|-----------|------|--------------------|---------------------|-----------------------|------------|--------------|----|------|------------|--------------|-------|-------|------------|----------------|------|----------|------------|------------------|-------|-----------|
| <p>Persyaratan dan Tata Cara <i>Requirements and Procedures</i></p> | <p>Anda harus melengkapi persyaratan:</p> <ol style="list-style-type: none"> 1. Untuk WNI, melampirkan e-KTP 2. Untuk WNA, melampirkan Paspor dan KITAS/ KITAP/ e-KTP WNA 3. Mengisi Formulir Pembukaan Rekening melalui Aplikasi PermataMobile X atau Layanan Perbankan lainnya. <p>Anda dapat menyampaikan pertanyaan dan pengaduan melalui:</p> <ul style="list-style-type: none"> ✓ Call Center PermataTel 1500111 ✓ Email: care@permatabank.co.id ✓ Kantor Cabang PermataBank | <p>You must complete the following requirements:</p> <ol style="list-style-type: none"> 1. For WNI, attach E-KTP 2. For WNA, attach Passport and KITAS/ KITAP/ e-KTP WNA 3. Fill out the account opening form through the PermataMobile X application or other banking services <p>You can submit question and complaints via:</p> <ul style="list-style-type: none"> ✓ Call Center PermataTel 1500111 ✓ Email: care@permatabank.co.id ✓ Permatabank branch office | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Simulasi Metode Perhitungan Bunga Harian</p> | <p>Contoh: Posisi saldo akhir hari Konsumen adalah sebagai berikut, maka bunga yang diterima konsumen pada hari tersebut sesuai tiering saldo adalah:</p> <table border="1" data-bbox="467 1056 1417 1247"> <thead> <tr> <th>Tanggal</th> <th>Saldo Akhir Hari</th> <th>Suku Bunga (p.a)</th> <th>Nominal Suku Bunga</th> </tr> </thead> <tbody> <tr> <td>1 Des 2023</td> <td>Rp 4.400.000</td> <td>0%</td> <td>Rp 0</td> </tr> <tr> <td>2 Des 2023</td> <td>Rp 5.500.000</td> <td>0,25%</td> <td>Rp 38</td> </tr> <tr> <td>3 Des 2023</td> <td>Rp 600.000.000</td> <td>0,5%</td> <td>Rp 8.219</td> </tr> <tr> <td>4 Des 2023</td> <td>Rp 1.250.000.000</td> <td>1.00%</td> <td>Rp 34.247</td> </tr> </tbody> </table> <p>Catatan: Bunga akan diakumulasikan secara harian dan akan dikreditkan pada akhir bulan. Simulasi ini belum termasuk pajak. Simulasi di atas hanya pada mata uang IDR.</p> <p>Example: the consumer's end of day balance position is as follows, then the interest received by the consumer on that day according to the tiering balance is:</p> <table border="1" data-bbox="467 1430 1417 1621"> <thead> <tr> <th>Date</th> <th>End of Day Balance</th> <th>Interest Rate (p.a)</th> <th>Nominal Interest Rate</th> </tr> </thead> <tbody> <tr> <td>1 Dec 2023</td> <td>Rp 4.400.000</td> <td>0%</td> <td>Rp 0</td> </tr> <tr> <td>2 Dec 2023</td> <td>Rp 5.500.000</td> <td>0,25%</td> <td>Rp 38</td> </tr> <tr> <td>3 Dec 2023</td> <td>Rp 600.000.000</td> <td>0,5%</td> <td>Rp 8.219</td> </tr> <tr> <td>4 Dec 2023</td> <td>Rp 1.250.000.000</td> <td>1.00%</td> <td>Rp 34.247</td> </tr> </tbody> </table> <p>Note: Interest rate will be accumulated on a daily basis and will be credited at the end of the month. Simulation is excluded tax. Simulation above is only for IDR currency.</p> | | Tanggal | Saldo Akhir Hari | Suku Bunga (p.a) | Nominal Suku Bunga | 1 Des 2023 | Rp 4.400.000 | 0% | Rp 0 | 2 Des 2023 | Rp 5.500.000 | 0,25% | Rp 38 | 3 Des 2023 | Rp 600.000.000 | 0,5% | Rp 8.219 | 4 Des 2023 | Rp 1.250.000.000 | 1.00% | Rp 34.247 | Date | End of Day Balance | Interest Rate (p.a) | Nominal Interest Rate | 1 Dec 2023 | Rp 4.400.000 | 0% | Rp 0 | 2 Dec 2023 | Rp 5.500.000 | 0,25% | Rp 38 | 3 Dec 2023 | Rp 600.000.000 | 0,5% | Rp 8.219 | 4 Dec 2023 | Rp 1.250.000.000 | 1.00% | Rp 34.247 |
| Tanggal | Saldo Akhir Hari | Suku Bunga (p.a) | Nominal Suku Bunga | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 Des 2023 | Rp 4.400.000 | 0% | Rp 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 Des 2023 | Rp 5.500.000 | 0,25% | Rp 38 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 Des 2023 | Rp 600.000.000 | 0,5% | Rp 8.219 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 Des 2023 | Rp 1.250.000.000 | 1.00% | Rp 34.247 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Date | End of Day Balance | Interest Rate (p.a) | Nominal Interest Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 Dec 2023 | Rp 4.400.000 | 0% | Rp 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| <p>Informasi Tambahan</p> | <ol style="list-style-type: none"> 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. 2. Permohonan pembukaan rekening dapat dilakukan melalui PermataMobile X atau melalui Layanan Perbankan lainnya dengan memenuhi seluruh ketentuan dan persyaratan pembukaan rekening yang telah ditetapkan oleh Bank. Nasabah wajib membaca, memahami dan menyetujui Syarat dan Ketentuan PermataBebas (SKK PermataBebas) yang merupakan satu kesatuan dengan Formulir Pembukaan Rekening ataupun melalui PermataMobile X 3. Laporan Bulanan Rekening dapat di akses kapan pun dan dimana pun melalui menu Download e-Statement di Permata Mobile X atau PermataNet, 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 di akses di www.pertamabank.com, panduan registrasi PermataMobile X dapat di akses pada link berikut: https://bit.ly/pb-registccdc serta cara mengunduh e-statement dapat diakses pada link berikut: https://bit.ly/pb-estatpmx 4. Rekening Anda akan berubah menjadi dormant/tidak aktif, apabila tidak memiliki transaksi selama 365 hari berturut-turut dan akan dikenakan biaya dormant sesuai ketentuan yang berlaku. 5. Layanan Navigator adalah layanan pengiriman notifikasi transaksi melalui Short Message Service ("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. Transaksi yang masuk ke dalam layanan ini | <ol style="list-style-type: none"> 1. You are obliged to provide information and/or data in according with actual conditions and the consequences if you didn't submit actual information and/or data, then that are actually your full responsibility. 2. Account opening application can be opened through PermataMobile X or other banking services by fulfilling all of the terms and conditions for account opening that have been set by the bank. Customer must read, understand and agree to the Terms and Conditions of PermataBebas (SKK PermataBebas) which is an integral part of the Account Opening Form or through PermataMobile X 3. Monthly account statements can be accessed anytime and anywhere through the download e-Statement menu on Permata Mobile X or PermataNet until the last 12 months, with a minimum average balance in according to the terms applied. For complete information regarding minimum average balance, you can access it on www.pertamabank.com, the PermataMobile X registration guide can be accessed on the following link: https://bit.ly/pb-registccdc, and how to download e-statements, you can access it on the following link https://bit.ly/pb-estatpmx 4. Your account will change to dormant/inactive, if there are no transactions during 365 consecutive days and dormant fee will be charged according to terms that applied. 5. Navigator Service means transaction notification sent via Short Message Service ("SMS") by cellular operator to the registered mobile phone number to enable monitor transactions in the Customer's account. For this purposes, Bank is in collaboration with cellular operator. Transaction included on this service is transaction with nominal minimum Rp1 Mio for debit and credit transaction. |
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| | <p>merupakan transaksi dengan nominal \geqRp1 Juta baik transaksi kredit maupun debit di rekening.</p> <p>6. PermataBank akan melakukan penutupan rekening secara otomatis jika terdapat kondisi berikut:</p> <ul style="list-style-type: none"> • Jika rekening berstatus “Dormant” selama 180 hari kalender berturut-turut terhitung sejak rekening Anda berstatus Dormant & memiliki saldo Nol (0). • Apabila nasabah tidak melakukan top up dana sehingga rekening bersaldo Rp0 (nol rupiah) selama 180 hari kalender berturut-turut sejak pembukaan rekening via DAO (Digital Account Opening). <p>7. Penutupan rekening oleh nasabah dilakukan di kantor cabang Bank terdekat dan wajib disertai dengan dokumen-dokumen sebagaimana dipersyaratkan oleh Bank.</p> <p>8. Dokumen RIPLAY Umum PermataBebas juga dapat diakses melalui website Permata bebas pada link berikut: https://www.permatabank.com/id/ta-bungan-retail/permatabebas</p> | <p>6. Permatabank will be automatically closed the account in the condition as per follow:</p> <ul style="list-style-type: none"> • If the account has the status “Dormant” for 180 consecutive calendar days starting from when the account has Dormant status & has a balance of Zero (0). • If customer does not top up and the account has a balance of IDR 0 (zero rupiah) for 180 consecutive calendar days since opening the account via DAO (Digital Account Opening). <p>7. Account closing by client is carried out at the nearest Bank branch and must be accompanied by the documents required by the bank.</p> <p>8. RIPLAY General of PermataBebas also can be accessed at PermataBebas website on https://www.permatabank.com/id/ta-bungan-retail/permatabebas</p> |
|--|---|--|

Disclaimer (penting untuk dibaca):

1. Anda telah membaca, menerima penjelasan, dan memahami produk tabungan sesuai Ringkasan Informasi Produk dan Layanan
You have read, accepted the explanation, and understand the savings product according to the Product and Service Information Summary
2. Ringkasan Informasi Produk dan Layanan ini bukan merupakan bagian dari aplikasi pembukaan rekening
This Product and Service Information Summary is not part of the account opening application
3. Anda wajib untuk membaca, memahami, dan menandatangani aplikasi pembukaan rekening

You are required to read, understand, and sign the account opening application

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

The Bank can reject your application if it doesn't meet the applicable terms & conditions

- 5. Anda harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini sebelum menyetujui pembukaan rekening dan berhak bertanya kepada pegawai Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini

You have read the Product and Service Information Summary carefully before agreeing to open an account, you have entitled to inquired all the information related to the Product and Service Information Summary to the PermataBank officer

Informasi lebih lanjut dapat menghubungi PermataTel di 1500111

For further information, please contact PermataTel at 1500111

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Pegawai/Petugas yang Menjelaskan

Konsumen

(Nama)

(Nama)

PT BANK PERMATA TBK BERIZIN DAN DIAWASI OLEH OTORITAS JASA KEUANGAN DAN MERUPAKAN PESERTA PENJAMINAN LEMBAGA PENJAMIN SIMPANAN

PT BANK PERMATA TBK IS LICENSED AND SUPERVISED BY FINANCIAL SERVICES AUTHORITY AND MEMBER OF INDONESIA DEPOSIT INSURANCE CORPORATION

Tanggal Cetak Dokumen*

...../...../20.....

** Tanggal cetak dokumen merupakan tanggal nasabah menyetujui dokumen RIPLAY Personal*