


Summary of Product Information and Benefits

Permata ATM

PT BANK PERMATA TBK

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> <ol style="list-style-type: none"> 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. 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: <div data-bbox="516 1522 1156 1680" 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>

	<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>Free of Charge</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	Free of Charge	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	

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

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

Registration	
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 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.