

PermataUltimate Card

Poin Reward

Terms and Conditions for Earning Reward Points

1. Every retail shopping transaction:
 - Dining retail transactions of IDR 5,000 get 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 PermataUltimate Card Merchant Point Rewards

1. Miles Penerbangan

| Option | Point Reward | Reward |
|--------------------------------|--------------|--------------------|
| GarudaMiles - Garuda Indonesia | 30,000 | 30,000 GarudaMiles |
| KrisFlyer – Singapore Airline | 30,000 | 30,000 KrisFlyer |

2. e-Voucher

- a. Physical Merchant

| Option | Point Reward | Reward |
|-----------------------|--------------|----------------------------------|
| e-Voucher Haagen Dazs | 4,000 | Rp 100,000 e-Voucher Haagen Dazs |
| e-Voucher Solaria | 4,000 | Rp 100,000 e-Voucher Solaria |
| e-Voucher Dairy Queen | 4,000 | Rp 100,000 e-Voucher Dairy Queen |
| e-Voucher Metro | 4,000 | Rp 100,000 e-Voucher Metro |

| | | |
|------------------|-------|-----------------------------|
| e-Voucher Shell | 4,000 | Rp 100,000 e-Voucher Shell |
| e-Voucher Prodia | 4,000 | Rp 100,000 e-Voucher Prodia |
| e-Voucher Global | 4,000 | Rp 100,000 e-Voucher Global |

b. e-Merchant

| Option | Point Reward | Reward |
|---------------------|--------------|--------------------------------|
| e-Voucher Tokopedia | 4,000 | Rp 100,000 e-Voucher Tokopedia |
| e-Voucher Shopee | 4,000 | Rp 100,000 e-Voucher Shopee |
| e-Voucher GoPay | 4,000 | Rp 100,000 e-Voucher GoPay |

3. Airport Lounge

| Jenis Pilihan | Poin Reward | Jenis Hadiah |
|-----------------------|--|--|
| Access Airport Lounge | 2,000 for domestic terminals 3,000 for international terminal | Free Airport Lounge access by exchanging points rewards at various airports in Indonesia which collaborates with PermataBank. Valid for main card or additional cards during reward points sufficient If there are no reward points sufficient then then the card principal will be billed IDR 100K per 1x access per card for domestic terminals and IDR 150K for international terminals |

Mechanism for exchanging PermataUltimate 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 done via 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 GarudaMiles or KrisFlyerMiles

Conversion: 30,000 reward points equivalent to 30,000 GarudaMiles/ KrisFlyer Miles. 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 PermataUltimate 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 PermataBank.

Mechanism for exchanging PermataUltimate 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 that 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 PermataBank, cash 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