

General Terms and Conditions

PermataKartuKredit

General Terms and Conditions of Credit Cards (hereinafter referred to as 'Credit Card T&C') are the terms and conditions for Cardholders (as defined below). By using the Credit Card, the Cardholder hereby agrees to accept and be bound by the following terms and conditions:

1. Definitions

Throughout the context of the sentence not specifying otherwise, in these Credit Card T&C, the following terms or definitions have the meanings as set forth below:

- 1.1. **Residence address** It is the address where the Cardholder resides or stays, either permanently or temporarily.
- 1.2. **Billing Address** It is the address where the Bank will send the billing to the Cardholder, which is the Billing Address as stated on the application and/or the address as per the ID card (KTP) and/or the address of the Cardholder's residence/place of business/place of work.
- 1.3. **Bank** PT Bank Permata, Tbk., a banking company licensed and supervised by the Financial Services Authority, established under the laws of the Republic of Indonesia, engaged in banking activities, including issuing Credit Cards.
- 1.4. **Billing Statement** It is the detailed breakdown of Credit Card usage that must be paid by the Cardholder issued by the Bank periodically.
- 1.5. **Cash Advance Slip** It is proof of cash withdrawal using a Credit Card.
- 1.6. **Credit Card** It is a payment instrument in the form of a card that can be used to make payments for obligations arising from economic activities, including spending transactions and/or cash withdrawals, where the Cardholder's payment obligations are initially fulfilled by the Bank, and the Cardholder is

obligated to make payments at the agreed time either by full settlement (charge card) or by installment payments, issued by the Bank in physical and/or digital form, which has been authorized/licensed by Visa/MasterCard International Inc. or other principals bearing the Visa/MasterCard logo and the words Visa/MasterCard or other principals printed on the Credit Card, and approved for use by the Cardholder, whether for Classic cards, Gold cards, Platinum cards, Black cards, or other types of Credit Cards, including Supplementary Credit Cards issued by the Bank.

- 1.7. **Merchant** It is a legal entity or individual engaged in trade/sales/provision of goods and/or services that accepts payment transactions with Credit Cards.
- 1.8. **Minimum Payment** It is the minimum payment amount that must be paid by the Cardholder, as stated on the Billing Statement.
- 1.9. **Credit Limit** It is the maximum credit limit for the Cardholder determined and approved by the Bank, including any changes thereto from time to time.
- 1.10. **Combined Credit Limit** It is the maximum combined credit limit determined and approved by the Bank that applies to all Credit Cards owned by the Cardholder issued by the Bank, including supplementary cards, including any changes thereto from time to time.
- 1.11. **Card Holder** It is an individual who is the rightful owner and user of the Credit Card, whose name is stated on the Credit Card.
- 1.12. **PIN (Personal Identification Number)** It is a personal identification number consisting of a series of numbers as a means of Cardholder identification provided by the Bank to the Cardholder to enable cash withdrawals/cash advances and/or other transactions as determined and approved by the Bank.
- 1.13. **Written Notification** It is any notification regarding changes to the terms in the Credit Card T&C communicated from time to time by the Bank, in accordance with applicable laws and regulations, whether simultaneously or separately from the Billing Statement and/or through the website with the address www.permatabank.com, which subsequently becomes an integral part of these Credit Card T&C.
- 1.14. **Sales Slip** It is the transaction slip signed by the Cardholder at the time of conducting a transaction directly at the Merchant using the Credit Card.

- 1.15. **Due Date** It is the date that serves as the final deadline for payment of the bill and is effectively received by the Bank for Credit Card usage, as stated in the Billing Statement.
- 1.16. **Statement Date** It is the date on which the Billing Statement is issued by the Bank.
- 1.17. **Overdue Date** It is the date after the Due Date and there is still outstanding payment of the Credit Card that has not been settled by the Cardholder to the Bank (payment does not meet the minimum payment).

2. Issuance and Use of Credit Cards

- 2.1. The Credit Card is wholly owned by the Bank, and the Bank is the only party authorized to issue the Credit Card.
- 2.2. If the Credit Card application is approved by the Bank, each Cardholder will receive a physical Credit Card and/or a digital Credit Card according to the prevailing terms and conditions of the Bank.
- 2.3. Specifically, digital Credit Cards can be accessed on PermataMobile or the Bank's website. The card number displayed on the physical Credit Card and the digital Credit Card are different, and the digital Credit Card number will be automatically replaced with the physical Credit Card number once activated. If the Cardholder does not immediately activate the physical Credit Card, the Bank reserves the right to block the physical Credit Card in accordance with applicable Bank regulations. Therefore, the Cardholder must reapply to the Bank if a physical Credit Card is needed at any time. The Bank hereby disclaims any liability or responsibility in any form to the Cardholder or any party in connection with: (i) blocking of physical Credit Cards carried out by the Bank and: (ii) the limitations that apply to digital Credit Cards in transactions.
- 2.4. The validity period of the Credit Card is until the last day of the month and year stated on the Credit Card, unless canceled by the Bank or the Cardholder before that time, in which case, in the event of cancellation by the Bank, the Bank will provide prior notification to the Cardholder in accordance with applicable laws and regulations. The extension of the Credit Card's validity

period for the following year will be based on the Bank's analysis and consideration.

- 2.5. The Credit Card cannot be transferred to anyone for any reason. The Cardholder is the sole individual entitled to use the Credit Card, and the Cardholder understands that the Bank never authorizes anyone to take the Credit Card from the Cardholder for any reason. Therefore, after the Cardholder receives the Credit Card, all risks and consequences arising from the use and/or misuse of the Credit Card are entirely the Cardholder's responsibility, and the Bank will not provide any compensation and/or liability in any form to the Customer or any party for any claims and damages from the Customer or any party related to the use and/or misuse of the Credit Card caused by the negligence of the Cardholder.
- 2.6. The Cardholder must sign the Credit Card on the signature panel provided on the back of the Credit Card, immediately after the Cardholder receives the Credit Card.
- 2.7. The Cardholder is obligated to keep confidential all personal data and/or information related to the Credit Card and PIN. The Cardholder is responsible for any consequences arising from their negligence, including claims and/or damages, and the Bank will not provide any compensation and/or liability in any form to the Customer or any other party for any claims and damages from the Customer or any other party related to the misuse of the Credit Card caused by the disclosure of the PIN and/or personal data and/or information by the Cardholder's negligence.
- 2.8. The Cardholder is required to inform the Bank of any changes in the Cardholder's data, including changes in occupation, income, address, office telephone number, home telephone number, or any other data changes determined by the Bank. These changes will be effective upon receipt and recording of the changes in the Bank's records. The failure to receive or delay in providing the Cardholder's data changes to the Bank is entirely the responsibility of the Cardholder.
- 2.9. The Cardholder agrees to bear all risks and losses incurred, and the Bank will not provide any compensation and/or liability in any form to the Customer or

any other party for any claims and damages from the Customer or any other party caused by the negligence of the Cardholder regarding the authenticity, accuracy, validity, clarity, completeness, or correctness of the documents, applications, information/data received by the Bank from the Cardholder.

- 2.10. The Cardholder is required to pay the annual fee as stated in the Credit Card application. In the event of changes to the fee, the Bank must notify the Cardholder before the changes take effect, in accordance with applicable laws and regulations. The annual fee is fully owned by the Bank and cannot be refunded to the Cardholder for any reason.
- 2.11. The Cardholder acknowledges and agrees that the Bank reserves the right at any time to request documents related to the taxation of the Cardholder for identification and verification purposes to ensure whether the Cardholder meets the criteria as a foreign customer set by the Regulator for reporting to the Regulator, particularly in this case, the tax authority of Indonesia, namely the Directorate General of Taxes. If, based on the results of such identification and verification, the Cardholder meets the criteria as a foreign customer to be reported to the tax authority of Indonesia, namely the Directorate General of Taxes, then the Cardholder hereby consents and authorizes the Bank to provide tax-related information of the Cardholder as determined by the Regulator, either directly to the tax authority of Indonesia, namely the Directorate General of Taxes, or through the Financial Services Authority to be subsequently provided to Partner Countries or Partner Jurisdictions (Partner Countries or Partner Jurisdictions are countries or jurisdictions bound with Indonesia in conventions on mutual administrative assistance in tax matters, intergovernmental agreements (IGA) in tax matters, or other bilateral or multilateral agreements in tax matters). If the Cardholder objects to granting consent and authorization to the Bank to provide tax-related information of the Cardholder as mentioned in this paragraph, then the Cardholder must provide a written objection to the Bank. Subsequently, the Bank reserves the right to reject the application for Credit Card facilities submitted by the Cardholder (both for new applications and for top-up/additional card applications/restructuring of Credit Card facilities) and/or declare that the Cardholder has committed

negligence/violation of the Credit Card T&C. Therefore, the Bank may immediately exercise all rights held by the Bank against the Cardholder who commits negligence/violation as stipulated in these Credit Card T&C. The Cardholder hereby agrees that the Bank will not provide any compensation and/or liability in any form to the Cardholder or any other party for any objections, lawsuits, and legal claims related to actions taken by the Bank concerning the exercise of rights held by the Bank due to negligence/violation committed by the Cardholder against these Credit Card T&C.

- 2.12. Any information submitted by the Cardholder to the Bank regarding the Credit Card (including that provided during the application process) is true, accurate, and complete, and the Cardholder does not conceal any material facts. The Cardholder hereby consents to the Bank taking other necessary actions in accordance with the provisions of financial services regulations to ensure good faith, such as reviewing document compliance including verification processes with third parties.

3. Credit Limit

- 3.1. The Bank reserves the unconditional right to cancel the unused Credit Limit by the Cardholder, or the Bank reserves the right to cancel the provision of the unused Credit Limit by the Cardholder in the event that the quality of the Cardholder's assets deteriorates to a particular concern, becomes less liquid, or is doubtful, or becomes non-performing based on the regulations of Bank Indonesia or the Financial Services Authority.
- 3.2. The Bank has the full right to determine the amount of the Credit Limit and to change the amount of the Credit Limit, with prior notice before the change takes effect in accordance with applicable laws and regulations. The Cardholder may request an increase in the Credit Limit from the Bank, whether temporary or permanent, and the decision on the request for an increase in the Credit Limit lies entirely with the Bank.
- 3.3. The Cardholder is not allowed to use the Credit Card beyond the Credit Limit set by the Bank. If the usage of the Credit Card exceeds the Credit Limit, the Bank has the right to impose overlimit fees on the Cardholder.

- 3.4. In the event that the total Credit Limit granted equals or exceeds a certain limit permitted by Bank Indonesia regulations and/or other applicable regulations, then upon request from the Bank, the Cardholder is required to provide a photocopy of the Taxpayer Identification Number (NPWP) and/or other documents required by relevant regulations. With prior notification to the Customer in accordance with applicable laws and regulations, the Bank has the right to reduce the Credit Limit if the NPWP requirement is not fulfilled by the Cardholder.

4. Transactions

- 4.1. The Cardholder is fully responsible for all transactions made using the Credit Card, whether transactions via the internet, telephone, or other methods determined by the Bank, during the validity period of the Credit Card.
- 4.2. In addition to Credit Card transactions using a PIN, the Cardholder must sign a Sales Slip for purchases made with the Credit Card and a Cash Advance Slip for cash withdrawals using the Credit Card and retain the carbon copy/duplicate.
- 4.3. If needed, the Cardholder may request a summary of the Cardholder's transactions, including information on Credit Card transactions, for the current year.
- 4.4. The Cardholder hereby agrees that recordings, electronic mail (e-mail), and/or data/information held by the Bank regarding any transactions using the Credit Card constitute valid and binding evidence for all parties. However, other forms of evidence may still be accepted as long as they comply with applicable laws and regulations.
- 4.5. The Bank reserves the right to approve or reject Credit Card transactions at its discretion
- 4.6. The Cardholder is responsible for resolving any disputes with the Merchant regarding the purchase of goods and/or services at their own expense, and hereby the Bank will not provide any compensation and/or liability in any form to the Cardholder for any complaints, claims, and/or damages arising from

purchases made by the Cardholder from Merchants due to the Cardholder's negligence.

- 4.7. The Cardholder is responsible for any losses arising from damage or malfunctioning of the Credit Card caused by the Cardholder's error or negligence.
- 4.8. The Credit Cardholder is prohibited from using the Credit Card for purposes other than payment transactions and/or cash advances, as stipulated by the Bank's regulations.

5. Cash Withdrawal/Cash Advance

- 5.1. Cash advance withdrawals can be made by the Cardholder at any ATM/Branch of the Bank or other banks that are members of Visa/MasterCard International Inc., or through other methods approved by the Bank, which will be notified to the Cardholder beforehand in accordance with applicable laws and regulations. The Cardholder is not permitted to make cash advance withdrawals at Merchants.
- 5.2. The Cardholder is not allowed to make cash advance withdrawals exceeding the cash withdrawal limit as determined by the Bank, including any changes from time to time as stated in the Billing Statement sent to the Cardholder.
- 5.3. For each cash advance withdrawal, the Cardholder is required to pay administrative fees and interest according to the percentage determined by the Bank, with the fees and interest percentage being notified in advance by the Bank to the Cardholder. Interest charges will be calculated from the date of the cash advance transaction posting until full payment is made.

6. Interest Rates, Fees and Foreign Currency Conversion

- 6.1. The Cardholder is required to pay all incurred fees along with interest, based on the fee and/or interest rate calculation as stated in the Credit Card service guidebook or attachment of tariff and fees. The Credit Card, with the amount to be determined by the Bank and any changes will be notified to the Cardholder before the changes take effect, in accordance with applicable laws and

regulations. Mandatory fees to be paid by the Cardholder include but are not limited to the following fees:

- a) The annual membership fee for the Primary Card and/or Supplementary Card, both for the initial membership fee at the beginning of the Credit Card membership, as well as the annual membership fee for the second year and onward
- b) Interest on purchase transactions is charged to the Cardholder if the Cardholder fails to make payment, makes a payment less than the total Credit Card bill (partial payment), or makes a full payment after the due date of payment.
- c) Interest on cash advance withdrawals will be charged to the Cardholder from the date of posting of the cash advance transaction until the date of full payment by the cardholder.
- d) Fees for withdrawing cash/cash advance via ATM using a credit card will be charged in accordance with the applicable regulations at the bank.
- e) The late fee penalty, which is charged if by the Due Date of payment or on the next business day if the Due Date falls on a holiday, the Bank has not received payment in the amount billed or at least equal to the Minimum Payment.
- f) The Overlimit fee is charged when the usage of the Credit Card exceeds the credit limit set by the Bank.
- g) The Credit Card Replacement fee will be charged to the Cardholder if there is a request for replacement of a lost/damaged Credit Card.
- h) The PIN Replacement fee, if there is a request from the Cardholder to change the PIN.
- i) The Transaction Proof Request fee (sales draft), if there is a request for transaction proof from the Cardholder.
- j) The Limit Increase fee, if there is a request for a limit increase from the Cardholder.
- k) Transaction Summary Fee will be charged to the Card Holder if there is a request for a Transaction Summary which includes Credit Card Holder transaction information for the current year.

- l) Fees for features attached to the Credit Card, including but not limited to the SMS Navigator Service.
- m) Other fees that may be charged by the Bank in the future based on the Bank's notification to the Card Holder.

The types of fees and charges as mentioned above are regulated in the list of Credit Card rates and fees.

- 6.2. All mandatory fees incurred by the Cardholder will be billed by the Bank in the Billing Statement.
- 6.3. The Bank may change the interest rate, Minimum Payment, late payment fees, annual fees, Card Replacement fees, overlimit fees, administrative fees, and other fees as specified in the credit card tariff and fee list issued by the Bank, with prior notice to the Cardholder before the changes take effect, in accordance with applicable laws and regulations.
- 6.4. All credit card transactions will be charged in Indonesian Rupiah. Transactions made in currencies other than Indonesian Rupiah will be converted to Indonesian Rupiah according to the conversion rate determined by Visa/MasterCard International and the conversion fees set by the Bank at the time the credit card transaction is posted in the Bank.

7. Lost/Stolen Credit Card

- 7.1. loss or theft of a Credit Card must be reported to the Bank as soon as possible after the card is lost or stolen. Upon the first request from the Bank, this report must be followed by the cardholder submitting a written report, accompanied by a loss report letter from the appropriate authorities.
- 7.2. The cardholder remains fully responsible for all transactions made using the Credit Card before receiving written notification from the Bank regarding the loss or theft of the Credit Card. The cardholder is also responsible for all cash withdrawals/cash advances made using the Credit Card with valid verification, such as PIN or the cardholder's signature through a Teller or bank branch.
- 7.3. After receiving notification of loss or theft of the Credit Card, the Bank has the right to block the Credit Card, and the cardholder is no longer obligated to make payments for transactions that occur after the Credit Card has been blocked by

the Bank (if any), unless it is proven that the cardholder is involved in those transactions.

- 7.4. After receiving a request from the Cardholder, the Bank reserves the right to approve or reject the replacement of the lost or stolen Credit Card and also reserves the right to impose a replacement fee for the Credit Card.
- 7.5. In the event of credit card forgery or system failure that harms the Cardholder, the Bank will conduct further investigation in accordance with the Bank's internal policies.

8. Bill payment

- 8.1. The Bank will send the Billing Statement to the Cardholder at the time specified by the Bank, and the Cardholder is obliged to make payment for the amount billed or at least the Minimum Payment, which must be received by the Bank no later than the Due Date or on the next business day if the Due Date falls on a holiday.
- 8.2. In the event that the Card Holder chooses and agrees to send the Billing Statement via electronic mail (electronic mail/e-mail), then the Card Holder hereby acknowledges and is aware of all risks that may arise in connection with sending the Billing Statement via electronic mail (electronic mail/ e-mail).
- 8.3. The Billing Statement information sheet, whether in electronic mail (e-mail) or physical hardcopy form, will be sent to the Cardholder's address no later than 7 (seven) calendar days before the payment due date. In the event that the Cardholder has not received the Billing Statement within 7 (seven) calendar days before the Due Date, the Cardholder must contact the Bank to inquire about the amount due before the Due Date and/or request the delivery of the missing Billing Statement.
- 8.4. The Cardholder has the right to request a copy of the Billing Statement from the Bank, and the Cardholder must pay an additional fee as stated in the credit card tariff and fee list, which has been previously notified by the Bank to the Cardholder. The fee may be changed according to the Bank's regulations with prior notice to the Customer in accordance with applicable laws and regulations,

if the Bank has sent the Billing Statement to the Cardholder as evidenced by the receipt or return proof.

- 8.5. If the Cardholder does not agree with the amount of fees and credit card transactions stated in the Billing Statement, or if the Cardholder wishes to request the removal of interest, fees, or penalties that may arise due to errors in the charging of interest, fees, or penalties, the Cardholder must notify the Bank of this in writing or orally within 14 (fourteen) calendar days from the Billing Statement Print Date to be followed up by the Bank in accordance with the applicable provisions of the Bank.
- 8.6. If the Cardholder has settled all of their dues and has not made any credit card transactions in the relevant month, the Bank will not issue a Billing Statement for that month.
- 8.7. If by the Due Date or on the next business day if the Due Date falls on a holiday, the Bank has not received payment for the amount billed or at least the Minimum Payment from the Cardholder, the Cardholder is obliged to pay late fees, interest, and/or other charges in the amount determined by the Bank.
- 8.8. If payment is not made in full, the credit cardholder is obliged to pay interest at the percentage determined by the Bank. Interest charges will be calculated on the outstanding balance from the posting date of the credit card transaction until full payment is made
- 8.9. The credit cardholder will be charged stamp duty on credit card transactions in accordance with applicable laws and regulations.
- 8.10. The cardholder agrees that the Bank has the right to collect credit card payment obligations at the Billing Address or Cardholder's Domicile Address, while still observing the main principles of credit collection ethics in accordance with applicable laws and regulations.

9. **Payment Collectibility Status**

The Card Holder hereby agrees that the Bank can take actions for each Payment Collectibility Status with the following information:

9.1. **Fluent**

This is a condition where payments are made on time and there are no arrears.

9.2. **Collectibility in Special Attention**

This is a condition when credit card bills have not been paid between 1 (one) to 90 (ninety) calendar days from the Due Date. In this condition, the Bank may apply interest rates and fees in accordance with the Bank's regulations, conduct collection efforts, block the credit card, and/or collect any remaining installments that have not been billed and fully paid.

9.3. **“Substandard” Collectibility**

This is a condition where credit card payments remain unpaid between 91 (ninety-one) to 120 (one hundred twenty) calendar days from the Due Date. In this condition, the Bank will impose fees in accordance with the Bank's regulations, conduct collection efforts, and cancel the credit card.

9.4. **Collectability “Doubtful”**

This is a condition where credit card payments have not been made between 121 (one hundred twenty-one) to 180 (one hundred eighty) calendar days from the Due Date. In this condition, the Bank will impose fees in accordance with the Bank's regulations, conduct collection efforts, and cancel the credit card. The Bank may also assign its collection activities to a third party appointed by the Bank in accordance with applicable regulations.

9.5. **“Masked” Collectibles**

This is a condition where credit card payments have not been made between 121 (one hundred twenty-one) to 180 (one hundred eighty) calendar days from the Due Date. In this condition, the Bank will impose fees in accordance with the Bank's regulations, conduct collection efforts, and cancel the credit card. The Bank may also assign its collection activities to a third party appointed by the Bank in accordance with applicable regulations.

10. Termination of Cardholder Membership

- 10.1. Inform the Cardholder in accordance with applicable laws and regulations, the Bank may at any time block, close, or recall the Credit Card in the event of the following circumstances:
- 10.1.1. The Cardholder fails to comply with the terms and conditions established by the Bank.
 - 10.1.2. The Cardholder is declared bankrupt or files for bankruptcy.
 - 10.1.3. The Cardholder is involved in criminal or civil proceedings or engages in unlawful activities, including transactions that contravene the laws/regulations applicable in Indonesia.
 - 10.1.4. The Cardholder engages in acts of credit card misuse.
 - 10.1.5. The Cardholder is declared under guardianship and/or declared incapable of performing legal acts directly due to mental illness or declared ineligible to manage assets for any reason.
 - 10.1.6. The Cardholder is declared in a state of postponing payment of a bill by any institution or party
 - 10.1.7. The assets of the Cardholder are seized by a third party.
 - 10.1.8. The Cardholder passes away.
 - 10.1.9. The guarantor is declared bankrupt or files/has filed for bankruptcy, or their business license is revoked by the competent authority.
 - 10.1.10. The Cardholder fails to fulfill agreements made with the Bank or other parties, including those related to or associated with loans/more financial facilities, where the Cardholder is the party receiving the loan/financial facility (Cross Default).
 - 10.1.11. If, in the Bank's opinion, there are indications of credit card usage for activities suspected as criminal acts or other activities prohibited by applicable regulations and/or the Bank's policies
 - 10.1.12. If, in the Bank's opinion, there are indications of misuse of the Credit Card by third parties
 - 10.1.13. Other matters deemed necessary according to the Bank's discretion.
- 10.2. The Cardholder has the right to terminate their membership as a Cardholder at any time by providing notice to the Bank.

- 10.2.1. If the Cardholder intends to terminate the use of the Credit Card, the Cardholder must notify the Bank in writing or through other means approved by the Bank (as long as it can be validly and effectively proven), and the Bank must follow up by blocking the Credit Card.
- 10.2.2. The blocking of the Credit Card will be processed by the Bank from the date the termination request and/or closure of the Credit Card facility is received.
- 10.2.3. The Cardholder is obligated to settle the entire Total Billing, including any arrears, penalties, and other charges arising from transactions that occurred before the closure of the Credit Card.
- 10.2.4. The closure of the Credit Card will be completed no later than 3 (three) working days from:
 - The date the request to terminate the use of the Credit Card is received by the Bank, if the Cardholder has no outstanding obligations; or
 - The date the settlement for all Cardholder's obligations is received by the Bank, in case the Cardholder still has obligations to the Bank at the time of the termination request.
- 10.2.5. To prevent misuse of the Credit Card in the future, the Cardholder must destroy or cut the Credit Card, including the magnetic stripe and chip, that has been closed by the Bank. Any risks arising from the failure to destroy the Credit Card are entirely the responsibility of the Cardholder, and the Bank hereby disclaims any compensation and/or liability in any form to the Cardholder or any party for any risks and claims that may arise from any party due to the Cardholder's failure to destroy the Credit Card.

- 10.3. Before a credit card is closed or canceled, the following things will apply:
 - 10.3.1. The Cardholder is required to settle all outstanding payment obligations to the Bank within the specified timeframe.
 - 10.3.2. If the Cardholder becomes bankrupt, is placed under guardianship, or passes away, then the curator, guardian, or heirs are obligated to settle all outstanding payment obligations to the Bank within the specified timeframe.
- 10.4. In the event that the Cardholder is unable to settle the outstanding amount, the Cardholder hereby grants full authority to the Bank, from time to time, to debit/deduct the overdue amount from the savings, current, or deposit accounts that have matured or are yet to mature, or any other accounts held by the Cardholder with the Bank, whether in Indonesian Rupiah or in other currencies. The Bank hereby disclaims any compensation and/or liability in any form to the Cardholder or any party for any claims, lawsuits, objections, or resistance that may arise in connection with the debiting/deduction from the Cardholder's account conducted by the Bank related to the settlement of the Cardholder's obligations to the Bank.
- 10.5. If for any reason the Cardholder is unable to fulfill the provisions stated in the Cardholder Agreement or unable to settle the outstanding amount owed to the Bank, then the Bank has the right to take the following actions:
 - 10.5.1. Calling Cardholders through mass media, including newspapers or magazines;
 - 10.5.2. Filing a bankruptcy petition against the Cardholder through the Commercial Court;
 - 10.5.3. If the Cardholder fails to make payment of the Billing as stipulated in these terms and conditions or if the credit quality of the Credit Card billing in question has been classified as non-performing based on the collectability criteria according to Bank Indonesia or the Financial Services Authority, then the Bank may use its own collection personnel or third-party services to pursue collection until the billing

and penalties are paid in full in accordance with the provisions of the prevailing laws and regulations.

- 10.6. The Cardholder is obligated to fulfill any outstanding obligations at the time of termination of the Cardholder's membership.
- 10.7. The Cardholder and the Bank hereby agree to declare that Article 1266 of the Civil Code is not applicable.

11. Other Provisions

11.1. Complaint

If there are complaints from customers regarding Bank Permata's products/services, customers can lodge complaints through PermataTel at telephone number 1500111 or through other channels specified by the Bank, as listed on the website www.permatabank.com. If the Cardholder submits a written complaint or objection, including but not limited to complaints regarding interest charges, fees, and/or credit card penalties, the complaint or objection must be accompanied by a photocopy of identification and other supporting documents as required by the Bank. If the Cardholder submits a verbal complaint, the Bank will resolve it within 2 (two) working days. However, if the verbal complaint is not resolved within this timeframe, the Bank will request the Cardholder or their authorized representative to submit a written complaint to the Bank, accompanied by supporting documents. Written complaints will be resolved no later than 20 (twenty) working days after the date of receipt of the written complaint and may be extended by 20 (twenty) working days with written notification to the Cardholder or their authorized representative.

11.2. Evidence

In connection with credit card transactions, the Cardholder agrees to treat/acknowledge and recognize that electronic mail (e-mail), photocopies/microfilm recordings made and stored by the Bank are valid evidence having the same legal force as the originals. However, other forms of evidence may still be accepted as long as they comply with applicable laws and regulations.

11.3. Pengalihan Hak

Pemegang Kartu menyetujui dan dengan ini memberikan kuasa kepada Bank untuk dan dengan cara apapun memindahkan, mengalihkan, dan menyerahkan baik sebagian maupun seluruhnya piutang atau tagihan-tagihan Bank yang timbul akibat penggunaan Kartu Kredit, kepada Bank Indonesia atau pihak lainnya, dengan membuat perjanjian jual beli, atau subrogasi atau cessie, atau perjanjian lainnya, berikut semua hak, kekuasaan-kekuasaan, jaminan-jaminan yang ada pada Bank, dengan syarat-syarat dan perjanjian yang dianggap baik oleh Bank.

11.4. Guarantee and Collateral Retention

11.4.1. In the event the Cardholder provides the Bank with a guarantee in the form of a savings, current, deposit account, or other accounts owned by the Cardholder with the Bank, as designated and approved by the Cardholder, the Cardholder hereby grants full authority to the Bank to block the account. If the Cardholder defaults under this agreement, then from time to time, the Cardholder grants full authority to the Bank to release the block and debit/deduct from the blocked account the overdue amount to settle the Cardholder's obligations to the Bank.

11.4.2. The Cardholder agrees and grants full rights and authority to the Bank to withhold or not release the account used as collateral as referred to in Article 11.4.1 to the Cardholder at the time of closure/termination of the Credit Card if, at that time, the asset quality of one or more other credit facilities of the Cardholder with the Bank is in a special attention, substandard, doubtful, or non-performing status according to Bank Indonesia's regulations, and the Cardholder agrees that the Bank has the right of retention to withhold the collateral as long as there are outstanding obligations of the Cardholder. The Cardholder hereby waives all rights under law and this Agreement to object to the use of the retention right by the Bank, and the use of the retention right shall not be deemed as embezzlement or similar events.

11.4.3. The return of collateral as mentioned in Article 11.4.1 shall be conducted by the Bank to the Cardholder after the asset quality of other credit facilities that are in a special attention, substandard, doubtful, or non-performing status has been restored to normal or has been settled by the Cardholder.

11.4.4. If the Credit Card is guaranteed by a company or another party, then the Cardholder and/or the guarantor(s) are jointly responsible for settling any Credit Card bills, whether individually or collectively. The obligations of the guarantor(s) remain in effect until all the Cardholder's obligations to the Bank have been settled, and any release of the guarantor(s) from the Cardholder's obligations must receive prior written approval from the Bank.

11.5. Anti-Bribery and Corruption

The Cardholder shall always comply with the provisions established by the Bank, including the Anti-Bribery policy applicable at the Bank, and hereby promises and commits not to offer gifts, commissions, rebates, or any other form/actions that could be categorized as bribery to the Bank, Bank employees, and/or other third parties related to the Bank and/or Bank employees in connection with the implementation of the terms of this Credit Card agreement. The Bank may terminate, suspend, or postpone the Credit Card agreement at any time with or without any reason if there is any indication of bribery or bribery committed by or on behalf of or for the benefit of the Cardholder.

11.6. Choice of Law

These general terms and conditions are made, interpreted, and implemented in accordance with the laws of the Republic of Indonesia.

11.7. Validity

If any provision of the general terms and conditions of the Credit Card conflicts with applicable laws and regulations or cannot be enforced due to legal provisions, this shall not affect the validity and implementation of the other provisions of the general terms and conditions of the Credit Card. The parties

agree, to the best of their abilities, to replace the provisions that are invalid, illegal, or unenforceable with new provisions.

11.8. Amendment

The Bank has the right to amend or revise, add, or reduce the provisions in the general terms and conditions of the Credit Card, with prior Written Notice to the Cardholder before the changes take effect, in accordance with applicable laws and regulations

11.9. Assignment

With the implementation of these general terms and conditions of the Credit Card, the previously existing general terms and conditions are no longer applicable.

11.10. Powers

All authorizations given by the Card Holder or stated in this Credit Card SKU are the most important and inseparable parts of the Credit Card SKU, and cannot be canceled or withdrawn and therefore the Card Holder declares that the provisions of Article 1813 do not apply. , 1814 and 1816 of the Civil Code in force in the Republic of Indonesia.

11.11. Service Guidebook

By signing and/or using the Credit Card, the Cardholder hereby declares to have read, understood, and comprehended all the provisions in the general terms and conditions of the Credit Card, service guidebook, including the attached list of Credit Card tariffs and fees, and all provisions related to the Credit Card.

11.12. Correspondent

If necessary, the Bank can convey information to customers via electronic media, SMS, billing statements or letters addressed to the address provided by the Card Holder to the Bank or calling the customer's telephone number recorded on the Bank's Credit Card system.

11.13. Dispute resolution

The general terms and conditions of this Credit Card, along with all amendments, additions, and renewals thereof, are made, interpreted, and implemented in accordance with the laws of the Republic of Indonesia. Any

disputes arising under or in connection with these general terms and conditions of the Credit Card shall be resolved as follows:

11.13.1. The parties agree that any disputes or differences of opinion arising from and/or in connection with the implementation of the general terms and conditions of the Credit Card, to the extent possible, shall be resolved through consultation.

11.13.2. Any disputes or differences of opinion that cannot be resolved amicably by the Parties shall be resolved through mediation conducted by the Alternative Dispute Resolution Institution for the Financial Services Sector.

11.13.3. Any disputes or differences of opinion that cannot be resolved through amicable discussion and/or mediation conducted by the Alternative Dispute Resolution Institution for the Financial Services Sector shall be resolved through one of the District Courts in the territory of the Republic of Indonesia. This is without prejudice to the Bank's right to file a lawsuit against the Customer through other courts, whether within or outside the territory of the Republic of Indonesia, and the Cardholder hereby waives their right to raise objections regarding the jurisdiction of the court chosen by the Bank.

11.14. Funding Provision Reporting

Any funding facilities provided by the Bank to the Customer will be reported by the Bank to the credit information system in accordance with applicable regulations.

11.15. Statement of Agreement

This agreement has been adapted to the provisions of laws and regulations including the Financial Services Authority Regulations.

Disclaimer

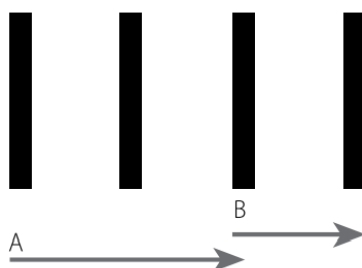
All information in this brochure is subject to the applicable terms and conditions.

The information in this brochure was correct at the time of publication. However, changes may occur from the time of publication to the time you read this information.

The applicable General Terms and Conditions for PermataBank Credit Cards can be read on the website www.permatabank.com or by contacting PermataTel at 1500111 (“PermataTel”) with VoiceID.

The Cardholder acknowledges having received the General Product and Service Information Summary (RIPLAY) and the Personal RIPLAY related to the Credit Card applied for by the Cardholder. The Cardholder confirms having read, understood, comprehended, and agreed to everything stated and implied in the General RIPLAY, Personal RIPLAY, and this Credit Card Agreement. The Cardholder acknowledges having been given sufficient time by the Bank to understand the entire contents of the General RIPLAY, Personal RIPLAY, and this Credit Card Agreement, and therefore promises and commits to the Bank to adhere to and comply with all provisions stated in the General RIPLAY, Personal RIPLAY, and this Credit Card Agreement.

Contoh Perhitungan Bunga



Rumus Perhitungan Bunga
(Jumlah Transaksi x Suku Bunga x Selisih Hari x 12)
365

Jadi total bunga yang akan ditagihkan pada tanggal tagihan ini adalah:
A + B

A. $(Rp. 750.000 \times 1,75\% \times 31 \times 12) / 365 = 4.882.500 / 365 = Rp. 13.376.71$
 B. $(Rp. 250.000 \times 1,75\% \times 12 \times 12) / 365 = 630.000 / 365 = Rp. 1.726.03$

Total = Rp. 15.102.74

Definsi Kolektibilitas

Kolektibilitas	Kualitas
1	Lancar
2	Dalam Perhatian Khusus
3	Kurang Lancar
4	Diragukan
5	Macet

"Setiap fasilitas penyediaan dana yang diberikan oleh Bank kepada Nasabah akan dilaporkan oleh Bank ke dalam sistem informasi perkreditan sesuai dengan ketentuan yang berlaku"

PT Bank Permata, Tbk is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan) and Bank Indonesia