

**NOTICE ON NAVIGATOR MONTHLY CHARGING  
PROVISIONS**

Current Provisions	New Provisions Start from June 2021
<ul style="list-style-type: none"> <li>SMS Navigator's monthly fee debiting process will start on the 23 - 10 of each month</li> </ul>	<ul style="list-style-type: none"> <li>No changes</li> </ul>
<ul style="list-style-type: none"> <li>Navigator monthly fee of IDR 7,900 / month to be debited from the account registered with the Navigator service</li> </ul>	<ul style="list-style-type: none"> <li>No changes</li> </ul>
<ul style="list-style-type: none"> <li>PermataBank <b><u>cannot process</u></b> the Navigator monthly fee debit if the Customer's balance is in the Minimum Balance amount that should be deposited in the account according to the provisions of each Savings / Giro product.</li> </ul>	<ul style="list-style-type: none"> <li>PermataBank <b><u>can process</u></b> the Navigator monthly fee debit if the Customer's Balance is below the Minimum Balance amount that should be deposited in the account according to the provisions of each Savings / Giro product.</li> </ul>
<ul style="list-style-type: none"> <li>If the balance during the debit period is less than the Navigator monthly fee, then Navigator's monthly fee debiting <b><u>cannot be processed</u></b>.</li> </ul>	<ul style="list-style-type: none"> <li>PermataBank <b><u>can process</u></b> your monthly Navigator fee debit even if your balance during the debit period is less than the Navigator fee. However this will not cause a negative balance. <i>For example: the customer's available balance is IDR 5,000, then this remaining balance will be deducted for the monthly Navigator fee payment. If the Customer's Balance is IDR 0, - then Navigator Fee Debiting cannot be processed.</i></li> </ul>