

Terms and Condition

PermataTabungan Bebas Features

Features	Information	Validity Period										
Cash Withdraw	Free cash withdrawal fees at all domestic and international ATMS with VISA/PLUS logo without conditions.	Until 31 Mei 2023										
Interbank transfer via PMobX	Free transfer fees to other banks without minimum balance and frequency via PermataMobileX	Until 31 Juli 2023										
Interbank transfer via Permata ATM and PermataNet	Free transfer fee to other banks via PermataATM and PermataNet with details:	Until 31 Juli 2023										
	<table border="1"> <thead> <tr> <th>Method</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>BI Fast</td> <td>Free of charge if balance before transaction \geq IDR 5 Mio, or IDR 2.500</td> </tr> <tr> <td>Online</td> <td>Free of charge if balance before transaction \geq IDR 5 Mio, or IDR 7.500</td> </tr> <tr> <td>SKN/LLG</td> <td>Rp2.900,-</td> </tr> <tr> <td>RTGS</td> <td>Rp25.000,-</td> </tr> </tbody> </table>		Method	Fee	BI Fast	Free of charge if balance before transaction \geq IDR 5 Mio, or IDR 2.500	Online	Free of charge if balance before transaction \geq IDR 5 Mio, or IDR 7.500	SKN/LLG	Rp2.900,-	RTGS	Rp25.000,-
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Administration fee	Free monthly admin fee if average monthly balance \geq IDR 5 Mio. If $<$ IDR 5 Mio will be subjected to an administrative fee of IDR 17.500	Until 31 Juli 2023										
Quarter Interest	<table border="1"> <thead> <tr> <th>Balance</th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>$<$ IDR 1 Mio</td> <td>0.00 % p.a</td> </tr> <tr> <td>\geq IDR 1 Mio - $<$ 500 Mio</td> <td>0.25 % p.a</td> </tr> <tr> <td>\geq IDR 500 Mio $<$ 1 Billion</td> <td>0.50 % p.a</td> </tr> <tr> <td>\geq Rp1 Billion</td> <td>1.50 % p.a</td> </tr> </tbody> </table>	Balance	Interest Rate	$<$ IDR 1 Mio	0.00 % p.a	\geq IDR 1 Mio - $<$ 500 Mio	0.25 % p.a	\geq IDR 500 Mio $<$ 1 Billion	0.50 % p.a	\geq Rp1 Billion	1.50 % p.a	Until 31 Juli 2023
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UVP Cashback	5% Cashback for Supermarket & Gas Stations transactions	Until 31 Juli 2023										

a. Product Features PermataTabungan Bebas

b. Terms and conditions for 5% Cashback on Supermarket & Gas Station Transactions

1. Program period until 31 July 2023.
2. 5% Cashback valid EVERYDAY for every purchase at Groceries Merchants (mini/super/hypermarket) and gas stations using Permata**Debit Plus** with the source account from Permata**Tabungan Bebas**.
3. The minimum average balance during transaction month is IDR 5 Mio.
4. There is no minimum transaction required to get a 5% cashback.
5. Maximum cashback per month per customer is IDR 500K with condition:
 - Avg Bal Min. IDR 5 Mio: Maximum IDR 200K per month
 - Avg Bal Min. IDR 15 Mio: Maximum IDR 500K per month
6. The accumulated purchase transactions that are calculated are the ones recorded in the PermataBank system as purchase categories such as groceries merchants and gas stations. Only 1 account is used as a guideline for calculating the total accumulated of the cardholder's transaction.
7. If the cardholder (1 GCN) has > 1 PermataTabungan Bebas or Family Account (iB Bebas/other) then only one of the accounts with the largest number of transactions from Groceries and Gas Stations will be paid. If more than 1 account with similar conditions is found, the account with the highest accumulated transactions is selected and if the accumulated transactions are the same, the account with the average balance in the highest transaction month will be selected.
8. Cashback will be credited to cardholder's active PermataTabungan Bebas no later than the 15th of the following month after the transaction month.
9. If during the time of crediting the cashback, the cardholder's PermataTabungan Bebas is inactive and/or closed, the customer is deemed ineligible and disqualified from the program.

10. PermataBank has the right to conduct a review and/or examination and/or analyse of the fairness of the proof of purchase transaction received by the Customer from the merchant included in the program at any time. If necessary, PermataBank has the right to ask the cardholder for proof of transaction as a basis for crediting cashback.
11. If based on PermataBank's considerations, indications and /or abuse and/or fraud are found in this program, PermataBank has the right to postpone or cancel the cashback payments to the cardholder and change and/or stop the program at any time with at least 30 calendar days notice prior to the implementation.
12. For further program information, please send an email to care@permatabank.co.id or contact PermataTel 1500111 or Twitter at @Permatacare