

Terms and Conditions

PermataTabungan Bebas Features

a. PermataTabungan Bebas Product Features

Feature	Description	Period										
Cash Withdrawal	Free cash withdrawal fee on other Banks ATM from VISA/PLUS without any conditions	Until 30 June 2023										
Transfer to Other Banks via Permata Mobile X	Free without minimum balance and transaction frequency limit via PermataMobile X	Until 31 July 2023										
Transfer to Other Banks via Permata ATM and PermataNet	Free with detail as follows: <table border="1" data-bbox="470 1041 1061 1299"> <thead> <tr> <th>Method</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>BI Fast</td> <td>Free if minimum balance before transaction IDR 5 mio, or IDR 2,500</td> </tr> <tr> <td>Online</td> <td>Free if minimum balance before transaction IDR 5 mio, or IDR 7,500</td> </tr> <tr> <td>SKN/LLG</td> <td>IDR 2,900</td> </tr> <tr> <td>RTGS</td> <td>IDR 25,000</td> </tr> </tbody> </table>	Method	Fee	BI Fast	Free if minimum balance before transaction IDR 5 mio, or IDR 2,500	Online	Free if minimum balance before transaction IDR 5 mio, or IDR 7,500	SKN/LLG	IDR 2,900	RTGS	IDR 25,000	Until 31 July 2023
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RTGS	IDR 25,000											
Monthly Administration Fee	Free if monthly average balance minimum IDR 5 mio, otherwise will be charged IDR 17,500	Until 31 July 2023										
Interest Rate	<table border="1" data-bbox="470 1512 1061 1691"> <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>≥ IDR 1 mio - < IDR 500 mio</td> <td>0.25 % p.a</td> </tr> <tr> <td>≥ IDR 500 mio < IDR 1 bio</td> <td>0.50 % p.a</td> </tr> <tr> <td>≥ IDR 1 bio</td> <td>1.50 % p.a</td> </tr> </tbody> </table>	Balance	Interest Rate	< IDR 1 mio	0.00 % p.a	≥ IDR 1 mio - < IDR 500 mio	0.25 % p.a	≥ IDR 500 mio < IDR 1 bio	0.50 % p.a	≥ IDR 1 bio	1.50 % p.a	Until 31 July 2023
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UVP Cashback	Cashback 5% for groceries & gasoline transactions	Until 31 July 2023										

- b. Terms and Conditions for Cashback 5% Groceries & Gasoline Transactions
1. Program period until 31 July 2023.
 2. Cashback 5% every day for purchase transaction on groceries (Mini/Super/Hypermarket) and gasoline merchant type using PermataDebit Plus with PermataTabungan Bebas as source account.
 3. Minimum Average Balance on transaction month is IDR 5 mio.
 4. No minimum transaction requirement to get cashback 5%.
 5. Maximum cashback per month per Customer is IDR 500K with terms and conditions as follows:
 - Minimum Average Balance IDR 5 mio: Max IDR 200K/month.
 - Minimum Average Balance IDR 15 mio: Max IDR 500K/month.
 6. Transaction considered eligible if recorded at PermataBank system as purchase category on groceries & gasoline merchant. Only one account considered as calculation basis and eligible to get cashback.
 7. If Customer (in one GCN) has more than one PermataTabungan Bebas / Bebas Family (i.e PermataTabungan Bebas IB) accounts, only one account with highest groceries & gasoline transaction accumulation that will be considered eligible. If more than one account have same transaction accumulation, account with highest transaction month average balance that will be considered eligible.
 8. Cashback will be credited to PermataTabungan Bebas account with status active at the latest 15th on next month after transaction month.
 9. If PermataTabungan Bebas account has already closed, then Customer will be considered ineligible and disqualified from cashback program.
 10. PermataBank has the right to do analysis for transaction reasonableness. If necessary, PermataBank has the right to ask for transaction receipt from Customer for cashback crediting purpose.
 11. If any fraud or abuse indication is found, PermataBank has the right to delay or hold cashback payment to Customer and also change or terminate the program with prior notice to Customer at the latest 30 calendar days before implementation.

12. For more information, Customer can contact care@permatbank.co.id or call 1500111 or Twitter at @Permatacare.