

Product and Services Summary (RIPLAY) Personal

AstraWorld Permata Card

PT BANK PERMATA TBK

- Product Name: AstraWorld Permata Card
- Issuer: PT. Bank Permata, Tbk. (PermataBank)
- Product feature and benefits:

BENEFITS	DESCRIPTION
0% SimplePay Installment	6 months 0% SimplePay for all transactions via PermataMobile X
Free Annual Fee	Free 1 year Annual Fee for the main card and 5 supplementary cards
Easier with PermataMobile X Features	It's easier with PermataMobile X from activation, create PIN, checking bills and credit card limit, changing payment method to installment, apply for cash loan, requesting for additional cards, and various payment features
Change and Create New Credit Card PIN	Change or create new credit card PIN easily through PermataMobile X, website, or IVR
Attractive Programs from Merchants	Get attractive promotions such as discount or installment at various merchants
PermataNavigator	Making transactions with PermataKartuKredit become more secure and convenient with direct notifications on your phone
Bills to Pay	Easily pay monthly bill through Permata Bills To Pay on PermataMobile X

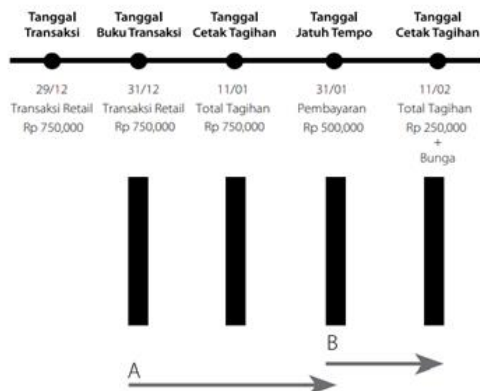
- Risks concerning Credit Card:
 - Misuse of Credit Card due to sharing information of Credit Card and PIN. Customer will be responsible for all risks concerning misuse of your Credit Card and PIN. To avoid this, safely secure your Credit Card and PIN. Do not share your PIN number to unauthorized parties. Change your PIN periodically. PermataBank does not authorize any parties to retrieve your Credit Card and PIN.

- Immediately block your Credit Card through PermataMobile X or report to our staff via 24 Hours PermataContact Centre at 1500111/021-29850611 once you find out your card is missing or stolen. Cardholder is still responsible for any transactions done on PermataKartuKredit before report of missing or stolen card is received by the Bank. Cardholder is also responsible for all cash advance transactions done on the Credit Card with valid verification in the form of PIN or Cardholder's signature via branch.
- If bank has not received payment of the amount billed or at least the amount of minimum payment on the due date (or on 1 day before the due date if due date falls on Public Holiday), the cardholder is required to pay late fee, interest, and or other fees determined by the Bank.
- If Cardholder fails to make payment according to this terms and conditions, or if the quality of the debt falls into Bad Credit quality according to Credit Collectability Criteria determined by Bank Indonesia, Bank will be authorized to enforce its own collection efforts or third party services to carry out the debt collection activity until the bills and fees are paid in full.
- If the cardholder does not wish to be recorded in Bank Indonesia as any other than "pass" or "lancar", then the cardholder is responsible to maintain their Credit Card status at "pass" or "lancar", meaning that all payments need to be done on time without any arrears.
- General Conditions for Credit Card application:

CATEGORY	CRITERIA
Age	Main Cardholder must be min. 21 Years Old and max. 65 Years Old Supplementary Cardholder must be min. 17 Years Old
Income Requirements (Regulated by Bank Indonesia)	Minimum Income: Staff: IDR 3 Mio Entrepreneur*: IDR 3,5 Mio If your income is within IDR 3 Mio – 10 Mio Net (take home pay) per month: 1. Maximum number of Credit Card you can own is from 2 issuer bank (including PermataBank) and/or

	2. Maximum total Credit Card limit owned is 3x of net income per month *)Bank regulation
Documents Required	1. Copy of ID Card 2. Copy of NPWP (Taxpayer Identification Number) 3. Income Document 4. Other Bank Credit Card Number 5. For supplementary: Copy of KTP/KITAS is mandatory

- Payment of PermataKartuKredit can be done via:
 - PermataMobile X
 - PermataATM
 - PermataBank Branch
 - PermataContact Center 1500111 or 021-29850611
 - PermataNet (<https://www.permatanet.com>)
 - Transfer via Other Banks
 - Partnering ATMs
 - PermataBank Autodebit Facility
- For your convenience and to avoid late fees, Cardholders are responsible to pay their Credit Card bills latest by the appointed due date (effective when fund is received by PermataBank). The amount payable can vary from:
 - Minimum payment of the bill, or
 - Partial payment of the bill (above minimum payment), or
 - The total of your bill
- Interest charged is at 1.75% per month or 21% per year. There can be adjustments to the interest rate according to applicable rules and customers will be informed according to current regulations. Bunga yang dikenakan sebesar 1,75% per bulan atau 21% per tahun. Suku bunga bisa berubah berdasarkan ketentuan yang berlaku dan akan diinformasikan ke nasabah sesuai dengan peraturan perundang-undangan yang berlaku. Interest calculation simulation can be seen below:

Contoh Perhitungan Bunga


$$\text{Rumus Perhitungan Bunga} \\ \frac{(\text{Jumlah Transaksi} \times \text{Suku Bunga} \times \text{Selisih Hari} \times 12)}{365}$$

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

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

- Rates and Fees for AstraWorld Permata Card:

FEES	GOLD	PLATINUM
Annual Fee		
- Main Card	IDR 125.000	IDR 250.000
- Supplementary Card	IDR 100.000	IDR 200.000
Interest Rate		
- Retail Transactions	1.75% per month / 21% per year	1.75% per month / 21% per year
- Cash Advance Transactions	1.75% per month / 21% per year	1.75% per month / 21% per year
Minimum Payment*	5% from total bills or minimum IDR 50.000	5% from total bills or minimum IDR 50.000
Cash Advance Rate	6% or IDR 100.000	6% or IDR 100.000
Late Fees*	1% from total bills or min. IDR 75.000 and max IDR 100.000	1% from total bills or min. IDR 75.000 and max IDR 100.000
Incease Limit Fee	IDR 20.000	IDR 20.000
Overlimit Fee	IDR 250.000	IDR 250.000
Damaged card replacement fee	IDR 75.000	IDR 75.000
Daily Cash Advance Limit	Maximum IDR 10 Mio	Maximum IDR 10 Mio
Sales Draft Request Fee	IDR 25.000 per transaction	IDR 25.000 per transaction
Change PIN Fee	IDR 10.000	IDR 10.000
Duty Stamp fee will depend on the amount of payment made:		
a. IDR 250.000 until IDR 4.999.999	IDR 0	IDR 0
b. Above IDR 5.000.000	IDR 10.000	IDR 10.000
Billing request Fee	IDR 25.000	IDR 25.000
1-year transaction summary request fee	IDR 100.000	IDR 100.000
Transactions to Installment Conversion Fee (SimplePay)		
a. Installment conversion (SimplePay) via PermataMobile X & PermataTel	a. Starting from IDR 75.000 (specifically for 0% interest rate) & IDR 25.000 for other interest rates.	a. Starting from IDR 75.000 (specifically for 0% interest rate) & IDR 25.000 for other interest rates

b. Installment Conversion (SimplePay) via Merchant	b. IDR 25.000 (specifically for 0% interest rate) & starting from IDR 100.000 (for other interest rates)	b. IDR 25.000 (specifically for 0% interest rate) & starting from IDR 100.000 (for other interest rates)
PermataNavigator Fee	IDR 7.500 per month	IDR 7.500 per month
Billing Statement Printing Fee	IDR 25.000	IDR 25.000
Cash on Call (CoC) Cancellation Fee	IDR 350.000	IDR 350.000
Installment (SimplePay) Cancellation Fee	IDR 350.000	IDR 350.000

- *)Valid until 31st December 2023 according to Bank Indonesia regulations.
- Fees stated above are not fixed and can change any time according to PermataBank regulations. Cardholders will be informed prior to the implementation of any changes. Credit Card Fees and Rates above will be charged according to Cardholder's approval on Credit Card application form during the application process.
- Things you need to do when making transactions:
 - Check the date of your transactions
 - Check the amount of your transactions and make sure that it is correct before entering your 6-digit PIN number or tapping your Contactless Credit Card (Keep your PIN confidential).
 - If there is any error in the amount of transactions, do not input PIN or tap your Contactless Credit Card. Please make sure that the transaction is voided.
 - Keep the receipt as your proof of payment, to then be matched to your next Billing Statement.
 - Check the name on your PermataKartuKredit after doing transactions to prevent the possibility of your Credit Card being swapped.
- Transaction information in the form of Billing Statement/e-statement can be accessed via PermataMobile X or delivered to the corresponding address registered in PermataBank system.
- For any complaints please reach out to nearest PermataBank Branch, PermataTel 1500100 / 021-29850611 or go to www.permatabank.com .

- PermataBank is entitled to change fees, rates, and interest rate with prior notice to the customers before the changes are made effective according to the applicable rules and regulations. Before the changes are effective, if Customers disagree, Customers are allowed to withdraw from the product without any charges, and if the customer do not object until the changes are made effective, then the customer is considered to have agreed to the new terms and conditions.