

## Announcement

### PermataSMS Navigator

# Notice on Navigator Monthly Charging Provisions

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- SMS Navigator's monthly fee debiting process will start on the 23 - 10 of each month.
- Navigator monthly fee of IDR 12,000/month to be debited from the account registered with the Navigator service. **Effective as of November 2023.**
- PermataBank **can process** 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.

PermataBank **can process** 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.

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.