

Ringkasan Informasi Produk Dan Layanan (RIPLAY) Versi Umum

PermataPayroll ASTRA

PT BANK PERMATA TBK

Definisi <i>Definition</i>	PermataPayroll ASTRA adalah tabungan dengan fasilitas layanan pembayaran gaji bulanan bagi perusahaan untuk para karyawannya.	PermataPayroll ASTRA is saving account facility with monthly salary payment service for Astra companies to their employees.																													
Nama Penerbit <i>Name of Issuer</i>	PT Bank Permata Tbk	PT Bank Permata Tbk																													
Fitur Utama Tabungan <i>Main Features</i>	Fitur produk ini, antara lain: 1. Saldo minimal: Rp 0 2. Suku bunga tabungan threshold: <ul style="list-style-type: none"> • Saldo < Rp 1 juta = 0,00% p.a. • Saldo Rp 1 juta -< Rp 50 juta = 0,25% p.a. • Saldo Rp 50 juta -< Rp 100 juta = 0,5% p.a. • Saldo ≥ Rp 100 juta = 0,75% p.a 3. Tingkat bunga penjaminan: mengacu ke suku bunga LPS yang berlaku dimana data suku bunga terupdate didapatkan dari link: https://www.lps.go.id/ 4. Setoran awal: sesuai penggajian 5. Batas transaksi belanja harian: Rp 10 juta 6. Batas penarikan harian di ATM: Rp 10 juta 7. Batas transfer harian e-channel: <table border="1" data-bbox="418 1493 927 1877"> <thead> <tr> <th>Jenis Transaksi</th> <th>Limit Transaksi</th> <th>Channel</th> </tr> </thead> <tbody> <tr> <td>Transfer ke rekening sendiri di PermataBank</td> <td>Tidak Terbatas sesuai Saldo Rekening</td> <td>PermataMobile X PermataNet PermataATM</td> </tr> <tr> <td rowspan="3">Transfer ke rekening lain di Permata Bank</td> <td>Rp 150 juta</td> <td>PermataMobile X</td> </tr> <tr> <td>Rp 150 juta</td> <td>PermataNet</td> </tr> <tr> <td>Rp 50 juta</td> <td>PermataATM</td> </tr> <tr> <td>Transfer ke rekening</td> <td>Rp 50 juta</td> <td>PermataMobile X</td> </tr> </tbody> </table>	Jenis Transaksi	Limit Transaksi	Channel	Transfer ke rekening sendiri di PermataBank	Tidak Terbatas sesuai Saldo Rekening	PermataMobile X PermataNet PermataATM	Transfer ke rekening lain di Permata Bank	Rp 150 juta	PermataMobile X	Rp 150 juta	PermataNet	Rp 50 juta	PermataATM	Transfer ke rekening	Rp 50 juta	PermataMobile X	This product features, including: 1. Minimum balance: IDR 0 2. Threshold Saving Interest Rate: <ul style="list-style-type: none"> • Balance < IDR 1 Million = 0,00% p.a • Balance IDR 1 Million -< IDR 50 Million = 0,25% p.a • Balance IDR 50 Million -< IDR 100 Million = 0,5% p.a • Balance ≥ IDR 100 Million = 0,75% p.a 3. Deposit insurance rate: refers to the applicable LPS deposit insurance rate where the updated interest rate data is obtained from the link: https://www.lps.go.id/ 4. Initial deposit: according to payroll 5. Daily shopping transaction limit: IDR 10 Million 6. Daily withdrawal limit at ATM: IDR 10 Million 7. e-channel daily transfer limit: <table border="1" data-bbox="954 1520 1463 1877"> <thead> <tr> <th>Transaction Type</th> <th>Transaction limits</th> <th>Channels</th> </tr> </thead> <tbody> <tr> <td>Transfer to your own account at Permata Bank</td> <td>Unlimited according to account balance</td> <td>PermataMobile X PermataNet PermataATM</td> </tr> <tr> <td rowspan="3">Transfer to another account at Permata Bank</td> <td>IDR 150 Million</td> <td>PermataMobile X</td> </tr> <tr> <td>IDR 150 Million</td> <td>PermataNet</td> </tr> <tr> <td>IDR 50 Million</td> <td>PermataATM</td> </tr> </tbody> </table>	Transaction Type	Transaction limits	Channels	Transfer to your own account at Permata Bank	Unlimited according to account balance	PermataMobile X PermataNet PermataATM	Transfer to another account at Permata Bank	IDR 150 Million	PermataMobile X	IDR 150 Million	PermataNet	IDR 50 Million	PermataATM
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Biaya Fees	Biaya yang dikenakan kepada Nasabah adalah: 1. Biaya Administrasi Per Bulan: <ul style="list-style-type: none"> • Biaya Rp 7.500 per bulan jika Saldo Rata-rata Bulanan < Rp 1 juta 	The fees charged to Customers are: 1. Monthly administration fee: <ul style="list-style-type: none"> • The fee is IDR 7.500 per month if the monthly average balance < IDR 1 million 																																																						

	<ul style="list-style-type: none"> • Bebas biaya administrasi jika Saldo Rata-rata Bulanan \geq Rp 1 juta <p>2. Biaya Tarik Tunai di ATM Bank Lain: Rp 0* atau Rp 7.500 <i>*Note: Biaya Tarik Tunai Rp 0 sebanyak 3 transaksi pertama/bulan dan transaksi ke 4 dan seterusnya biaya Rp 7.500/transaksi</i></p> <p>3. Biaya Tarik Tunai di Seluruh Gerai Indomaret berlaku hingga 31 Desember 2024</p> <p>4. Biaya Transfer ke Bank Lain melalui Permata Mobile X dengan metode:</p> <ul style="list-style-type: none"> • BI Fast • Transfer Online • Transfer SKN/LLG • Transfer RTGS <p>Gratis**</p> <p><i>**Note: Gratis Biaya Transfer Tanpa Syarat Saldo Minimal Sebelum Transaksi. Banyaknya aktivitas transfer per bulan tidak dibatasi.</i></p> <p>5. Biaya transfer ke Bank Lain di PermataNet / PermataATM:</p> <ul style="list-style-type: none"> • BI Fast Rp 2.500 • Online transfer Rp 7.500 • LLG Rp 2.900 • RTGS Rp 25.000 <p>6. Biaya Materai: Rp 10.000 (jika ada)</p> <p>7. Biaya Penggantian Kartu: Rp 25.000</p> <p>8. Biaya Penutupan Rekening: Rp 0</p> <p>9. Biaya Dorman (Rekening yang tidak memiliki aktivitas transaksi selama 12 bulan berturut-turut): Rp 10.000 per bulan</p> <p>10. Biaya Layanan SMS Navigator: Rp 0 untuk 2 bulan pertama, Rp 12.000 untuk bulan selanjutnya</p> <p>11. Biaya Administrasi Kartu Permata Debit Plus: Rp 0</p>	<ul style="list-style-type: none"> • Free administration fee if the monthly average balance \geq IDR 1 million <p>2. Cash withdrawal fee at another bank's ATM: IDR 0* or IDR 7.500 <i>*Note: Cash withdrawal fee IDR 0 for the first 3th transactions/month and the 4th transaction so on costs IDR 7.500/transaction</i></p> <p>3. Cash withdrawal fee at All Indomaret Store valid until 31 December 2024</p> <p>4. Transfer fees to other banks via Permata Mobile X with the following methods:</p> <ul style="list-style-type: none"> • BI Fast • Online Transfers • Transfer SKN/LLG • RTGS Transfer <p>Free**</p> <p><i>** Note: Free transfer fee without minimum balance requirement before transaction. The number of transfer activities per month is unlimited.</i></p> <p>5. Transfer fees to other banks via PermataNet / PermataATM:</p> <ul style="list-style-type: none"> • BI Fast IDR 2.500 • Online transfer IDR 7.500 • LLG IDR 2.900 • RTGS IDR 25.000 <p>6. Stamp duty: IDR 10.000 (if any)</p> <p>7. Card replacement fee: IDR 25.000</p> <p>8. Account closing fee: IDR 0</p> <p>9. Dormant fee (accounts that have no transaction activity for 12 continued months): IDR 10.000 per month</p> <p>10. Navigator SMS service fee: IDR 0 for the first 2 months, IDR 12.000 for the next month</p> <p>11. Permata Debit Plus card administration fees: IDR 0</p>
Media Penyampaian Pelaporan	Efektif 1 Mar 2024 1. Laporan elektronik: GRATIS 2. Rekening koran: Rp 25.000 per bulan	Effective 1 Mar 2024 1. E-statement: FREE 2. Paper statement: IDR 25.000 per month

<p><i>Reporting Media</i></p>	<p>3. Passbook: Rp 25.000 untuk buku baru dan penggantian buku</p> <p>4. Laporan elektronik & passbook atau rekening koran & passbook: Rp 5.000*</p> <p><i>*Merupakan tambahan biaya jika menggunakan 2 jenis media pelaporan.</i></p>	<p>3. Passbook: IDR 25.000 for new passbook and its replacement</p> <p>4. eStatement & passbook or paper statement & passbook: IDR 5.000*</p> <p><i>*Additional fee if customer using 2 kind of reporting media as stated.</i></p>
<p>Manfaat Produk <i>Product benefits</i></p>	<p>1. Reward transaksi berupa cashback, berdasarkan program taktikal yang dikeluarkan atau yang diluncurkan oleh Bank</p> <p>2. Akses Informasi rekening/ transaksi kapan pun dan dimana pun melalui PermataMobile X/PermataNet</p> <p>3. Fitur transaksi finansial melalui PermataMobile X/PermataNet</p> <p>4. Nasabah dapat menggunakan fasilitas layanan pengiriman Navigator sebagai alat monitor Rekening Anda. Layanan Navigator sebagai penyampaian informasi mutasi rekening untuk nominal transaksi \geq Rp1.000.000, secara online dan realtime melalui nomor ponsel yang telah didaftarkan</p>	<p>1. Transaction rewards in the form of cashback, based on the tactical program issued or launched by the Bank</p> <p>2. Account access/ transaction information anytime and anywhere via PermataMobile X/PermataNet</p> <p>3. Financial transaction features through PermataMobile X/PermataNet</p> <p>4. Customer can use the Navigator delivery service facility as a monitoring tool for your account. Navigator service as delivery of account mutation information for transaction nominal \geq IDR1.000.000, online and real time via registered mobile number</p>
<p>Risiko Produk <i>Product Risk</i></p>	<p>1. Dalam hal simpanan Nasabah pada satu bank melebihi Rp 2 (dua) Miliar dan suku bunga Tabungan yang diterima melebihi tingkat suku bunga maksimum Penjaminan Lembaga Penjamin Simpanan (LPS), maka Tabungan Nasabah tidak termasuk dalam program penjaminan LPS</p> <p>2. Penyalahgunaan PIN/Password dan kartu ATM</p>	<p>1. In the event that customer deposits at one bank exceed IDR 2 (two) billion and the interest rate on saving received exceeds the maximum interest rate of the Lembaga Penjamin Simpanan (LPS) guarantee, the customer's saving are not included in the LPS guarantee program</p> <p>2. Misuse of PIN /Password and ATM Card</p>
<p>Persyaratan dan Tata Cara <i>Requirements and Procedures</i></p>	<p>Anda harus melengkapi persyaratan:</p> <p>1. Untuk WNI, melampirkan e-KTP</p> <p>2. Untuk WNA, melampirkan Paspor dan KITAS/ KITAP/ e-KTP WNA</p> <p>3. Mengisi Formulir Pembukaan Rekening melalui Aplikasi PermataMobile X atau Layanan Perbankan lainnya.</p> <p>Anda dapat menyampaikan pertanyaan dan pengaduan melalui:</p> <ul style="list-style-type: none"> ✓ Call Center PermataTel 1500111 ✓ Email: care@permatabank.co.id ✓ Kantor Cabang PermataBank 	<p>You must complete the following requirements:</p> <p>1. For WNI, attach E-KTP</p> <p>2. For WNA, attach Passport and KITAS/ KITAP/ e-KTP WNA</p> <p>3. Fill out the account opening form through the PermataMobile X application or other banking services</p> <p>You can submit question and complaints via:</p> <ul style="list-style-type: none"> ✓ Call Center PermataTel 1500111 ✓ Email: care@permatabank.co.id ✓ Permatabank branch office

<p>Simulasi Metode Perhitungan Bunga Harian</p>	<p>Contoh: Posisi saldo akhir hari Konsumen adalah sebagai berikut, maka bunga yang diterima konsumen pada hari tersebut sesuai tiering saldo adalah:</p> <table border="1" data-bbox="467 373 1417 562"> <thead> <tr> <th>Tanggal</th> <th>Saldo Akhir Hari</th> <th>Suku Bunga (p.a)</th> <th>Nominal Suku Bunga</th> </tr> </thead> <tbody> <tr> <td>1 Sep 2023</td> <td>Rp 900.000</td> <td>0%</td> <td>Rp 0</td> </tr> <tr> <td>2 Sep 2023</td> <td>Rp 1.000.000</td> <td>0,25%</td> <td>Rp 6,8</td> </tr> <tr> <td>3 Sep 2023</td> <td>Rp 100.000.000</td> <td>0,5%</td> <td>Rp 1.370</td> </tr> <tr> <td>4 Sep 2023</td> <td>Rp 120.000.000</td> <td>0,75%</td> <td>Rp 2.466</td> </tr> </tbody> </table> <p>Catatan: Bunga akan diakumulasikan secara harian dan akan dikreditkan pada akhir bulan</p> <p>Example: the consumer's end of day balance position is as follows, then the interest received by the consumer on that day according to the tiering balance is:</p> <table border="1" data-bbox="467 745 1417 934"> <thead> <tr> <th>Date</th> <th>End of Day Balance</th> <th>Interest Rate (p.a)</th> <th>Nominal Interest Rate</th> </tr> </thead> <tbody> <tr> <td>1 Sep 2023</td> <td>IDR 900.000</td> <td>0%</td> <td>IDR 0</td> </tr> <tr> <td>2 Sep 2023</td> <td>IDR 1.000.000</td> <td>0,25%</td> <td>IDR 6.8</td> </tr> <tr> <td>3 Sep 2023</td> <td>IDR 100.000.000</td> <td>0,5%</td> <td>IDR 1.370</td> </tr> <tr> <td>4 Sep 2023</td> <td>IDR 120.000.000</td> <td>0,75%</td> <td>IDR 2.466</td> </tr> </tbody> </table> <p>Note: Interest rate will be accumulated on a daily basis and will be credited at the end of the month</p>	Tanggal	Saldo Akhir Hari	Suku Bunga (p.a)	Nominal Suku Bunga	1 Sep 2023	Rp 900.000	0%	Rp 0	2 Sep 2023	Rp 1.000.000	0,25%	Rp 6,8	3 Sep 2023	Rp 100.000.000	0,5%	Rp 1.370	4 Sep 2023	Rp 120.000.000	0,75%	Rp 2.466	Date	End of Day Balance	Interest Rate (p.a)	Nominal Interest Rate	1 Sep 2023	IDR 900.000	0%	IDR 0	2 Sep 2023	IDR 1.000.000	0,25%	IDR 6.8	3 Sep 2023	IDR 100.000.000	0,5%	IDR 1.370	4 Sep 2023	IDR 120.000.000	0,75%	IDR 2.466
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4 Sep 2023	IDR 120.000.000	0,75%	IDR 2.466																																						
<p>Informasi Tambahan</p>	<ol style="list-style-type: none"> 1. Anda berkewajiban menyediakan informasi dan/atau data sesuai dengan kondisi sesungguhnya dan konsekuensi jika Anda tidak menyampaikan informasi dan/atau data yang sebenarnya menjadi tanggung jawab Anda sepenuhnya. 2. Permohonan pembukaan rekening dapat dilakukan melalui PermataMobile X atau melalui Layanan Perbankan lainnya dengan memenuhi seluruh ketentuan dan persyaratan pembukaan rekening yang telah ditetapkan oleh Bank. 3. 1 Nasabah hanya dapat memiliki 1 Rekening PermataPayroll ASTRA saja. 4. Bank wajib untuk menginformasikan segala perubahan atas manfaat, biaya, risiko, syarat dan ketentuan Produk, dan Layanan ini melalui surat atau melalui cara-cara lainnya sesuai syarat dan ketentuan yang berlaku. Pemberitahuan tersebut akan diinformasikan 30 hari kerja sebelum efektif berlakunya perubahan. 5. PermataBank akan melakukan konversi rekening PermataPayroll ASTRA ke Rekening Tabungan Non Payroll dengan pemberitahuan terlebih dahulu <ol style="list-style-type: none"> 1. You are obliged to provide information and/or data in according with actual conditions and the consequences if you didn't submit actual information and/or data, then that are actually your full responsibility. 2. Account opening application can be opened through PermataMobile X or other banking services by fulfilling all of the terms and conditions for account opening that have been set by the bank. 3. 1 customer can only have 1 PermataPayroll ASTRA account. 4. The bank is obliged to inform all the updated benefits, costs, risks, terms and conditions of these products and services by letter or other channels according to the terms & conditions that applied. This notification will be informed 30 working days before effective date. 5. Permatabank will convert a PermataPayroll ASTRA account to a non-payroll savings account with prior notification within a certain period of time if there is no funded salary in the PermataPayroll account. 6. Monthly account statements can be accessed anytime and anywhere 																																								

	<p>jika dalam kurun waktu tertentu tidak terdapat pengkreditan gaji di rekening Permata Payroll.</p> <ol style="list-style-type: none"> 6. Laporan Bulanan Rekening dapat di akses kapan pun dan dimana pun melalui menu Download e-Statement di Permata Mobile X atau PermataNet, hingga periode 12 bulan terakhir, dengan saldo rata-rata minimal sesuai dengan ketentuan yang berlaku. Untuk informasi lengkap terkait ketentuan saldo rata-rata minimal dapat di akses di www.permatabank.com, panduan registrasi PermataMobile X dapat di akses pada link berikut: https://bit.ly/pb-registccdc serta cara mengunduh e-statement dapat diakses pada link berikut: https://bit.ly/pb-estatpmx 7. Dokumen RIPLAY Umum PermataPayroll ASTRA juga dapat diakses melalui website PermataPayroll ASTRA pada link berikut: https://www.permatabank.com/id/tabungan-retail/permatapayroll-astra?cid=ppa 8. Rekening Anda akan berubah menjadi dormant/tidak aktif, apabila tidak memiliki transaksi selama 365 hari berturut-turut dan akan dikenakan biaya dormant sesuai ketentuan yang berlaku. 9. Khusus bagi Nasabah PermataPayroll ASTRA pemegang Kartu Debit Community, penggantian Kartu Debit Community dikarenakan hilang / rusak / tertelan / jatuh tempo atau karena alasan lainnya akan digantikan dengan kartu debit reguler mengikuti produk tabungan yang dimiliki oleh Nasabah. 10. Layanan Navigator adalah layanan pengiriman notifikasi transaksi melalui Short Message Service ("SMS") oleh Operator seluler ke nomor ponsel yang telah terdaftar yang dapat membantu dalam memantau transaksi yang terjadi dalam rekening Nasabah. Dalam pengiriman notifikasi transaksi melalui SMS tersebut, Bank bekerjasama dengan operator seluler. 11. PermataBank akan melakukan penutupan rekening secara otomatis jika rekening berstatus "Dormant" selama 180 hari kalender berturut-turut 	<p>through the download e-Statement menu on Permata Mobile X or PermataNet until the last 12 months, with a minimum average balance in according to the terms applied. For complete information regarding minimum average balance, you can access it on www.permatabank.com, the PermataMobile X registration guide can be accessed on the following link: https://bit.ly/pb-registccdc, and how to download e-statements, you can access it on the following link https://bit.ly/pb-estatpmx</p> <ol style="list-style-type: none"> 7. PermataPayroll ASTRA personal RIPLAY documents can also be accessed through PermataPayroll ASTRA website at the following link: https://www.permatabank.com/id/tabungan-retail/permatapayroll-astra?cid=ppa 8. Your account will change to dormant/ inactive, if there are no transactions during 365 consecutive days and dormant fee will be charged according to terms that applied. 9. Special for PermataPayroll ASTRA Customer who hold Community Debit Card, Community Debit Card replacement due to lost / damaged / swallowed / overdue or for other reasons will be replaced with a regular debit card following the savings product owned by the Customer. 10. Navigator Service means transaction notification sent via Short Message Service ("SMS") by cellular operator to the registered mobile phone number to enable monitor transactions in the Customer's account. For this purposes, Bank is in collaboration with cellular operator. 11. Permatabank will be automatically closed the account if the account status is "Dormant" during 180 calendar days from the time your account is fbiayat & has zero balance (0) at the time of closing account. 12. Account closing is carried out at the nearest Bank branch and must be accompanied by the documents required by the bank.
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	<p>terhitung sejak rekening Anda berstatus Dormant & memiliki saldo Nol (0) pada saat penutupan rekening.</p> <p>12. Penutupan rekening dilakukan di kantor cabang Bank terdekat dan wajib disertai dengan dokumen-dokumen sebagaimana dipersyaratkan oleh Bank.</p>	
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Disclaimer:

1. Bank dapat menolak permohonan produk Anda apabila tidak memenuhi persyaratan dan peraturan yang berlaku

The product application might be declined by bank if it does not meet the conditions and policies applied

2. Anda harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini dan berhak bertanya kepada pegawai Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini

Please read the Product and Service Information Summary carefully, you have entitled to inquired all the information related to the Product and Service Information Summary to the PermataBank officer

Informasi lebih lanjut dapat menghubungi PermataTel di 1500111

For further information, please contact PermataTel at 1500111

PT BANK PERMATA TBK BERIZIN DAN DIAWASI OLEH OTORITAS JASA KEUANGAN DAN BANK INDONESIA, SERTA MERUPAKAN PESERTA PENJAMINAN LEMBAGA PENJAMIN SIMPANAN

PT BANK PERMATA TBK IS LICENSED AND SUPERVISED BY FINANCIAL SERVICES AUTHORITY AND BANK INDONESIA, ALSO MEMBER OF INDONESIA DEPOSIT INSURANCE CORPORATION