

## PermataShopping Card

# Buy Now Pay Later Double Cashback 5% dan Cicilan 0% 12 bulan

---

### Terms and Conditions:

- Cardholders can get 5% cashback from online transactions (max. Rp 200.000) and from offline transactions (max. Rp 100.000) per customer with min. retail transaction of Rp 5.000.000 (online only or combination of both online and offline) within one cycle.
- Minimum retail transactions constituted are new transactions made within the cycle. Transactions not acknowledged as retail transaction: Cash advance, Cash on Call / Recurring transactions / Bills to Pay, business services transactions such as PAPER.ID ongoing installment transactions, and other transactions according to bank regulations.
- Transactions eligible for the cashback is retail transactions made within all merchants (online and offline) except recurring / Bills to Pay, business services transactions such as PAPER.ID, and cash swipe transactions based on bank identification. Transaction calculations are based on the transaction date that has been recorded (posted).
- Transactions are calculated based on their posting date.
- The amount of cashback received from Primary and Supplementary cards will be credited to Primary Credit Card.
- The amount of cashback received will be disclosed on billing statement received by the Primary Credit Cardholder.
- Cashback will be credited after the 25<sup>th</sup> of the following month.

- When Cashback is credited, account needs to be active and not blocked both temporarily or permanently.
- This program can be combined with other promotions from PermataKartuKredit.
- Minimum transaction of Rp 5.000.000 to get 5% cashback will commence from August 2023 billing period (transactions starting from July 2023).
- Customers can apply for up to 12 months 0% installment for all online transactions made without min. transaction requirements.
- 0% installment applies with admin fee of Rp 150.000 for 6 months' tenor and Rp 200.000 for 12 months' tenor.
- Customers can apply for the installment via PermataTel at 1500111 before the billing statement is released.
- To cancel an ongoing installment transaction, customer will be charged a cancellation fee of Rp 350.000 or to follow the applicable terms and conditions.

#### Cashback Simulation

##### Customer A.

TRANSACTION	AMOUNT	CASHBACK ONLINE	CASHBACK OFFLINE	CASHBACK RECEIVED
Shopee	Rp 2.500.000	Rp 125.000		
Tokopedia	Rp 1.500.000	Rp 75.000		
Blibli	Rp 1.000.000			
<b>Total</b>	<b>Rp 5.000.000</b>	<b>Rp 200.000</b>		<b>Rp 200.000</b>

Customer is eligible for the cashback from online transactions, as the customer have met the min. online transaction of IDR 5 mio. Max. cashback that customers can get from online transactions only is IDR 200K

Customer B.

TRANSACTION	AMOUNT	CASHBACK ONLINE	CASHBACK OFFLINE	CASHBACK RECEIVED
Shopee	Rp 500.000	Rp 25.000		
Tokopedia	Rp 700.000	Rp 35.000		
Blibli	Rp 1.500.000	Rp 75.000		
BP AKR	Rp 800.000		Rp 40.000	
Hypermart	Rp 1.500.000		Rp 60.000	
<b>Total</b>	<b>Rp 5.000.000</b>	<b>Rp 135.000</b>	<b>Rp 100.000</b>	<b>Rp 235.000</b>

Customer is eligible to get cashback from online and other transactions, as the customer have met the min. accumulated transaction of IDR 5 mio from online and offline transactions. Max. cashback that customers can get from online transactions is IDR 200K and IDR 100K from Offline transaction

Customer C.

TRANSACTION	AMOUNT	CASHBACK ONLINE	CASHBACK OFFLINE	CASHBACK RECEIVED
Shell	Rp900.000			
Hero	Rp2.100.000			
Remboelan	Rp1.000.000			
Gramedia	Rp1.000.000			
<b>Total</b>	<b>Rp5.000.000</b>			

Customer is not eligible to get the cashback, as the customer did not met the min. accumulated transaction of Rp 5.000.000 from online and offline transactions. Customers only made transactions at offline merchants.