

Summary of Product and Service Information (RIPLAY)

PermataCashback Card

(PermataHero Card)

PT BANK PERMATA TBK

- Product Name: PermataCashback Card (PermataHero Card)
- Publisher: PT Bank Permata Tbk (PermataBank)
- Rates and fees charged to Customers:

BENEFIT	DESCRIPTION
Cashback any time	1.5% cashback on transactions at Hero, all Minimarkets, Supermarkets and Hypermarkets throughout Indonesia and 1% cashback on other transactions with a maximum of IDR 500,000 with a minimum transaction accumulation requirement of IDR 2,000,000 in one billing period
Free Shopping with cashback up to IDR 6,000,000 per year	Cashback can be used for shopping transactions at Hero, Guardian, Hypermart, Foodmart Supermarket, Hyfresh Supermarket, Primo Supermarket and Lotte Grosir (especially electronics and furniture outlets)
Promotions Every Time	Free product at HERO and Guardian, shopping Voucher at Hypermart, Hyfresh Supermarket, Foodmart Supermarket and Primo Supermarket until 31 December 2025
0% Installment	0% installments up to 6 months for any transaction and any nominal amount via Permata ME
Contactless	Make transactions by simply tapping or bringing your PermataCashback Card closer to the EDC with the contactless logo
Various conveniences with Permata ME	It's easier with Permata ME, starting from checking bills or limits, changing transactions into SimplePay installments, applying for cash funds to registering additional cards or various payment features
Interesting programs at merchants	Enjoy various attractive promotions at various merchants from discounts to installments

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Annually fee	Free annual fees for the first year for the main card and forever for 5 additional cards
Bills To Pay facility	Ease of paying routine monthly bills through Permata Bills To Pay
PermataNavigator facilities	Transactions become safer and more comfortable with notifications directly on your cellphone

- Risk Related to Credit Cards:
 - Credit Card Misuse because the credit card and PIN are known or handed over to another party. You are responsible for all risks of credit card misuse in connection with your credit card and PIN. To avoid misuse of your credit card, store and protect your credit card and PIN properly. Do not reveal your PIN number to any unauthorized party. Change your PIN regularly. PermataBank does not authorize any party to take your Credit Card and PIN.
 - Immediately block your Credit Card via Permata ME or report it to our officers via PermataTel 24 hours service 1500-111 / 021-29850611 once you find out your card is lost or stolen wherever you are. The card holder remains fully responsible for all transactions carried out using a credit card before notification is received by the bank regarding the loss and/or theft of the credit card. The card holder is also responsible for all cash withdrawals that have been made using a credit card with verification that has been done using a credit card with valid verification in the form of a pin or signature of the card holder through a bank branch.
 - If by the Due Date or on the next working day if the Due Date is a holiday, the Bank has not received payment of the amount billed or at least the Minimum Payment from the Card Holder, then the Card Holder is obliged to pay late fines, interest, and/or other fees in the amount determined by the Bank.
 - In the event that the Card Holder does not pay the bill as regulated in these terms and conditions or if the quality of the Credit Card bill in question is included in the bad quality based on collectibility criteria in accordance with the provisions of the Financial Services Authority (OJK), then the Bank can use its own collection staff or the services of a third party. thirdly, to carry out billing until the bills and fines are paid in full.
 - If the Card Holder does not want the status recorded in the OJK's Financial Information Services System (SLIK) to be in a condition other than "current", then the Card Holder is responsible for maintaining the card status in a "Current" condition, namely a condition where payments are made on time and there are no arrears.

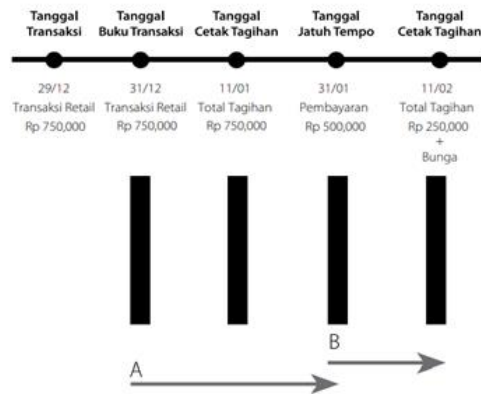
- General Conditions for Applying for a Credit Card:

CATEGORIES	CRITERIA
Age	The minimum age of the Main Card Holder is 21 years. Maximum 65 years Additional Card must be at least 17 years old
Income Requirements (Bank Indonesia Regulations)	Minimum Income: Employee: IDR 3.000.000 Entrepreneur*: IDR 3.500.000 If your income is between IDR 3.000.000 – 10.000.000 net (take home pay) per month, then: <ol style="list-style-type: none"> 1. The maximum number of credit cards that can be owned is from 2 issuing banks (including PermataBank) and/or 2. The maximum total credit card limit that you can have is 3x your net income per month
Documents Requirement	*) Bank provisions <ol style="list-style-type: none"> 1. Photocopy KTP 2. Photocopy NPWP 3. Proof of Income I Information on other bank credit card numbers 4. For additional cards, you must include a photocopy of your KTP/KITAS

- Permata Credit Card payment method can be done via:
 - Permata ME
 - PermataATM
 - PermataBank Branch
 - PermataNet (<https://www.permatanel.com>)
 - Transfer payments via other banks
 - Via collaborating ATM
 - PermataBank account auto debit facility
- For your transaction convenience and to avoid late fees, you must pay your Credit Card bill no later than the specified due date (effectively the funds are received by PermataBank). The payment amount that you can determine, namely:
 - Minimum on total bill, or
 - Part of the total bill (above the minimum payment), or
 - The total of all your bills

- Interest charged is 1.75% per month or 21% per year. Interest rates can change based on applicable regulations and will be informed to customers in accordance with applicable laws and regulations. The interest calculation simulation can be seen at:

Contoh Perhitungan Bunga



Rumus Perhitungan Bunga
 (Jumlah Transaksi x Suku Bunga x Selisih Hari x 12)
 365

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

A. $(Rp. 750.000 \times 1,75\% \times 31 \times 12) / 365 = 4.882.500 / 365 = Rp 13.376.71$
 B. $(Rp. 250.000 \times 1,75\% \times 12 \times 12) / 365 = 630.000 / 365 = Rp 1.726.03$
 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 charged for the PermataCashback Card:

TYPE OF COST	CLASSIC	GOLD	PLATINUM
Annual Fee			
- Main Card	IDR 225.000	IDR 350.000	IDR 750.000
- Additional Card		Free	
Interest Rate			
- Retail Transactions		1,75% per month / 21% year	
- Cash Withdrawal Transactions	1,75% per month / 21% year		
Minimum Payment*	5% of total bill or minimum IDR 50.000		
Cash Withdrawal Fee (Cash Advance)	6% or Rp 100.000		
Late Penalty*	1% % of total bill or min. IDR 75.000 dan max. IDR 100.000		
Limit Increase Fee	IDR 20.000		
Credit Limit Exceeding Fee	IDR 250.000		
Damaged Card Replacement Fee	IDR 75.000		
Daily Cash Withdrawal Limit	Maximum IDR 10.000.000		
Fee for Requesting Proof of Transaction (Sales Draft)	IDR 25.000 per transaction		
PIN Mailer Fee	IDR 10.000		
Stamp Duty on Billing Statements			
The amount will depend on the value of the payment you make			
a. IDR 0 s/d IDR 5.000.000	IDR 0		
b. Above IDR 5.000.000	IDR 10.000		

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Billing Request Fees	IDR 25.000
Transaction Summary Request Fees For The Current Year	IDR 100.000
Transaction Costs Change to Fixed Installments	
a. Installment Changes via Permata ME & PermataTel	a. Starting from IDR 75.000 (specifically the interest rate 0%) & IDR 25.000 for other interest rates.
b. Installment Changes via Merchant	b. Starting from IDR 25,000 to IDR 350.000 (0% interest rate only)
PermataNavigator Facility Fee	IDR 10.000 per month
Bill Printing Fee	IDR 25.000
Cash Fund Cancellation Fee (CoC)	IDR 350.000
Fixed Installment Cancellation Fee (SimplePay)	IDR 350.000

*)Valid until 31 December 2024 in accordance with Bank Indonesia policy.

- The rates above are not binding and may change at any time according to PermataBank's policy which will be informed in advance to the Credit Card Holder. The Credit Card rates and fees above will apply charged in accordance with the approval of the Credit Card Holder in the Credit Card Application Form at the time of Submission.
- What you need to do when making a shopping transaction:
 - Check the date you made the transaction
 - Pay attention to your transaction amount and make sure your transaction amount is correct before entering your 6 digit PIN or tapping your contactless credit card. (Please keep your PIN confidential).
 - If there is an error in the transaction amount, there is no need to enter your PIN or tap your contactless credit card. Please ensure the transaction has been cancelled.
 - Save the sales slip that you receive as proof of your purchase/payment, and then match it with the billing statement for the next billing period.
 - Double check your name on your PermataKartuKredit after the transaction to prevent your Credit Card from being mixed up.
- Transaction information media in the form of billing statements / e-statements which can be accessed via Permata ME or sent to addresses registered in the PermataBank system.
- For complaints, please contact the nearest PermataBank Branch, PermataTel 1500-111 / 021-29850611 or visit www.permatabank.com

- PermataBank has the right to change fees, tariffs and interest rates with prior notification to the Customer before the change becomes effective in accordance with applicable laws and regulations. Before these changes come into effect effectively, if the Customer does not agree, the Customer can decide on the product without being subject to compensation, and if until the changes come into force the Customer does not submit an objection, the Customer is deemed to have agreed.

PT. Bank Permata, Tbk is licensed and supervised by The Financial Services Authority (OJK)
and Bank Indonesia