

Announcement

Changes in Product Name and Features of Savings Product

Dear Customer,

As of January 2, 2024, changes in the product name and features of savings products will be implemented as follows :

Savings Product Name	Savings Product Name (Effective January 2, 2024)
PermataPayroll Plus iB	PermataPayroll iB
PermataPayroll Astra Plus iB	PermataPayroll Astra iB

The changes to the savings product will NOT alter the customer's account number, customer's Debit Card number, and PermataMobile X user ID, allowing customers to continue transactions as usual.

There is no fee imposed for this change. Please be cautious of fraud, as the bank never requests information such as account numbers / debit card numbers / passwords / CVV / other data for this change.

Information on Differences in Product Features as follows:

Feature	PermataPayroll Plus iB PermataPayroll Astra Plus iB (Before)	PermataPayroll iB PermataPayroll Astra iB (After)	Description
Description	Savings with monthly salary payment services for companies and their employees, providing facilities for free cash withdrawals and online transfers through Permata Mobile X .	Savings account with monthly salary payment services for companies and their employees, providing facilities for free cash withdrawals and online transfers through Permata Mobile X	Unchanged
Initial Deposit	According to Payroll	According to Payroll	Unchanged
Minimum Balance	IDR 0	IDR 0	Unchanged
Minimum Subsequent Deposit	According to Payroll	According to Payroll	Unchanged
Interest Rate / Ratio (per annum)	For PermataPayroll Plus iB, Ratio 7%:93% (Customer: Bank)	For PermataPayroll iB Ratio 7% : 93% (Customer : Bank) For PermataPayroll Astra iB 14% : 86% (Customer : Bank)	Change
Monthly Administration Fee	<ul style="list-style-type: none"> IDR 10,000 per month if the Average Monthly Balance < IDR 1 million. No administration fee if the Average Monthly Balance ≥ IDR 1 million. 	<ul style="list-style-type: none"> IDR 7,500 per month if the Average Monthly Balance is < Rp 1 million. No administration fee if the Average Monthly Balance is ≥ IDR 1 million. 	Change
PermataDebit Plus Card Administration Fee	No Fee	No Fee	Unchanged

Monthly Navigator Fee	<ul style="list-style-type: none"> Free of charge for the first 2 months. Fee of IDR 12,000 per month for the subsequent months. 	<ul style="list-style-type: none"> Free of charge for the first 2 months. Fee of IDR 12,000 per month for the subsequent months. 	Unchanged
Fee for Transfers to Other Banks via PermataMobile X	No Fee	No Fee	Unchanged
Fee for Transferring to Other Banks via PermataATM & PermataNet	Free up to a maximum of 10 times per month.	<ul style="list-style-type: none"> BI Fast IDR 2,500 Online transfer IDR 7,500 SKN/LLG IDR 2,900 RTGS IDR 25,000 Use PermataMobile X to enjoy Free Transaction Fees for Transfers without Conditions.	Change
Fee for Cash Withdrawal at Other Bank's ATM	Free for the first 10 transactions per month. IDR 7,500 for the 11th transaction onwards.	Free for the first 3 transactions per month. IDR 7,500 for the 4th transaction onwards.	Change
Statement Delivery Fee	IDR 15,000 per month per customer (if any).	IDR 15,000 per month per customer (if any).	Unchanged
Dormant Account Fee	IDR 10,000 per month. If the account has no banking transaction activity for 12 consecutive months, the account status will change to inactive ("dormant").	IDR 10,000 per month. If the account has no banking transaction activity for 12 consecutive months, the account status will change to inactive ("dormant").	Unchanged
Automatic Account Closure	As of December 28, 2022, the bank will automatically close accounts under the condition that your account has been inactive ('Dormant') and has a balance of IDR 0 (zero) for 180 consecutive calendar days.	As of December 28, 2022, the bank will automatically close accounts under the condition that your account has been inactive ('Dormant') and has a balance of IDR 0 (zero) for 180 consecutive calendar days.	Unchanged
Account Closure Fee	No Fee	No Fee	Unchanged

For a summary of product information and service offerings for savings products, please refer to the link:

- Permata**Payroll iB** and Permata**Payroll Astra iB** can be viewed at <https://per.mt/ib-payroll>

If you have further questions, please feel free to contact Permata**Tel** at 1500111 or visit the nearest PermataBank branch.