

Terms and Conditions

5% Cashback for Groceries and Gas Station with PermataTabungan iB Bebas

- Program period until 31 December 2023.
- 5% cashback every day for every purchase at groceries merchants (mini/super/hypermarkets) and gas stations using PermataDebit Plus.
- The minimum average balance requirement for the transaction month is IDR 5 mio.
- There is no minimum transaction requirement to receive a 5% cashback.
- The maximum cashback per month per customer is IDR 500K with the following conditions:
 - Average balance min. IDR 5 mio maximum IDR 200K per month.
 - Average balance min. IDR 15 mio maximum IDR 500K per month.
- The accumulation of purchase transactions considered is those recorded in the PermataBank system as grocery store (supermarket) and gas station purchase categories. Only one account is used as a guide for calculating the total accumulation of customer purchase transactions.
- If a Customer (1 GCN) has more than 1 PermataTabungan iB Bebas account or other Free Savings accounts (iB Bebas/Bebas Plus/others), only one account with the highest transaction amount for Groceries & Gas Stations will be paid. If more than 1 account with similar conditions is found, the account with the highest transaction accumulation will be selected, and if the transaction accumulations

are the same, the account with the highest average balance in the transaction month will be chosen.

- Cashback will be credited to the Customer's PermataTabungan iB Bebas account no later than the 15th of the following month after the transaction month.
- If at the time of cashback crediting the PermataTabungan iB Bebas account of the Customer is already inactive and/or closed, the Customer is considered ineligible and disqualified from the program.
- PermataBank reserves the right to review and/or examine and/or analyze the reasonableness of the proof of purchase transactions received by Customers from merchants included in the program. If necessary, PermataBank has the right to request transaction proof from Customers as a basis for cashback crediting.
- If, based on PermataBank's considerations, there are indications and/or misuse and/or fraudulent activities in this program, PermataBank reserves the right to postpone or withhold cashback payments to Customers and to modify and/or terminate the program at any time with notification to Customers at least 30 calendar days before implementation.

Program Simulations:

1. Customers maintain an average balance of at least **IDR 5 mio** in January and make purchase transactions at gas stations (SPBU) and groceries in January, with details as shown in the following table. No later than 15 February, Customers will receive cashback as follows:

Transaction Types	Transaction Value (IDR)	Cashback (%)	Nominal Cashback (IDR)
Shopping at the supermarket	2.4 mio	5%	120K
Refueling at the gas station	1.6 mio	5%	80K

Total	4 mio		200K
-------	-------	--	------

2. Customers maintain a minimum average balance of IDR 15 mio in January and make purchase transactions at gas stations (SPBU) and groceries in January, with details as shown in the following table. No later than 15 February, customers will receive cashback as follows:

Transaction Types	Transaction Value (IDR)	Cashback (%)	Nominal Cashback (IDR)
Shopping at the supermarket	6 mio	5%	300K
Refueling at the gas station	4 mio	5%	200K
Total	10 mio		500K