

Ringkasan Informasi Produk dan Layanan (RIPLAY) Versi Umum

PermataBlack World Mastercard

PT BANK PERMATA TBK

- Product Name: PermataBlack World MasterCard
- Issuer: PT Bank Permata Tbk (PermataBank)
- Product features and benefits for Customers:

BENEFIT	DESCRIPTION
Low Exchange Rate	Take advantage of low exchange rate for any offline or online transaction in foreign currency.
Earn Air Miles Faster	Make your travel experience more memorable with attractive air miles conversion (IDR 10,000 of retail transaction equals to 1 GarudaMiles and IDR 20,000 of retail transaction equals to 1 KrisFlyer).
0% Installment up to 24 months with SimplePay	Enjoy 6 months - 0% installment for any offline or online transaction in foreign currency, and 0% installment for up to 24 months in participating boutique merchants.
Discounts at Various Prominent Merchants	Exceptional dining and shopping experience with discounts in more than 100 prominent merchants all year long.
Contactless	Your PermataBlack World Mastercard has been equipped with contactless feature (make transaction by only tap/get the card close to EDC machine with contactless logo), convenient and seamless way of transaction in both domestic and abroad.
Free Airport Lounge Access	Free access to Airport Lounges in big cities such as Jakarta, Denpasar, Surabaya, Semarang, Medan, Makassar, Balikpapan and Jogjakarta by exchanging reward points for each visit. If the reward point is insufficient, there will be charges in your PermataBlack World Mastercard, following: Domestic terminal IDR 100.000 International terminal IDR 150.000

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Free Annual Fee	Free Annual Fee for primary card and 5 supplement cards for PermataBank Priority Customers.
Reward Points	Enjoy even more special shopping experience by redeeming your reward points for vouchers in various favorite merchants such as Metro Dept. Store, Tokopedia, Shell and many more.
Permata ME	Experience the ease of checking bills and credit card limit, converting payment method to instalment, applying for a loan as well as requesting for additional cards, only in a palm of your hand.
Priority Contact Center	Dedicated 24 hours 7 days a week customer service to assist with your every need.

*Term & Conditions apply to the above privileges. Full terms & conditions are available at <https://www.permatabank.com/id/kartu-kredit-retail/permatablackworld-mastercard?cid=black>

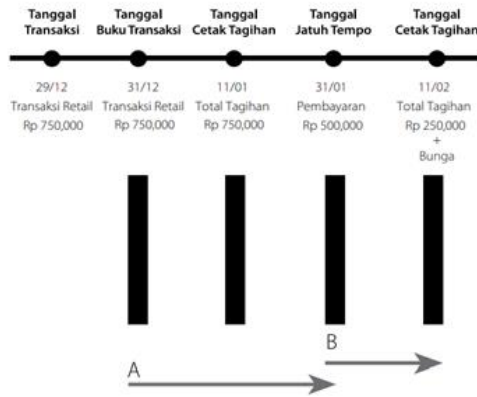
- Risk Related to Credit Cards:
 - Credit Card Misuse because the credit card and PIN are known or handed over to another party. You are responsible for all risks of credit card misuse in connection with your credit card and PIN. To avoid misuse of your credit card, store and protect your credit card 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 Priority Contact Center 24hour service 1500-100 / 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 collectability criteria in accordance with the provisions of the Financial Services Authority RIPLAY PermataBlack World Mastercard_Ver.03.2024 (OJK), then the Bank can

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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 do not occur arrears.
- General Requirements for Credit Card Application:
Invited Customers Only
- Permata Credit Card payment method can be done via:
 - Permata ME
 - PermataATM
 - PermataBank Branch
 - PermataNet (<https://www.permatanet.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.
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

Defnsi 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 PermataBlack World Mastercard

FEES TYPE	FEES
Annual Fee	Annual Fee
- Main Card	- Main Card IDR 1.000.000 (free annual fee as long as you are priority)
- Supplement Card	- Free annual fee for up to 5 additional cards
Interest Rate	
- Retail Transactions	- 1,75% per month / 21% year
- Cash Withdrawal Transaction	- 1,75% per month / 21% year
Minimum Payment*	5% of total bill or minimum IDR 50.000
Cash Withdrawal Fee (Cash Advance)	6% or IDR 100.000
Late Charges*	1% of total bill or min. IDR 75.000 and max. IDR 100.000
Limit Increase Fee	IDR 20.000
Credit Limit Exceeding Fee	IDR 250.000
Damaged Card Replacement Fee	Free
Daily Cash Withdrawal	Maximum IDR 10.000.000
Fee for Requesting Proof of Transaction (Sales Draft)	IDR 25.000 per transaction

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PIN Replacement Fee IDR 10.000

Stamp Duty on Billing Statements The amount will depend on the value of the payment you make:

- | | |
|--------------------------|---------------|
| a. 0 up to IDR 5.000.000 | a. Free |
| b. Up to IDR 5.000.000 | b. IDR 10.000 |

Billing Request Fees IDR 25.000

Transaction Summary Request Fees For The Current Year IDR 100.000

Transaction Costs Change to Fixed Installments

- | <p>a. Installment Changes via Permata ME & PermataTel</p> <p>b. The Cost of Changing Transactions in Foreign Currency to Fixed Instalments (SimplePay).</p> <p>c. Installment changes via merchant</p> | <p>a. Starting from IDR 75,000 (0% interest rate only) & IDR 25,000 for other interest rates.</p> <p>b. Follow below:</p> <table border="1" data-bbox="878 915 1336 1037"> <thead> <tr> <th>Bunga Cicilan</th> <th>Transaksi retail diajukan cicilan (Rp)</th> <th>Biaya Admin (Rp)</th> <th>Tenor Cicilan</th> </tr> </thead> <tbody> <tr> <td>0%</td> <td>2 juta - < 10 juta</td> <td>250k</td> <td>6 bln</td> </tr> <tr> <td>0%</td> <td>>=10 juta – 25 juta</td> <td>300k</td> <td>6 bln</td> </tr> <tr> <td>0%</td> <td>>=25 juta – 50 juta</td> <td>450k</td> <td>6 bln</td> </tr> <tr> <td>0.5%</td> <td>>= 2 juta</td> <td>15k</td> <td>6, 12, 18, 24 bulan</td> </tr> </tbody> </table> <p>c. IDR 25,000 up to IDR 350.000 (for 0% interest rate)</p> | Bunga Cicilan | Transaksi retail diajukan cicilan (Rp) | Biaya Admin (Rp) | Tenor Cicilan | 0% | 2 juta - < 10 juta | 250k | 6 bln | 0% | >=10 juta – 25 juta | 300k | 6 bln | 0% | >=25 juta – 50 juta | 450k | 6 bln | 0.5% | >= 2 juta | 15k | 6, 12, 18, 24 bulan |
|--|--|------------------|--|------------------|---------------|----|--------------------|------|-------|----|---------------------|------|-------|----|---------------------|------|-------|------|-----------|-----|---------------------|
| Bunga Cicilan | Transaksi retail diajukan cicilan (Rp) | Biaya Admin (Rp) | Tenor Cicilan | | | | | | | | | | | | | | | | | | |
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| 0% | >=25 juta – 50 juta | 450k | 6 bln | | | | | | | | | | | | | | | | | | |
| 0.5% | >= 2 juta | 15k | 6, 12, 18, 24 bulan | | | | | | | | | | | | | | | | | | |

PermataNavigator Facility Fee IDR 10.000 per month

Airport Lounge Fee

If the reward point insufficient, then will be charges in your PermataBlack World Mastercard, following:
 Domestic terminal IDR 100.000
 International terminal IDR 150.000

Bill Printing Fee IDR 250.000

Cash on Call (CoC) Cancellation Fee IDR 350.000

Instalment Cancellation Fee 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

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above Credit Card rates and fees will be charged in accordance with the Credit Card Holder's approval 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, Priority Contact Center 1500-100 / 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 the 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 berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia