

## Ringkasan Informasi Produk dan Layanan (RIPLAY) Versi Umum

### General Version Summary of Product and Service Information (RIPLAY)

# Rekening Dana Nasabah

## PT BANK PERMATA TBK

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| <b>Definisi</b><br><i>Definition</i>     | <p>Tabungan atas nama Nasabah pada PermataBank yang khusus digunakan untuk keperluan penyelesaian Transaksi Efek Nasabah (baik berupa kewajiban maupun hak Nasabah), dan kewajiban-kewajiban Nasabah lainnya terkait dengan transaksi efek yang dilakukan Nasabah melalui Perusahaan Efek dan pengelolaannya dikuasakan kepada Perusahaan Efek.</p> <p>Terhadap Rekening Dana Nasabah tersebut hanya dapat dilakukan penyetoran dana oleh Nasabah dan pemindahbukuan (penarikan dana) oleh Perusahaan Efek berdasarkan surat kuasa Nasabah atau instruksi Nasabah dengan menggunakan media elektronik atau media lain yang memenuhi ketentuan PermataBank.</p> | <p><i>Savings on behalf of Customer at PermataBank specifically used for the purpose of settling Customer Securities Transaction (both in the form of Customer's rights and obligations), and other Customer obligations related to securities transaction carried out by Customer through a Securities Company and the management of which is authorized by Securities Company.</i></p> <p><i>In line with Rekening Dana Nasabah, funds may only be deposited by Customer and overbooking (withdrawal of funds) shall be carried out by Securities Company, based on Customer's power of attorney or Customer instruction using electronic media or other media which meets PermataBank's stipulations.</i></p>             |
| <b>Nama Penerbit</b><br><i>Issued by</i> | PT Bank Permata Tbk  | PT Bank Permata Tbk  |
| <b>Mata Uang</b><br><i>Currency</i>      | Rupiah & USD   | Rupiah & USD   |
| <b>Fitur</b><br><i>Features</i>          | <ul style="list-style-type: none"> <li>• Setoran Awal: Rp 0</li> <li>• Saldo Minimal: Rp 0</li> <li>• Kartu Debit: Tidak ada</li> <li>• Suku Bunga: (Rupiah) <ul style="list-style-type: none"> <li>○ 0 - &lt; 1 juta : 0,00% p.a</li> <li>○ 1 juta - &lt; 100 juta : 0,50% p.a</li> <li>○ 100 juta - &lt; 1 milyar : 0,75% p.a</li> <li>○ &gt;= 1 milyar : 1,00% p.a</li> </ul> </li> <li>• Suku Bunga (USD): 0,00% p.a</li> <li>• Tingkat Bunga Penjaminan: Mengacu ke suku bunga LPS yang berlaku. Data Suku bunga terupdate dapat didapatkan dari link <a href="https://www.lps.go.id/">https://www.lps.go.id/</a></li> </ul>                              | <ul style="list-style-type: none"> <li>• <i>Initial Deposit: IDR 0</i></li> <li>• <i>Minimum Balance: IDR 0</i></li> <li>• <i>Debit Card: None</i></li> <li>• <i>Interest rate: (Rupiah)</i> <ul style="list-style-type: none"> <li>○ <i>0 - &lt; 1 million : 0.00 % pa</i></li> <li>○ <i>1 million - &lt; 100 million : 0.50% pa</i></li> <li>○ <i>100 million - &lt; 1 billion : 0.75% pa</i></li> <li>○ <i>&gt;= 1 billion : 1.00% pa</i></li> </ul> </li> <li>• <i>Interest Rate (USD): 0.00% pa</i></li> <li>• <i>Guarantee Interest Rate : Refers to the current LPS interest rate. The latest interest rate data can be seen from the link <a href="https://www.lps.go.id/">https://www.lps.go.id/</a></i></li> </ul> |
| <b>Manfaat</b><br><i>Benefit</i>         | <ol style="list-style-type: none"> <li>1. Akses Informasi rekening dan mutasi harian kapan pun dan dimana pun melalui Permata ME.</li> <li>2. Aman dan Transparan dalam berinvestasi.</li> </ol>   | <ol style="list-style-type: none"> <li>1. <i>Account information access and daily mutations anytime and anywhere via Permata ME.</i></li> <li>2. <i>Safe and transparent in investing. Each Customer's funds recording is carried out separately from fund</i></li> </ol>  |

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|   | Pencatatan dana setiap Nasabah dilakukan secara terpisah dari pencatatan dana Perusahaan Efek atau Bank Kustodian dan dana Nasabah lainnya.  | <i>recording of Securities Company or Custodian Bank and other Customer funds.</i>   |                        |            |                     |           |            |           |      |             |              |           |          |             |              |           |          |  |      |                    |               |                        |          |             |          |       |             |               |          |           |             |               |          |           |
|---|--|--|------------------------|------------|---------------------|-----------|------------|-----------|------|-------------|--------------|-----------|----------|-------------|--------------|-----------|----------|--|------|--------------------|---------------|------------------------|----------|-------------|----------|-------|-------------|---------------|----------|-----------|-------------|---------------|----------|-----------|
| <b>Biaya – Biaya Fees</b>   | <ul style="list-style-type: none"> <li>Biaya Administrasi Bulanan: Rp 0</li> <li>Biaya Penutupan Rekening: Rp 0</li> <li>Biaya Dorman (Rekening yang tidak memiliki aktivitas transaksi selama 12 bulan berturut-turut): Rp 0</li> <li>Biaya Penutupan Rekening: Rp 0</li> <li>Biaya Materai: Rp 10.000 (jika ada)</li> </ul>  | <ul style="list-style-type: none"> <li><i>Administration Fee : IDR 0</i></li> <li><i>Account Closing Fee: IDR 0</i></li> <li><i>Dormant Fee (Accounts without any transaction activity for 12 consecutive months): IDR 0</i></li> <li><i>Account Closing Fee: IDR 0</i></li> <li><i>Stamp Duty Fee: IDR 10,000 (if any)</i></li> </ul>   |                        |            |                     |           |            |           |      |             |              |           |          |             |              |           |          |  |      |                    |               |                        |          |             |          |       |             |               |          |           |             |               |          |           |
| <b>Risiko Produk Product Risks</b>  | <ol style="list-style-type: none"> <li>Nasabah berkewajiban menyediakan informasi dan/atau data sesuai dengan kondisi sesungguhnya dan konsekuensi jika Nasabah tidak menyampaikan informasi dan/atau data yang sebenarnya menjadi tanggung jawab Nasabah sepenuhnya.</li> <li>Penyalahgunaan e-channel, PIN/password menjadi tanggung jawab Nasabah sepenuhnya.</li> <li>Dalam hal simpanan Nasabah pada satu Bank melebihi Rp 2 (dua) Miliar dan suku bunga tabungan yang diterima melebihi tingkat suku bunga maksimum Penjaminan Lembaga Penjamin Simpanan (LPS) maka tabungan Nasabah tidak termasuk dalam program penjaminan LPS.</li> </ol>   | <ol style="list-style-type: none"> <li><i>Customer shall be obliged to provide information and/or data in accordance with actual conditions and consequently, it shall be fully responsibility of Customer if actual information and/or data are not submitted by Customer.</i></li> <li><i>Misuse of e-channel, PIN/password shall be fully responsibility of Customer.</i></li> <li><i>In the event that a Customer's savings at one Bank exceed IDR 2 (two) billion and the interest rate on the savings exceeds the maximum interest rate of the Deposit Insurance Corporation (LPS), Customer's savings shall then not be included in the LPS guarantee program according to LPS stipulations.</i></li> </ol> |                        |            |                     |           |            |           |      |             |              |           |          |             |              |           |          |  |      |                    |               |                        |          |             |          |       |             |               |          |           |             |               |          |           |
| <b>Simulasi Indikasi Dana saat Rekening Jatuh Tempo Fund Indication Simulation when Account Matures</b> | <p>Hasil pengembangan dana bersifat indikatif. Nilai akhir hasil pengembangan dana bisa lebih besar atau lebih kecil tergantung besarnya suku bunga yang berlaku pada periode menabung. Nilai sesungguhnya adalah yang tercatat pada sistem Bank.</p> <p>Contoh Simulasi Perhitungan Bunga Harian:<br/>Apabila posisi saldo akhir hari pada rekening Rekening Dana Nasabah adalah sebagai berikut, maka besarnya bunga harian yang diterima oleh Nasabah adalah sebagai berikut:</p> <table border="1" data-bbox="354 1276 880 1520"> <thead> <tr> <th>TANGGAL</th> <th>SALDO AKHIR HARI</th> <th>SUKU BUNGA</th> <th>NOMINAL SUKU BUNGA*</th> </tr> </thead> <tbody> <tr> <td>1 Agustus</td> <td>Rp 900,000</td> <td>0.00% p.a</td> <td>Rp 0</td> </tr> <tr> <td>2 September</td> <td>Rp 1,100,000</td> <td>0.50% p.a</td> <td>Rp 15,07</td> </tr> <tr> <td>3 September</td> <td>Rp 1,500,000</td> <td>0.50% p.a</td> <td>Rp 20,55</td> </tr> </tbody> </table> <p>*Perhitungan bersifat estimasi dan belum memperhitungkan pajak</p> | TANGGAL  | SALDO AKHIR HARI       | SUKU BUNGA | NOMINAL SUKU BUNGA* | 1 Agustus | Rp 900,000 | 0.00% p.a | Rp 0 | 2 September | Rp 1,100,000 | 0.50% p.a | Rp 15,07 | 3 September | Rp 1,500,000 | 0.50% p.a | Rp 20,55 | <p><i>Fund development proceeds is indicative. Final value of fund development proceeds can be bigger or smaller depends on the applicable interest rate during savings period. The actual value is recorded in the Bank's system.</i></p> <p><i>Example of Daily Interest Calculation Simulation:<br/>If the end-of-day balance position in Rekening Dana Nasabah is as follows, the amount of daily interest received by Customer shall be as follows:</i></p> <table border="1" data-bbox="909 1297 1477 1541"> <thead> <tr> <th>DATE</th> <th>END OF DAY BALANCE</th> <th>INTEREST RATE</th> <th>NOMINAL INTEREST RATE*</th> </tr> </thead> <tbody> <tr> <td>1 August</td> <td>IDR 900,000</td> <td>0.00% pa</td> <td>IDR 0</td> </tr> <tr> <td>2 September</td> <td>IDR 1,100,000</td> <td>0.50% pa</td> <td>Rp. 15.07</td> </tr> <tr> <td>3 September</td> <td>IDR 1,500,000</td> <td>0.50% pa</td> <td>Rp. 20.55</td> </tr> </tbody> </table> <p><i>*Calculations are estimates and not yet calculating taxes</i></p> | DATE | END OF DAY BALANCE | INTEREST RATE | NOMINAL INTEREST RATE* | 1 August | IDR 900,000 | 0.00% pa | IDR 0 | 2 September | IDR 1,100,000 | 0.50% pa | Rp. 15.07 | 3 September | IDR 1,500,000 | 0.50% pa | Rp. 20.55 |
| TANGGAL   | SALDO AKHIR HARI   | SUKU BUNGA   | NOMINAL SUKU BUNGA*    |            |                     |           |            |           |      |             |              |           |          |             |              |           |          |  |      |                    |               |                        |          |             |          |       |             |               |          |           |             |               |          |           |
| 1 Agustus   | Rp 900,000   | 0.00% p.a  | Rp 0                   |            |                     |           |            |           |      |             |              |           |          |             |              |           |          |  |      |                    |               |                        |          |             |          |       |             |               |          |           |             |               |          |           |
| 2 September   | Rp 1,100,000   | 0.50% p.a  | Rp 15,07               |            |                     |           |            |           |      |             |              |           |          |             |              |           |          |  |      |                    |               |                        |          |             |          |       |             |               |          |           |             |               |          |           |
| 3 September   | Rp 1,500,000   | 0.50% p.a  | Rp 20,55               |            |                     |           |            |           |      |             |              |           |          |             |              |           |          |  |      |                    |               |                        |          |             |          |       |             |               |          |           |             |               |          |           |
| DATE  | END OF DAY BALANCE   | INTEREST RATE  | NOMINAL INTEREST RATE* |            |                     |           |            |           |      |             |              |           |          |             |              |           |          |  |      |                    |               |                        |          |             |          |       |             |               |          |           |             |               |          |           |
| 1 August  | IDR 900,000  | 0.00% pa   | IDR 0                  |            |                     |           |            |           |      |             |              |           |          |             |              |           |          |  |      |                    |               |                        |          |             |          |       |             |               |          |           |             |               |          |           |
| 2 September   | IDR 1,100,000  | 0.50% pa   | Rp. 15.07              |            |                     |           |            |           |      |             |              |           |          |             |              |           |          |  |      |                    |               |                        |          |             |          |       |             |               |          |           |             |               |          |           |
| 3 September   | IDR 1,500,000  | 0.50% pa   | Rp. 20.55              |            |                     |           |            |           |      |             |              |           |          |             |              |           |          |  |      |                    |               |                        |          |             |          |       |             |               |          |           |             |               |          |           |
| <b>Tata Cara Pengaduan Nasabah Call Center Procedures</b>   | <p>Nasabah dapat menyampaikan pengaduan kepada PermataBank melalui:</p> <ul style="list-style-type: none"> <li>Call Center PermataTel 1500111 atau 021-29850611</li> <li>Email: care@permatabank.co.id</li> </ul>  | <p><i>Customer may submit complaints to PermataBank via:</i></p> <ul style="list-style-type: none"> <li><i>PermataTel Call Center 1500111 or 021-29850611</i></li> <li><i>Email: care@permatabank.co.id</i></li> </ul>   |                        |            |                     |           |            |           |      |             |              |           |          |             |              |           |          |  |      |                    |               |                        |          |             |          |       |             |               |          |           |             |               |          |           |

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| <b>Persyaratan<br/>Pembukaan<br/>Rekening<br/>Account<br/>Opening<br/>Requirements</b> | <ol style="list-style-type: none"> <li>1. Melengkapi dokumen e-KTP untuk WNI perorangan.</li> <li>2. Melengkapi dokumen Paspor serta KITAS/KITAP/e-KTP untuk WNA perorangan.</li> <li>3. Melengkapi dokumen akta pendirian, anggaran dasar, izin usaha &amp; SITU/SKDP/TDP Perusahaan, NPWP, dan dokumen lainnya yang dipersyaratkan PermataBank untuk Nasabah Perusahaan.</li> <li>4. Mengisi Formulir Pembukaan Rekening.</li> <li>5. Memiliki Rekening Dana Nasabah di C-Best dan Single Investor Identification (SID) di AKSes.</li> </ol>   | <ol style="list-style-type: none"> <li>1. Complete e-KTP documents for individual Indonesian citizen.</li> <li>2. Complete Passport with KITAS/KITAP /e-KTP for individual Foreigner citizen.</li> <li>3. Complete the incorporation deed, articles of association, business license &amp; SITU/SKDP/TDP Company, NPWP, and other documents required by PermataBank for Corporate Customer.</li> <li>4. Fill in Account Opening Form.</li> <li>5. Have Rekening Dana Nasabah at C-Best and Single Investor Identification (SID) at AKSes.</li> </ol>   |
| <b>Informasi<br/>Tambahan<br/>Additional<br/>information</b>                           | <ol style="list-style-type: none"> <li>1. Anda berkewajiban menyediakan informasi dan/atau data sesuai dengan kondisi sesungguhnya dan konsekuensi jika Anda tidak menyampaikan informasi dan/atau data yang sebenarnya menjadi tanggung jawab Anda sepenuhnya</li> <li>2. Pengelolaan transaksi Rekening Dana Nasabah dilakukan oleh Perusahaan Sekuritas melalui fasilitas online banking dan Cabang PermataBank.</li> <li>3. Bank wajib untuk menginformasikan segala perubahan atas manfaat, biaya, risiko, syarat dan ketentuan Produk, dan Layanan ini melalui surat atau melalui cara-cara lainnya sesuai syarat dan ketentuan yang berlaku. Pemberitahuan tersebut akan diinformasikan 30 hari kerja sebelum efektif berlakunya perubahan.</li> <li>4. Khusus untuk Nasabah Perusahaan, media informasi rekening akan disampaikan melalui Rekening Koran yang akan dikirimkan setiap bulan ke alamat surat menyurat sesuai data yang terdapat pada system Bank.</li> <li>5. Informasi rekening/transaksi dapat di akses kapan pun dan dimana pun melalui Permata ME dan PermataNet, dan e-Statement dapat di unduh hingga periode 12 bulan terakhir, dengan saldo rata-rata minimal sesuai dengan ketentuan yang berlaku. Untuk informasi lengkap terkait ketentuan saldo rata-rata minimal, panduan registrasi Permata ME serta cara mengunduh e-statement dapat diakses pada link berikut: <a href="https://www.permatabank.com/id/article/cek-e-statement-anda-langsung-di-permatamobile-x">https://www.permatabank.com/id/article/cek-e-statement-anda-langsung-di-permatamobile-x</a></li> <li>6. Dokumen RIPLAY Umum Rekening Dana Nasabah juga dapat diakses melalui website Rekening Dana Nasabah pada link berikut: <a href="https://www.permatabank.com/id/tabungan-retail/rekening-dana-nasabah?cid=ptsa">https://www.permatabank.com/id/tabungan-retail/rekening-dana-nasabah?cid=ptsa</a></li> <li>7. Permohonan pembukaan rekening dapat dilakukan melalui Perusahaan Efek yang sudah bekerjasama dengan Bank Permata maupun kantor cabang Bank Permata yang sudah ditunjuk dengan memenuhi seluruh ketentuan dan persyaratan pembukaan rekening yang telah ditetapkan oleh Bank.</li> </ol> | <ol style="list-style-type: none"> <li>1. You shall be obliged to provide information and/or data in accordance with actual conditions and consequently it shall be your fully responsibility if you do not provide any actual information and/or data.</li> <li>2. Transaction Management for Rekening Dana Nasabah shall be carried out by Securities Company through online banking facility and PermataBank Branch.</li> <li>3. Bank shall be obliged to inform any changes to benefits, costs, risks, terms and conditions of these Products and Services by letter or through other means in accordance with the prevailing terms and conditions. The notification shall be provided within 30 business days before the changes take effect.</li> <li>4. For Corporate Customer, account information media will be delivered via Account Statement which will be sent every month to the mailing address according to the data available in Bank's system.</li> <li>5. Account/transaction information can be accessed anytime and anywhere via Permata ME and PermataNet, and e-Statements can be downloaded up to the last 12 months, with a minimum average balance in accordance with the prevailing regulations. For detail information regarding minimum average balance requirements, Permata ME registration guide and how to download e-statement can be accessed at the following link <a href="https://www.permatabank.com/id/article/cek-e-statement-anda-langsung-di-permatamobile-x">https://www.permatabank.com/id/article/cek-e-statement-anda-langsung-di-permatamobile-x</a></li> <li>6. General RIPLAY documents for Rekening Dana Nasabah can also be accessed Rekening Dana Nasabah website at the following link: <a href="https://www.permatabank.com/id/tabungan-retail/rekening-dana-nasabah?cid=ptsa">https://www.permatabank.com/id/tabungan-retail/rekening-dana-nasabah?cid=ptsa</a></li> <li>7. Account opening applications can be made through Securities Companies collaborated with Bank Permata or Bank Permata branch offices already appointed by fulfilling all the terms and conditions for account opening which have been determined by Bank.</li> <li>8. Account closure is carried out by giving instructions to the Securities Company where Customer opened the account and shall be accompanied by documents as required by Bank.</li> </ol> |

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|  | 8. Penutupan rekening dilakukan dengan memberikan instruksi kepada Perusahaan Efek dimana Nasabah membuka rekening dan wajib disertai dengan dokumen-dokumen sebagaimana dipersyaratkan oleh Bank. |  |
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Disclaimer:

1. Bank dapat menolak permohonan produk Anda apabila tidak memenuhi persyaratan dan peraturan yang berlaku.

*The product application might be declined by bank if it does not meet the conditions and policies applied.*

2. Anda harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini dan berhak bertanya kepada pegawai Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini.

*Please read the Product and Service Information Summary carefully, you have entitled to inquired all the information related to the Product and Service Information Summary to the PermataBank officer.*