

Rates and Fees

AirAsia Platinum Credit Card PT BANK PERMATA TBK

- Product Name: AirAsia Platinum Credit Card
- Publisher: PT. Bank Permata Tbk
- Rates and fees charged to Customers:

TYPE OF COST	COST
Annual Fee	
- Main Card	IDR 500.000
- Additional Card	IDR 250.000
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 IDR 100.000
Late Penalty*	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	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

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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
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	 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 costs	IDR 25.000
Cash cancellation fee (CoC)	IDR 350.000
Fix installment cancellation fee (SimplePay)	IDR 350.000

- o *)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 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.
- All information in this brochure is subject to the applicable terms and conditions. The information in this brochure was correct at the time of publication. However, changes may occur from the time of publication to the time you read this information. The latest PermataBank KartuKredit rates and fees can be read on the website www.permatabank.com or by calling PermataTel 1500-120 / 021-29850611.



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