

## Rates and Fees

# PermataReward Card

## PT BANK PERMATA TBK

- Product Name: PermataReward Card
- Publisher: PT Bank Permata Tbk
- Rates and fees charged to Customers:

### Rates and Fees Charged for Mastercard:

TYPE OF COST	CLASSIC	GOLD/TITANIUM	PLATINUM
Annual Fee			
- Main Card	IDR 200.000	IDR 350.000	IDR 600.000
- Additional Card	IDR 100.000	IDR 200.000	IDR 300.000
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 dan 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 transaction	
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	a.	Starting from IDR 75,000 (0% interest rate only) & IDR	

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Permata ME & PermataTel	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 Fee	IDR 25.000
Cash Fund Cancellation Fee (CoC)	IDR 350.000
Fixed Installment Cancellation Fee (SimplePay)	IDR 350.000

- Rates and Fees Charged for VISA:

JENIS BIAYA	CLASSIC	GOLD	PLATINUM
Annual Fee	IDR 200.000	IDR 350.000	IDR 750.000
- Main Card	IDR 100.000	IDR 200.000	IDR 300.000
- Additional Card			
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		
PIN Replacement Fee	IDR 10.000		
Stamp Duty on Billing Statements The amount will depend on the value of the payment you make			
a. IDR 250.000 s/d IDR 4.999.999		IDR 0	
b. Above IDR 5.000.000		IDR 10.000	
Billing Request Fees	IDR 25.000		
Transaction Summary Request	IDR 100.000		
Fees For The Current Year			
Transaction Costs Change to Fixed Installments			
a. Installment Changes via Permata ME & PermataTel	a. 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 Fee	IDR 25.000		
Cash Fund Cancellation Fee (CoC)	IDR 350.000		
Fixed Installment Cancellation Fee	IDR 350.000		

(SimplePay)

- \*)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](http://www.permatabank.com) or by calling PermataTel 1500-111 / 021-29850611.

PT. Bank Permata, Tbk is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia