

Rates and Fees

PermataME Credit Card PT BANK PERMATA TBK

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

TYPE OF COST	COST
Annual Fee	
- Main Card	IDR 300.000
- Additional Card	IDR 150.000
Interest Rate	
- Retail Transactions	1,75% per month / 21% year
- Cash Withdrawal	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 Proof of Transaction (Sales Draft)	IDR 25.000 per transaction
PIN Replacement Fee	IDR 10.000
Stamp Duty of Billing Statements, The amount will depend on the value of the payment	
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
Fee of Transaction Summary Request For The Current Year	IDR 100.000
Fee of Installments changes	
a. Installment Changes via PermataMobile X & PermataTel	a. Starting from IDR 75,000 (0% interest rate) & IDR 25,000 for other interest rates.
b. Installment Changes via Merchant	b. IDR 25,000 (0% interest rate) & starting from IDR 100.00 (other interest rates)
PermataNavigator Facility Fee	IDR 7.500 per month
Bill Printing Fee	IDR 25.000
Cash Fund Cancellation Fee (CoC)	IDR 350.000
Installment cancellation fee (SimplePay)	IDR 350.000

- *)Valid until 30 June 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 1500111 / 021-29850611.

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