

## Lots of Cashback to Enjoy Free Shopping

## Permata Cashback Card PT BANK PERMATA TBK

## Terms and Conditions:

- Customers will get 1.5% cashback for transactions at all Hero, minimarkets, supermarkets, and
  other hypermarkets throughout Indonesia and 1% cashback for other transactions up to IDR
  500,000 per customer with a minimum transaction requirement of IDR 2,000,000 in one billing
  period.
- Transactions that do not get cashback are transactions that are changed into installments, recurring transactions (bill payment services), transactions cash withdrawals, cash on call transactions, current installment transactions, Annual fees (main card and supplementary card), interest, pick-up fee cash, late fines, insurance premium payments and all fees or other fines.
- The amount of cashback obtained from credit card purchases main and additional credit cards will be counted as card cashback credit card and will be accumulated since the Credit Card is issued.
- Credit Cardholders can only collect and redeem cashback if the Credit Card is active, has no arrears payment, no over limit, no misuse of Credit Card and not in a blocked state. Cashback cannot be combined/transferred for different types of credit card products
- Cashback will expire if the credit card holder closes/ends and/or change the type of credit card product.
- Cashback can be used for shopping transactions at Hero, Hypermart, Foodmart Supermarket,
   Hyfresh Supermarket, Primo Supermarket and Lotte Grosir (only for electronic and furniture outlets).
- The amount of cashback that can be redeemed by the cardholder will be indicated on the PermataEDC screen, where it will be listed according to the cashback value is held in Rupiah



currency with a maximum of the value of spending on the purchase transaction. The cashback value in Rupiah currency that owned by the cardholder can be redeemed as a discount to pay for purchases at merchants either partially or in full

PT Bank Permata, Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia