

Rates and Fees

PermataCashback Card (PermataHero Card) PT BANK PERMATA TBK

• Product Name: PermataCashback Card (PermataHero Card)

Publisher: PT Bank Permata Tbk

• Rates and fees charged to Customers:

Annual Fee - Main Card IDR 225.000 IDR 350.000 IDR 750.000 - Additional Card Free Interest Rate - Retail Transactions 1,75% per month / 21% year - Cash Withdrawal Transactions Minimum Payment* 5% of total bill or minimum IDR 50.000 Cash Withdrawal Fee (Cash Advance) 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 Damaged Card Replacement Fee IDR 25.000 per transaction Fee for Requesting Proof of Transaction (Sales Draft) PIN Mailer Fee IDR 10.000	TYPE OF COST	CLASSIC	GOLD	PLATINUM
- Additional Card Free Interest Rate - Retail Transactions 1,75% per month / 21% year - Cash Withdrawal 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 6% or Rp 100.000 (Cash Advance) 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 IDR 25.000 per transaction Transaction (Sales Draft) PIN Mailer Fee IDR 10.000	Annual Fee			_
- Retail Transactions - Cash Withdrawal Transactions Minimum Payment* Cash Withdrawal Fee (Cash Advance) Late Penalty* Limit Increase Fee Credit Limit Exceeding Fee Daily Cash Withdrawal Limit Fee for Requesting Proof of Transaction (Sales Draft) PIN Mailer Fee 1,75% per month / 21% year 1,75% per mon		IDR 225.000		IDR 750.000
- Cash Withdrawal Transactions Minimum Payment* 5% of total bill or minimum IDR 50.000 Cash Withdrawal Fee (Cash Advance) 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) PIN Mailer Fee 1,75% per month / 21% year 100.000				
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(Cash Advance) 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) PIN Mailer Fee IDR 10.000	<u> </u>	5% of to	otal bill or minimum IDF	R 50.000
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Damaged Card Replacement Fee IDR 75.000 Daily Cash Withdrawal Limit Maximum IDR 10.000.000 Fee for Requesting Proof of IDR 25.000 per transaction PIN Mailer Fee IDR 10.000				
Daily Cash Withdrawal Limit Fee for Requesting Proof of Transaction (Sales Draft) PIN Mailer Fee Maximum IDR 10.000.000 IDR 25.000 per transaction IDR 10.000	ū .			
Fee for Requesting Proof of Transaction (Sales Draft) PIN Mailer Fee IDR 25.000 per transaction IDR 10.000				
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PIN Mailer Fee IDR 10.000	·	IC	R 25.000 per transact	ion
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Ctamp Duty on Pilling Statements			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			IDR O	
b. Above IDR 5.000.000 IDR 10.000				
Billing Request Fees IDR 25.000				
Transaction Summary Paguest				
Fees For The Current Year			IDR 100.000	
Transaction Costs Change to Fixed				

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Installments



a Installment Changes via	a. Starting from IDR 75.000 (specifically the interest rate
Permata ME & PermataTel	0%) & IDR 25.000 for other interest rates.
b. Installment Changes via	b. Starting from IDR 25.000 to IDR 350.000 (0% interest
Merchant	rate only)
SMS Notification 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

- o *)Valid until 30 June 2025 in accordance with Bank Indonesia policy.
- o 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.
- o 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 1500-111 / 021-29850611.

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