Overview of Product and/or Service (General)

Publisher Name	: PT Bank Mestika Dharma Tbk (Bank Mestika)	Product Type	: ATM Card
Product Name	: ATM Card	Product Description	: Facilities for Mestika Savings Account / Personal Checking for Customers of Bank Mestika.
Currency	: IDR | Indonesia Rupiah		

ATM Card's Main Features

Can be used for payment and purchase transactions:

Bill Payment / Postpaid	Pembelian Voucher Pulsa (*Prepaid*) / Paket Data / Token / *Top Up* Saldo *E-Wallet*	Other Transactions
XL	Telkomsel Simpati	Cash Deposit
Indosat Ooredoo	Telkomsel AS	Cash Withdrawal
Smartfren	XL	Interbank Transfers
Telkomsel-Halo	Indosat Ooredoo	Intrabank Transfers (Online)
PDAM Tirtanadi Medan City	Smartfren	
BPJS Kesehatan	(3) Tri	Mestika Virtual Account
Electricity (Postpaid)	Electricity (Prepaid)	
Indovision	KAI	
Transvision	GoPay E-Wallet Balance Top-Up	
Indihome	OVO E-Wallet Balance Top-Up	
State Revenue Deposit	LinkAja E-Wallet Balance Top-Up	
Toyota Astra Finance (TAF)		
Telkompay		

Transaction Types	Limit per Transaction	
	Minimum	Maximum
Transfer*	According to Money Denomination Rp50.000,- Rp100.000,-	Rp30.000.000,-
Withdrawls**	According to Money Denomination Rp50.000,- Rp100.000,-	Rp10.000.000,-
Inhouse Transfer	Rp1,-	Rp50.000.000,-
Domestic Transfer (Online)	Rp10.000,-	Rp25.000.000,-
Mestika Virtual Account	Rp1,-	Rp50.000.000,-
Debit Over Counter (EDC)	According to EDC Limit	Rp25.000.000 (Combined Limit)
Purchase of Prepaid Mobile Credit / Data Packages / Tokens / E-Wallet Top-Up	According to Denomination	
Bill Payments / Postpaid	Rp10.000	Rp25.000.000

*Maximum 100 (one hundred) bills/transaction.

** The maximum number of withdrawals frequencies are 10 (ten) times per day.

Fees

Monthly Administration Fee	: Rp4.000,-	Balance inquiry fee via ATM Bersama & Prima network	: Rp4.000,- / transaction
Withdrawal fee at other banks' ATMs (ATM Bersama & Prima network)	: First Transaction: Free Second and subsequent transactions on the same day: Rp7.500 per transaction	ATM Card Replacement Fee (Due to Damage or Lost)	: Rp10.000,-
Cash withdrawal via the ATM Bersama & Prima network failed	: Rp4.000,- / transaction	ATM Card Deactivation Fee	: Free
The fee for transferring between accounts through the ATM Bersama & Prima Network	Rp6.500,- / transaction	Stamp Fee	: Rp10.000,- per page
Interbank transfer fee via Bank Mestika CRM, ATM Bersama & Prima failed due to insufficient balance	: Rp4.000,- / transaction		

Benefits

1. Providing ease, flexibility, and convenience in conducting transactions using an ATM Card at all Bank Mestika CRM, as well as through the ATM Bersama and Prima networks.
2. Can be used for both cash deposits and withdrawals at all Bank Mestika CRM equipped with deposit-and-withdrawal features.
3. Enables fund transfers through all Bank Mestika CRM and via the ATM Bersama and Prima networks.
4. Can be used as a Debit Card for shopping transactions at merchants using EDC machines with the GPN logo.
5. Allows payment of bills, purchases, and other payments conducted at Bank Mestika CRM.
6. Can be used for self-registration of Internet Banking and Mobile Banking services.

Risks

1. In the event where the ATM card is misused by others, the resulting losses become the responsibility of the cardholder.
2. In the event where the ATM card is damaged or lost, the Account Holder is required to sign a statement regarding the damaged or lost ATM card.
3. Transaction failures may occur in the presence of disruptions in the network and terminals.
4. The deposits of the account holder are not guaranteed by the Indonesia Deposit Insurance Corporation (IDIC) (Lembaga Penjamin Simpanan "LPS") if:
   - The nominal balance of the account holder's deposits exceeds Rp 2 billion in a bank.
   - The interest rate on the account holder's savings exceeds the IDIC guarantee interest rate. The savings interest rate takes into account any form of money provided by the Bank received by the account holder.
5. Misuse of savings account, ATM cards, PIN/Password and e-Channel is the responsibility of the account holder.

Terms and Procedures

Terms and conditions

1. Opening a Mestika Savings Account (In Indonesian : Tabungan Mestika "TAMES") or an Individual Bank Mestika Checking Account.
2. Submit the original identity of document (for photocopying purpose), including:
   - For Indonesian citizens (Warga Negara Indonesia "WNI"), the Electronic ID Card (E-KTP)
   - For foreign citizens (WNA), the ID Card (KTP)/Permanent Stay Permit Card (KITAP)/Temporary Stay Permit Card (KITAS) and a valid passport.
3. Signing the ATM Facility Application Form.
4. The ATM card facility will cease if the account is closed.
5. The Account Holder will be provided with a Personal Identification Number (PIN).
   The Personal Identification Number (PIN) is the responsibility of the Account Holder
6. and should not be disclosed to anyone. The PIN must be changed periodically.
   The ATM card is the property of Bank and must be returned promptly upon request by Bank, without Bank being obligated to provide any reasons.
7. Account Holders with a joint "AND" account will not be provided with ATM card facilities.
8.

Complaints in the Use of Bank Products

Customers are entitled to advocacy, protection, complaint handling, and dispute resolution efforts in accordance with applicable laws and regulations.

Any complaint regarding the use of Bank Mestika products submitted by a customer may be made through several channels, including in person, by telephone, postal mail, email, or through the Consumer Services of the Financial Services Authority (OJK). However, complaints made through mass media publications are not included.

Customers may contact MestikaCall at 14083, via email at customer.care@bankmestika.co.id, through the Bank Mestika website, or by visiting the nearest Bank Mestika branch office to obtain information, submit requests, and/or file complaints.

When submitting a complaint to Bank Mestika, customers must provide at least the following information:

a. Name
b. Account Number
c. Description of the Complaint

If a customer submits a written complaint, they must provide supporting evidence for the complaint if requested by Bank Mestika.

If no agreement is reached between the customer and Bank Mestika regarding the outcome of the complaint handling process, the customer may:

a. Submit the complaint to the relevant Financial Sector Authority for complaint handling in accordance with its authority; or
b. Seek dispute resolution through a Dispute Resolution Institution or Body approved by the Financial Sector Authority, or through the courts.

Additional Information

1. Deactivation of the ATM card can only be done at the nearest Bank Mestika branch.
2. Instructions to Bank or withdrawals from a Joint Account:
   - An "OR" account can be done by any of the Joint Account Holders.
   - An "AND" account must be done collectively by all the Joint Account Holders.
   - A "QQ" account must be done by the guardian or caretaker.
3. If the Account Holder passes away, the closure of the account by the heirs must comply with the applicable laws and regulations.
4. Bank is required to inform any changes to the benefits, fees, risks, terms and conditions of this Product and Service through written notice or other methods in accordance with the applicable terms and conditions. Such notification will be provided 30 (thirty) business days prior to the effective date of the changes.
5. Clear, accurate, correct, easily accessible, and non-misleading product and/or service information, including fees, benefits, and risks, can be accessed via www.bankmestika.co.id or by contacting MestikaCall 14083.

Disclaimer (important to read)

1. Bank will reject an account opening application if it does not meet the applicable requirements and regulations.
2. The Account Holder must listen to the explanation and carefully read this Product and/or Service Information Summary before agreeing to open an account, and has the right to ask Bank's staff about any matters related to this Product and/or Service Information Summary.

BANK MESTIKA

PT Bank Mestika Dharma, Tbk. is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan "OJK"), Bank Indonesia, and is a participant of the Indonesia Deposit Insurance Corporation (Lembaga Penjaminan Simpanan "LPS").

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