Overview of Product and/or Service (General)

Publisher Name	: PT Bank Mestika Dharma Tbk (Bank Mestika)	Product Type	: Services
Product Name	: Autodebit	Product Description	: The Autodebit Facility is a service provided to Account Holders that enables bill payments through the automatic debiting of the Account Holder's account.
Currency	: IDR | Indonesia Rupiah		

Main Features of the Autodebit Service

1. The Autodebit Facility may be used to make payments for one or multiple bills.
2. Bill payments are processed automatically according to the bill payment schedule determined by Bank Mestika

Fees

Registration Fee	: No fees will be charged.	Failed Debit Penalty Fee	: Rp1.000,- / bill
Administration Fee	: - Electricity/PDAM Tirtanadi Medan City/Telkom/ IndiHome/XL/Indosat Ooredoo/BPJS Kesehatan: Rp2.500,- - Telkomsel-Halo : Rp0,-	Closure Fee	: Free of charge

Benefits

1. Provides Bank Mestika Account Holders with the convenience of making bill payments or fulfilling payment obligations automatically according to a predetermined schedule.
2. Helps reduce the risk of late bill payments that may result in penalty charges.
3. Can be used for postpaid bill payments, including electricity (PLN), PDAM Tirtanadi Medan City, Telkom/IndiHome, Telkomsel Halo, XL, and Indosat Ooredoo, and BPJS Health (National Health Insurance)

Risks

1. An Autodebit transaction may fail if the account balance is insufficient or if the account status is inactive, dormant, blocked, or closed by Bank Mestika.
2. Any changes to billing information that are not communicated to Bank Mestika shall be the responsibility of the Account Holder, who will bear any resulting risks.
3. A failed Auto-Debit transaction will be subject to the applicable fees in accordance with Bank Mestika's prevailing regulations.
4. If an Auto-Debit transaction fails for two (2) consecutive months, Bank Mestika will discontinue the Auto-Debit Service and shall have no obligation to notify the Account Holder of such discontinuation.
5. Bank Mestika reserves the right to reject, cancel, postpone, block transactions, or terminate the Auto-Debit Service if there are indications of misuse of the service by the Account Holder, including but not limited to activities involving illegal investment schemes, fraud, gambling, narcotics, money laundering (AML), terrorism financing (CFT), proliferation financing of weapons of mass destruction (PF/WMD), or any other activities that violate applicable laws and regulations.

Terms and Procedures

Terms and conditions:

1. Have one of the following Bank Mestika accounts:
   - Savings Accounts : Tabungan Mestika; Tabanas Mestika; Tabungan Kesra; TabunganKu; Tabungan Mestika Batik;
   - Current Account : Giro Rupiah Perorangan; Giro Rupiah Badan Usaha/Badan Hukum Perorangan atau Non Perorangan.
2. Submit the original personal identification document (for photocopying), as follows:
   a. Individual Account Holder :
   - Indonesian citizens (WNI): Electronic Identity Card (E-KTP).
   - Foreign citizens (WNA): Identity Card / KITAP / KITAS and a valid passport.
   b. Business Entity/Legal Entity Account Holder (Individual or Non-Individual):
   - Photocopy of the E-KTP of the authorized representative(s)/management (according to the account specimen).
3. Individual/Business Entity Account Holders must sign:
   a. Autodebit Application Form;
   b. Terms and Conditions;
   c. Autodebit Authorization Letter (for debiting monthly bill payments/Virtual Account payments), signed by the authorized party according to the account specimen. If the signatory acts based on a power of attorney, the name stated in the Autodebit Authorization Letter must match the name of the authorized recipient signing under a valid power of attorney document.
4. Bring a photocopy of the latest payment receipt.

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.

Simulation

Example Simulation of Autodebit Facility Service

Bill Payment / Postpaid	Number of Billing Statements	Administration Fee	Total Administration Fee
Listrik (PLN)	5	Rp 2,500	Rp 12,500
Telkom/Indihome	7	Rp 2,500	Rp 17,500
BPJS Kesehatan	10	Rp 2,500	Rp 25,000

Additional Information

1. The Account Holder has the right to choose products and/or services and is obligated to settle a certain fee for the products and/or services, as determined by the Bank.
2. Account opening and closing must be carried out in person through direct face-to-face interaction with the Bank's Customer Service officer.
3. The Account Holder may request the termination of the Autodebit Service in accordance with the applicable terms and procedures of the Bank.
4. The debit will be processed automatically according to the amount and date determined by Bank Mestika.
5. The Autodebit Service is carried out based on the approval of the Account Holder and the applicable agreement with the Bank.
6. 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.
7. 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 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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