

Overview of Product and Service (General)

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| Publisher Name : PT Bank Mestika Dharma,Tbk (Bank Mestika) Product Name : Rupiah Time Deposit Currency : IDR Indonesia Rupiah | Product Type : Fixed-Term Deposit for Individual or Non-Individual Business Entities/Legal Entities. Product Description : Savings account with withdrawals only allowed at specific terms. |
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Main Features of the Time Deposit

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| Minimum placement for time deposit : Rp 8.000.000,- Time Deposit Interest Rate* : 1 to 24 months: 3.00% Time Period/ Tenure : 1 month, 3 months, 6 months, 12 months and 24 months Interest Placement : <input type="checkbox"/> Savings Account <input type="checkbox"/> Time Deposit / Automatic Rollover <input type="checkbox"/> Checking Account | Guarantee Interest Rate** : 3.50% Early Withdrawal Penalties: : 1% of the principal amount. Deposit Interest Transfer Fee : Rp 0,- *Effective on the date this document is issued **The guarantee interest rate of the Indonesia Deposit Insurance Corporation (IDIC) (Lembaga Penjamin Simpanan "LPS") that is effective on the date this document is issued ***Early withdrawals before maturity will incur a penalty |
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Fees

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| Time Deposit Opening Cancellation Fee : Rp 100.000,- per note. | Stamp Fee : Rp 10.000,- per page |
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Benefits

1. As a time deposit.
2. Time Deposits can be automatically renewed through the Automatic Roll Over (ARO) method.
3. Can be used as collateral loan.

Risks

1. Withdrawals made before the maturity date will not accrue interest for the current month.
2. The cancellation fee for opening a Time Deposit Account is Rp 100,000 per certificate.
3. If the depositor does not make a withdrawal upon the time deposit's maturity, the bank will automatically extend the Automatic Roll Over (ARO) for the same period with the prevailing interest rate at the time of renewal.
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.

Terms and Procedures

Terms and conditions:

1. Minimum placement for Rupiah Deposits is IDR 8,000,000.
2. Have a Bank Mestika account.
3. Submitting original identification documents (for photocopying), including:

For Business Entities/Legal Entities/Individual PT:

 - Owner's Electronic ID Card (E-KTP)
 - Certificate of company establishment registration from the Indonesia Ministry of Law and Human Rights
 - Declaration letter of individual establishment from the Indonesia Ministry of Law and Human Rights
 - Company's Taxpayer Identification Number (NPWP)
 - Business Registration Number (Nomor Izin Berusaha "NIB")
 - Other required permits

For Non-Individual Business Entities/Legal Entities:

 - For Indonesian Citizen (WNI) Manager's, use Electronic ID Card (E-KTP)
 - For Foreign Citizen (WNA) Manager's, use the ID Card (KTP)/Permanent Stay Permit Card (KITAP)/Temporary Stay Permit Card (KITAS) and a valid passport
 - Company's Taxpayer Identification Number (NPWP)
 - Company Establishment Deed (Akta Perushaan)
 - Business Registration Number (NIB)
4. -Ministerial Decree (approval of the Company Establishment Deed/registration of CV in the Business Entity Administration System).
 Completing the Customer Data Information Form and Deposit Account Opening

Complaints in the Use of Bank Products:

Every complaint regarding the use of bank products submitted by customers can be made through several methods: in-person, telephone, printed letter, electronic letter, and the Financial Services Authority (Otoritas Jasa Keuangan "OJK") consumer service, excluding complaints made through mass media reporting. Customers have the right to advocacy, protection, and efforts in handling complaints and dispute resolution in accordance with the provisions of the laws and regulations. Customers submit complaints using the Customer Complaint Form, which consists of at least:

- Customer Name
- Account Number
- Description of the complaint
- Name and signature of the officer handling customer service and complaint resolution.

Customers can submit questions and complaints through the website www.bankmestika.co.id or contact MestikaCall at 14083.

In the event that there is no agreement on the handling of the complaint between the customer and the bank, the customer can:

- a. Submit the complaint to the financial sector authority for handling complaints within their
- b. File a dispute to an institution or body designated for dispute resolution approved by the financial sector authority or to the court.

Additional Information

Simulation of time deposit with its tenure:

| Time Deposit Amount | Tenure in Months | Interest Rate | Total Interest received according to the tenure | Interest Income Tax | Total Accumulation**** |
|---------------------|------------------|---------------|---|---------------------|------------------------|
| Rp 8,000,000.00 | 1 | 3.00% | Rp 19,726.03 | Rp 3,945.21 | Rp 8,015,780.82 |
| Rp 50,000,000.00 | 3 | 3.00% | Rp 369,863.01 | Rp 73,972.60 | Rp 50,295,890.41 |
| Rp 100,000,000.00 | 6 | 3.00% | Rp 1,479,452.05 | Rp 295,890.41 | Rp 101,183,561.64 |
| Rp 100,000,000.00 | 12 | 3.00% | Rp 2,958,904.11 | Rp 591,780.82 | Rp 102,367,123.29 |
| Rp 200,000,000.00 | 24 | 3.00% | Rp 11,835,616.44 | Rp 2,367,123.29 | Rp 209,468,493.15 |

****Time deposit funds with interest after tax deduction

Additional Information

1. Time Deposit opening can be done at all Bank Mestika branch offices.
2. Withdrawal/closure of the time deposit can only be done at the branch office where the time deposit was opened.
3. The time deposit interest is credited according to the date of the time deposit account opening.
4. The number of days in 1 (one) month for interest calculation is based on the number of days in 1 (one) calendar month.
5. Income tax on interest will be imposed in accordance with the applicable government regulations.
6. The Deposit Note can only be redeemed at the issuing branch of Bank Mestika and cannot be transferred or sold to another party.
7. In the event of a discrepancy in the balance between the passbook and the bank's records, the one recorded in the bank's ledger will be used.
8. If the Account Holder passes away, the closure of the account by the heirs must comply with the applicable laws and regulations.
9. The bank is obliged to inform about any changes to the benefits, fees, risks, terms, and conditions of this Product and Service through letters or other methods in accordance with applicable terms and conditions. The notification will be provided 30 (thirty) working days before the effective date of the changes.
10. Other information regarding costs, benefits, and risks can be accessed through the website www.bankmestika.co.id or by contacting MestikaCall at 14083.

Disclaimer (important to read)

1. The bank reserves the right to reject an account opening request if it does not meet the applicable requirements and regulations.
2. The account holder must carefully read the Product and Service Overview before agreeing to open the account and has the right to inquire with bank employees about any matters related to this Product and Service Overview.



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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