

Overview of Product and Service (General)

Publisher Name : PT Bank Mestika Dharma,Tbk Product Name : Rupiah Time Deposit Currency : IDR Indonesia Rupiah	Product Type : Fixed-Term Deposit for Individuals. Product Description : Savings account with withdrawals only allowed at specific terms.
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Main Features of the Time Deposit

Minimum placement for time deposit : Rp 8.000.000,- Time Deposit Interest Rate* : 1 s/d 24 bulan : 3.25% Time Period/ Tenure : 1 month, 3 months, 6 months, 12 months and 24 months Income Tax Expense : 20% Interest Placement : <input type="checkbox"/> Savings Account <input type="checkbox"/> Time Deposit / Automatic Rollover <input type="checkbox"/> Checking Account	Guarantee Interest Rate** : 4.25% Penalty*** : 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

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

1. As a futures investment.
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. 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.
4. Submit the Taxpayer Identification Number (Nomor Pengguna Wajib Pajak "NPWP") (for photocopying purpose) and sign a stamped statement if the customer does not yet have an NPWP.
5. Fill out the Time Deposit Account Opening Form and Individual Customer Information Form.

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 respective authorities; or
- b. File a dispute to an institution or body designated for dispute resolution approved by the financial sector authority or to the court.

Simulation

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	3.25%	Rp 21,369.86	Rp 4,273.97	Rp 8,017,095.89
Rp 50,000,000.00	3	3.25%	Rp 400,684.93	Rp 80,136.99	Rp 50,320,547.95
Rp 100,000,000.00	6	3.25%	Rp 1,602,739.73	Rp 320,547.95	Rp 101,282,191.78
Rp 100,000,000.00	12	3.25%	Rp 3,205,479.45	Rp 641,095.89	Rp 102,564,383.56
Rp 200,000,000.00	24	3.25%	Rp 12,821,917.81	Rp 2,564,383.56	Rp 210,257,534.25

****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. The Deposit Note can only be redeemed at the issuing branch of Bank Mestika and cannot be transferred or sold to another party.
6. Instructions to the 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.
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 Account Holder has the right to security in the utilization and use of products and/or services, financial education, to be treated or served correctly, and to receive compensation if the products and/or services received do not conform to the agreement and/or provisions of laws and regulations and other rights stipulated in the provisions of laws and regulations.
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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