

Overview of Product and/or Service (General)

Publisher Name : PT Bank Mestika Dharma,Tbk (Bank Mestika) Product Name : Foreign Currency Time Deposit Currency : USD/SGD	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 : \$1.000,- Time Deposit Interest Rate* : USD : 1 month - 12 months : 0.25 % p.a SGD : 1 month - 12 months : 0.25% p.a Time Period/ Tenure : 1 month, 3 months, 6 months, and 12 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** : 2.00% Penalty*** : 1% of the principal amount Deposit Interest Transfer Fee : Rp0,- <i>*Effective on the date this document is issued</i> <i>**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</i> <i>***Early withdrawals before maturity will incur a penalty</i>
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Fees

Time Deposit Opening : Rp100.000,- per note. Cancellation Fee :	Stamp Fee : Rp10.000,- 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.
4. Time deposits are available in foreign currencies (USD and SGD) with varying interest rates

Risks

1. Any early withdrawal made before the maturity date will be subject to a 1% penalty of the principal amount, or no interest will be accrued.
2. 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.
3. If, for any reason, the principal and interest cannot be transferred to the designated source account for receiving deposit interest payments—such as the account being blocked or closed—the depositor hereby authorizes and consents to the Bank making adjustments to the payment of the deposit's principal and interest in accordance with the Bank's provisions. 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.
4. Corporation (IDIC) (Lembaga Penjamin Simpanan "LPS") if:

Terms and Procedures

Terms and conditions:

1. Minimum placement for Foreign Currency Deposits is \$1000.
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 (NPWP) for photocopying. If you do not yet have an NPWP and have not completed the data matching process, you are required to sign a declaration letter with sufficient stamp duty.
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 may contact MestikaCall 14083, email customer.care@bankmestika.co.id , or go to the nearest Bank Mestika branch for information, to submit requests, and/or to file complaints. If a complaint is submitted in writing, the customer must include supporting evidence for the complaint if required by Bank Mestika.

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****
\$ 1,000.00	1	0.25%	\$ 0.21	\$ 0.04	\$ 1,000.16
\$ 2,000.00	3	0.25%	\$ 1.23	\$ 0.25	\$ 2,000.99
\$ 3,000.00	3	0.25%	\$ 1.85	\$ 0.37	\$ 3,001.48

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

Additional Information

1. Time Deposit opening can be done at all Bank Mestika branch
2. In the process of withdrawing or closing a deposit, the customer is required to bring the original deposit certificate and original identification (E-KTP) at maturity.
3. Withdrawal/closure of the time deposit can only be done at the branch office where the time deposit was opened.
4. The time deposit interest is credited according to the date of the time deposit account opening.
5. The number of days in 1 (one) month for interest calculation is based on the number of days in 1 (one) calendar month.
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. 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.
8. If there is a discrepancy between the passbook balance and the Bank's records, the balance recorded in the Bank's books shall prevail.
9. If the Account Holder passes away, the closure of the account by the heirs must comply with the applicable laws and regulations.
10. The 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.
11. 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. The 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.



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").

Document Print Date

11 June 2026 - 11.55.22