Overview of Product and/or Service (General)

Publisher Name	:	PT Bank Mestika Dharma,Tbk (Bank Mestika)	Product Type	:	Fixed-Term Deposit for Individuals.
Product Name	:	Foreign Currency Time Deposit	Product Description	:	Savings account with withdrawals only allowed at specific terms.
Currency	:	USD/SGD			

Main Features of the Time Deposit

Minimum placement for time deposit	:	$1.000,-	Guarantee Interest Rate**	:	2.00%
Time Deposit Interest Rate*	:	USD : 1 month - 12 months : 0.25 % p.a SGD : 1 month - 12 months : 0.25% p.a	Penalty***	:	1% of the principal amount
Time Period/ Tenure	:	1 month, 3 months, 6 months, and 12 months	Deposit Interest Transfer Fee	:	Rp0,-
Income Tax Expense	:	20%			
Interest Placement	:	☐ Savings Account ☐ Time Deposit / Automatic Rollover ☐ Checking Account			

**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*

Fees

Time Deposit Opening Cancellation Fee	:	Rp100.000,- per note.	Stamp Fee	:	Rp10.000,- per page

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 accured.
2. If the Depositor does not make a withdrawal upon the time deposit's maturity, Bank Mestika will automatically extend the Automatic Roll Over (ARO) for the same period with the prevailing interest rate at the time of renewal.
3. If the principal and/or interest of the deposit cannot be transferred to the source account designated by the Depositor as the receiving account for payment because the account is dormant, blocked, or closed, the payment of the principal and/or interest will instead be converted to an Automatic Roll Over (ARO) of both the principal and the interest.
   The deposits of the Depositor are not guaranteed by the Indonesia Deposit Insurance
4. Corporation (IDIC) (Lembaga Penjamin Simpanan "LPS") if:
   - The nominal balance of the Depositor's deposits exceeds Rp 2 billion in a Bank.
   - The interest rate on the Depositor'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 Depositor.

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:

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

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.

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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