Overview of Product and/or Service (General)

Publisher Name	: PT Bank Mestika Dharma Tbk (Bank Mestika)	Product Type	: Fixed-Term Checking Account for Individual or Non-Individual Business Entities/ Legal Entities.
Product Name	: Rupiah Current Account	Product Description	: Checking Account for Corporate/Legal Entity Account Owners, with withdrawals conducted through checks aimed at supporting business liquidity.
Currency	: IDR | Indonesia Rupiah		

Account's Main Features

Minimum Balance	
Specifically for OD Safe Guard	Rp1.000.000,-

Guarantee Interest Rate** : 3.75%

Daily InterBank Transfer Limit	
InterBank via E-Channel	**Internet Banking**
SKN	Rp2.500.000.000,-
RTGS	Rp5.000.000.000,-
Online	Rp250.000.000,-
BI-FAST	Rp1.000.000.000,-

Daily IntraBank Transfer Limit	
Types of E-Channel	**Limit**
Internet Banking	Rp5.000.000.000,-

Balance	Checking Account Annual Interest Rate*
≤ Rp10.000.000,-	0.00%
> Rp10.000.000,- s/d Rp500.000.000,-	0.50%
> Rp500.000.000,- s/d Rp2.000.000.000,-	1.25%
> Rp2.000.000.000,-	1.75%

**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*

Fees

Monthly Administrative Fee	: Rp30.000,-	Stamp Fee	: Rp10.000,- per page
Account Closure Fee	: Rp30.000,-	Inactive account administrative fee	: Rp0,-
OD Safe Guard/Sweep Fee	: Rp1.000,- per day	Dormant account administrative fee (if the average balance is < Rp1.000,000)	: Rp50.000,-
Cheque/Bilyet Giro Book Fee	: Rp300.000,- per book	Rejection Fee	Transfer : Rp25.000,- Clearing : Rp150.000,-

Benefits

1. Intended for customers representing Business Entities/Legal Entities, whether individual or non-individual.
2. Entitled to participate in Bank Mestika's Undian Gempita program:
   - An average monthly current account balance of Rp1,000,000 will receive 1 (one) lottery number (applicable in incriments).
   - An average monthly balance of Rp500,000,000 is eligible for the Grand Prize draw.
3. Tiered current account interest (multirate), calculated using a sliding method based on daily balances, so the higher the balance, the greater the interest earned.
4. Account statements are sent monthly in the form of e-statements.
5. Eligible for Corporate Internet Banking facilities.
6. Banking transactions can be conducted at all Bank Mestika branches.
7. Entitled to Overdraft Safe Guard (OD Safe Guard) and Sweep facilities.
8. Eligible for Auto Debit payment facilities for PDAM Tirtanadi Medan City, PLN, TELKOM, TELKOMSEL (Halo), Indihome, Transvision, XL, INDOSAT Ooredoo, BPJS Kesehatan, and Bank Mestika Virtual Account.
9. Eligible for Payroll facilities for employee salary payments.
10. Can be used as collateral for credit facilities.
11. Can receive transaction information via Corporate Internet Banking and/or email.
12. Can conduct transactions at any time through e-channel/Corporate Internet Banking.

Risks

1. In the event of loss of the Checking Account:
   - Account Holders are required to report to the Bank by submitting a lost certificate statement from the authorities. It will be the responsibility of the respective account owner.
   - The Account Holder may open a new savings account (if necessary).
2. If the Account Holder issues an empty Rupiah check / draft, the Account Holder's name may be included in the National Blacklist (DHN), resulting in the closure of the account and the inability to open a checking account at another Bank.
3. An account that has no activity, such as balance checks, deposits, or withdrawals, for more than 360 consecutive days will have its status changed to inactive on the 361st day.
4. An account that has no activity, such as balance checks, deposits, or withdrawals, for more than 1800 consecutive days will have its status changed to dormant on the 1801st day.
5. An account with a zero balance for 30 consecutive calendar days will be automatically closed by the Bank Mestika system.
6. 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.
7. Misuse of the Internet Banking PIN and Password is the responsibility of the Account Holder.

Terms and Procedures

Terms and Conditions:

1. The Account Holder is a customer representing a Business Entity/Legal Entity, whether individual or non-individual.
2. 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 Induk 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)
   - Ministerial Decree (approval of the Company Establishment Deed/registration of CV in the Business Entity Administration System).
3. Fill out the Account Opening Form and Individual Customer Information Form.
4. Minimum initial deposit of : Rp2.000.000,-.

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 Rupiah Checking Account

Example: If the Account Holder's end-of-day balance is Rp100,000,000, as shown in the table, the interest payable to the Account Holder under the tiered (multirate) interest structure using the sliding calculation method (before tax) for that day is as follows:

Balance		Interest Rate	Interest Amount	
Rp	10,000,000.00	0.00%	Rp	-
Rp	90,000,000.00	0.50%	Rp	1,232.88

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. Transactions can be carried out at any time in accordance with the Bank's operating service hours.
4. Present the original E-KTP when making a withdrawal.
5. Transactions conducted by someone other than the Account Holder must be accompanied by a properly stamped power of attorney letter.
6. Interest is calculated at the end of each month and credited to the savings account at the beginning of the following month.
7. Changes in the savings interest rate will affect the amount of interest received.
8. Income tax on interest will be charged in accordance with applicable government regulations.
9. The Account Holder will earn interest based on a minimum daily balance of Rp1,000,000.
10. If there is a discrepancy between the account statement balance and the Bank's records, the balance recorded in the Bank's books shall prevail.
11. The classification of account status, referring to POJK Number 24 of 2025 concerning Account Management at Commercial Banks, consists of three categories, namely active accounts, inactive accounts, and dormant accounts.
12. If the Account Holder passes away, the closing of the savings account by the heirs must comply with applicable laws and regulations
13. The Account Holder is entitled to security in the use and utilization of products and/or services, financial education, fair treatment and service, and compensation if the products and/or services received do not comply with the agreement and/or applicable laws and regulations, as well as other rights as stipulated under applicable laws and regulations.
14. 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.
15. 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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