# Overview of Product and Service and/or Service (General)

| | | | |
|---|---|---|---|
| Publisher Name | : PT Bank Mestika Dharma Tbk (Bank Mestika) | Product Type | : Personal Checking Account |
| Product Name | : Rupiah Current Account | Product Description | : Checking Account for Individual Account Owners, with withdrawals conducted through checks aimed at supporting business efficiency. |
| Currency | : IDR \| Indonesia Rupiah | | |

## Account's Main Features

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

Guarantee Interest Rate** : 3.75%

Maximum Daily Limit for ATM Card Transactions : Rp10.000.000,-

| 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% |

| Daily IntraBank Transfer Limit | |
|---|---|
| **Types of E-Channel** | **Limit** |
| Internet Banking | Rp500.000.000,- |
| Mobile Banking | Rp500.000.000,- |
| CRM | Rp50.000.000,- |

| Daily InterBank Transfer Limit | | | |
|---|---|---|---|
| **Service Type** | **Internet Banking** | **Mobile Banking** | **CRM** |
| SKN | Rp500.000.000,- | Rp500.000.000,- | N/A |
| RTGS | Rp500.000.000,- | Rp500.000.000,- | N/A |
| *Online* | Rp100.000.000,- | Rp100.000.000,- | Rp25.000.000,- |
| BI-FAST | Rp250.000.000,- | Rp250.000.000,- | N/A |

*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,- |
| Withdrawal fee at other Banks' ATMs (ATM Bersama & Prima network) | First transaction: Free<br>Second and subsequent transactions on the same day: Rp7.500 per transaction. |
| ATM Card Replacement Fee | Rp10.000,- |
| Balance inquiry fee at other Banks' ATMs | Rp4.000,- |
| Stamp Fee | Rp10.000,- per page |
| Cash withdrawal via the ATM Bersama & Prima network failed | Rp4.000,- |
| Interbank transfer fee via Bank Mestika CRM, ATM Bersama & Prima failed due to insufficient balance. | Rp4.000,- |
| Account Closure Fee | Rp30.000,- |
| Inactive account administrative fee | Rp0,- |
| Dormant account administrative fee (if the average balance is <Rp1.000.000) | Rp50.000,- |
| Check/Draft Book Fee | Rp275.000,- |
| Rejection Fee | Transfer : Rp25.000,-<br>Clearing : Rp150.000,- |
| OD Safeguard/Sweep Fee | Rp1.000,- per day |

## Benefits

1. Intended for Individual Account Holder.
2. Entitled to participate in Bank Mestika's Undian Gempita program:
   - An average monthly balance of Rp1,000,000 in a current account will earn 1 (one) lottery entry (applicable in incriments).
   - Average balance of Rp500,000,000,- per month is eligible to participate in 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. Monthly account statements are sent in the form of e-statement.
5. Entitled for a Bank Mestika ATM card.
6. Eligible for Mobile Banking & Internet Banking services.
7. Ability to conduct Banking transactions at all Bank Mestika offices.
8. Eligible to Overdraft Safe Guard (OD Safe Guard) and Sweep facilities.
9. 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.
10. Can be used as credit collateral.

## 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 owner'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 savings account, ATM cards, PIN/Password and e-Channel is the responsibility of the Account Holder.

## Terms and Procedures

**Terms and Conditions:**

1. Checking Account Holders are individuals.
2. 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.
   - Taxpayar Identification Number (NPWP).
3. Fill out the Account Opening Form and Individual Customer Information Form.
4. Minimum initial deposit of Rp1.500.000,-.

**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

Rupiah Checking Account Simulation.

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 required to pay the fees for such 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 savings interest rates affect the nominal interest received.
8 Income tax on interest will be imposed in accordance with the applicable government regulations.
9 The Account Holder will earn interest based on a minimum daily balance of Rp1,000,000.
10 Instructions to the Bank or withdrawals from a joint account :
- An 'AND' joint account must be carried out jointly by all Account Holders.

11 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.
12 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.
13 If the Account Holder passes away, the closing of the savings account by the heirs must comply with applicable laws and regulations.
14 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.
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").

Document Print Date

04 August 2026 - 12.30.51