Overview of Product and/or Service (General)

Publisher Name	: PT Bank Mestika Dharma Tbk (Bank Mestika)	Product Type	: Personal Checking Account
Product Name	: Foreign Currency Current Account	Product Description	: Checking Account for Individual Account Owners that no equipped with cheque or giro facilities, with withdrawals conducted through a receipt affixed with sufficient stamp duty in accordance with prevailing regulations aimed at supporting business liquidity.
Currency	: USD / SGD | United States Dollar / Singapore Dollar		

Account's Main Features

Minimum Balance	
USD	$50
SGD	$50

Balance	Checking Account Annual Interest Rate*
≤ $2.000	0%
> $2.000	0.20%

Guarantee Interest Rate** : 2.00%

**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	: USD / SGD $3	Account Closure Fee	: USD / SGD $ 15
Transfer Fee	: Rp35.000,-	Inactive account administrative fee	: Rp0,-
Transfer Fee (Full Amount)	: USD: $25 SGD: $25	Dormant account administrative fee (if the average balance is < $100)	: USD / SGD $7
Stamp Fee	: Rp10.000,- per page		

Benefits

1. Available in 2 (two) foreign currencies, USD and SGD.
2. Intended for Individual Account Owners.
3. Competitive exchange rates.
4. Monthly account statements are sent in the form of e-statements.
5. Can be used as a collateral loan.
6. Ability to conduct banking transactions at all Bank Mestika offices

Risks

1. 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.
2. 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.
3. An account with a zero balance for 30 consecutive calendar days will be automatically closed by the Bank Mestika system.
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. 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 (IWarga Negara Asing "WNA"), the ID Card (Kartu Tanda Penduduk "KTP")/Permanent Stay Permit Card (Kartu Izin Tinggal Tetap "KITAP")/Temporary Stay Permit Card (Kartu Izin Tinggal Terbatas "KITAS") and a valid passport.
3. Fill out the Account Opening Form and Individual Customer Information Form.
4. Minimum initial deposit of $100.

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

Foreign Currency Checking Account Simulation.
If the Account Holder's end-of-day balance is $10,000, as shown in the table, the interest payable to the Account Holder for that day, calculated using the tiering method (before tax), is as follows:

Balance	Interest Rate	Interest Amount
$ 10,000.00	0.20%	$ 0.05

Additional Information

1 Account opening and closing must be carried out in person through direct face-to-face interaction with the Bank's Customer Service officer.
2 Account closure must be carried out at the branch where the account was originally opened.
3 Transactions can be carried out at any time in accordance with the Bank's operating service hours.
4 The E-KTP must be presented when making a withdrawal.
5 Withdrawals made by someone other than the account holder must be accompanied by a duly stamped power of attorney.
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 There is no minimum daily balance requirement to avail of checking account services.
10 Instructions to the bank or withdrawals from a joint account:
- An "AND" account must be done collectively by all the Joint Account Holders.
11 If there is a discrepancy between the passbook 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. 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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