

Overview of Product and Service (General)

Publisher Name : PT Bank Mestika Dharma, Tbk Product Name : Foreign Currency Current Account Currency : USD / SGD	Product Type : Personal Checking Account Product Description : Checking Account for Individual Account Owners, with withdrawals conducted through checks aimed at supporting business liquidity.
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Your 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** : 2.25%

**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 Transfer Fee : Rp 35.000,- Draft Fee : Rp 25.000,-	Account Closure Fee : USD / SGD \$ 15 Monthly Administrative Fee / (dormant) if the average balance is \$100 : USD / SGD \$ 7 Stamp Fee : Rp 10.000,- per page
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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.

Risks

1. The Checking Account becomes inactive (dormant) if the account holder does not perform any transaction for 6 (six) consecutive months and is required to reactivate the account at the nearest Bank Mestika branch.
2. 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 (WNA), the ID Card (KTP)/Permanent Stay Permit Card (KITAP)/Temporary Stay Permit Card (KITAS) and a valid passport.
 - Taxpayer Identification Number (NPWP).
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:

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 can submit questions and complaints through the website www.bankmestika.co.id or contact MestikaCall at 14083.

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

Foreign Currency Checking Account Simulation.

Example: If the end-of-day balance for the Account Holder Customer is \$10,000,- as shown in the table, then the interest received by the Account Holder according to tiering (excluding tax) on that day is:

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

Additional Information

1. Account closure can only be done in person (face-to-face with a customer service officer from the bank) and must be done at the office where the account was originally opened.
2. Withdrawals can be made at any time during business hours while the cash counter is open.
3. Present valid identification during withdrawal.
4. Withdrawals made by someone other than the Account Holder must be accompanied by a duly stamped letter of authorization.
5. Interest is calculated at the end of each month and credited to the savings account at the beginning of the next month.
6. Changes in savings interest rates affect the nominal interest received.
7. Income tax on interest will be imposed in accordance with the applicable government regulations.
8. There is no minimum daily balance requirement to avail of checking account services.
9. Instructions to the bank or withdrawals from a joint account:
-An "AND" account must be done collectively by all the Joint Account Holders.
10. In the event of a discrepancy in the balance between the passbook and the bank's records, the one recorded in the bank's ledger will be used.
11. If the Account Holder passes away, the closure of the account by the heirs must comply with the applicable laws and regulations.
12. The bank is obliged to inform about any changes to the benefits, fees, risks, terms, and conditions of this Product and Service through letters or other methods in accordance with applicable terms and conditions. The notification will be provided 30 (thirty) working days before the effective date of the changes.
13. Other information regarding costs, benefits, and risks can be accessed through the website www.bankmestika.co.id or by contacting MestikaCall at 14083.

Disclaimer (important to read)

1. The bank reserves the right to reject an account opening request if it does not meet the applicable requirements and regulations.
2. The account holder must carefully read the Product and Service Overview before agreeing to open the account and has the right to inquire with bank employees about any matters related to this Product and Service Overview.



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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