Overview of Product and/or Service (General)

Publisher Name	: PT Bank Mestika Dharma,Tbk (Bank Mestika)	Product Type	: Savings Account
Product Name	: Tabungan Kesra	Product Description	: Savings Account offering competitive interest rates.
Currency	: IDR | Indonesia Rupiah		

Account's Main Features

Minimum Balance	: Rp100.000,-	Guarantee Interest Rate**	: 3.75%
Savings Interest Rate*	: ≤ Rp50.000.000,- : 0.10% > Rp50.000.000,- - Rp250.000.000,- : 0.25% > Rp250.000.000,- - Rp500.000.000,- : 0.50% > Rp500.000.000,- - Rp1.000.000.000,- : 0.75% > Rp1.000.000.000,- - Rp3.000.000.000,- : 1.00% > Rp3.000.000.000,- : 1.25%	**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	: Rp0,-	Account Closure Fee	: Rp100.000,-
Stamp Fee	: Rp10.000,- per page	Inactive account administrative fee	: Rp0,-
Intra-Bank Transfer Fee	: SKN : Rp2.500,- RTGS : Rp30.000,- BI-FAST : Rp2.500,-	Dormant account administrative fee (if the average balance is < Rp500,000)	: Rp10.000,-
Savings Book Replacement Fee	: Rp0,-	OD Safeguard/Sweep Fee	: Rp1.000,- per day

Benefits

1. Free monthly administration fee.
2. A tiered (multirate) interest rate structure calculated using the sliding method based on the daily account balance, whereby higher account balances earn higher interest.
3. Ability to conduct banking transactions at all Bank Mestika offices.
4. Eligible for Overdraft Safe Guard (OD Safe Guard) & Sweep facilities.
5. 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.

Risks

1. In the event of loss of the Savings Book:
   - The account holder must close the account at the branch where the account was originally opened.
   - The account holder must sign a statement declaring the loss of the savings book, stamped accordingly.
   - The account holder may open a new savings account (if necessary).
2. The account balance will be reduced if the interest earned is insufficient to cover the monthly administrative fee.
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. The misuse of the passbook is the responsibility of the Account Holder.

Terms and Procedures

Terms and conditions:

1. 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.
3. Minors (under guardianship) are required to open a joint account (QQ) with their parents and/or, for students who do not yet have personal identification (for photocopying), must provide:
   - Birth Certificate
   - Family Card
   - Parent's E-KTP.
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 Account Opening Form and Individual Customer Information Form.
6. Minimum initial deposit of Rp100.000,-.
7. Specifically for OD Safe Guard & Sweep facilities, the minimum maintained balance is Rp1.000.000,-.

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

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

Savings Product Simulation.

Example: If the Account Holder's end-of-day balance is Rp1,000,000,000 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	50,000,000.00	0.10%	Rp	136.99
Rp	200,000,000.00	0.25%	Rp	1,369.86
Rp	250,000,000.00	0.50%	Rp	3,424.66
Rp	500,000,000.00	0.75%	Rp	10,273.97

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 original passbook and 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. Customers will earn interest based on a minimum daily balance of Rp2.500,-.
10. Transactions that are not recorded in the passbook for 3 (three) consecutive months will be combined into 1 (one) cumulative debit and credit transaction
11. Instructions to the Bank or withdrawals from a joint account:
    - An 'OR' account may be operated by any one of the joint account holders.
    - An 'AND' account must be operated jointly by all joint account holders.
    - A 'QQ' account must be operated by the guardian or legal custodian.
12. If there is a discrepancy between the passbook balance and the Bank's records, the balance recorded in the Bank's books shall prevail.
13. 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.
14. If the Account Holder passes away, the closing of the savings account by the heirs must comply with applicable laws and regulations.
15. 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.
16. 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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