



### Simulation

Savings Product Simulation.

Example: If the final balance position of the Account Holder at the end of the day is as stated in the table, then the interest received by the Account Holder (excluding tax) on that day is:

Balance	Interest Rate	Interest Amount
Rp 5,000,000.00	1.00%	Rp 136.99
Rp 10,000,000.00	1.00%	Rp 273.97
Rp 50,000,000.00	1.00%	Rp 1,369.86
Rp 100,000,000.00	1.00%	Rp 2,739.73

### 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. The Account Holder will earn interest based on a minimum daily balance of Rp500,-
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. 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.
16. Clear, accurate, correct, easily accessible, and non-misleading product and/or service information, including fees, benefits, and risks, can be accessed via

### 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.



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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