

Overview of Product and/or Service (General)

Publisher Name	: PT Bank Mestika Dharma,Tbk (Bank Mestika)	Product Type	: Fixed-Term Deposit for Individual or Non-Individual Business Entities/Legal Entities.
Product Name	: Rupiah Time Deposit for Export Proceeds (DHE)	Product Description	: Special deposits in DHE accounts that can only be withdrawn at specific times.
Currency	: IDR Indonesia Rupiah		

Main Features of the Time Deposit

Minimum placement for time deposit	: Rp 8.000.000,-	Guarantee Interest Rate**	: 3.50%
Time Period/ Tenure	: 1 & 3 months : 3.00% 6, 12 & 24 months: 3.25%	Early Withdrawal Penalties:	: 1% of the principal amount.
Income Tax Expense	: 1 month, 3 months, 6 months, and 12 months.	Deposit Interest Transfer Fee	: Rp 0,-
Interest Placement	: <input type="checkbox"/> Foreign Currency Current Account for Export Proceeds (DHE) <input type="checkbox"/> Rupiah Current Account for Export Proceeds (DHE) <input type="checkbox"/> Time Deposit / Automatic Rollover	<i>*Effective on the date this document is issued</i> <i>**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</i> <i>***Early withdrawals before maturity will incur a penalty</i>	

Fees

Time Deposit Opening Cancellation Fee	: Rp 100.000,- per note.	Stamp Fee	: Rp 10.000,- per page
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Benefits

1. As a time deposit.
2. Time Deposits can be automatically renewed through the Automatic Roll Over (ARO) method. Can be used as collateral loan.
- 3.

Risks

1. Any early withdrawal made before the maturity date will be subject to a 1% penalty of the principal amount, or no interest will be accrued.
2. If the depositor does not make a withdrawal upon the time deposit's maturity, the Bank will automatically extend the Automatic Roll Over (ARO) for the same period with the prevailing interest rate at the time of renewal.
3. If, for any reason, the principal and interest cannot be transferred to the designated source account for receiving deposit interest payments—such as the account being blocked or closed—the depositor hereby authorizes and consents to the Bank making adjustments to the payment of the deposit's principal and interest in accordance with the Bank's provisions. 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.
- 4.

Terms and Procedures

Terms and conditions:

1. The Account Holder is specifically a Business Entity or Legal Entity, whether Individual or Non-Individual.
2. Minimum placement for Rupiah Deposits is IDR 8,000,000.
3. Have a Bank Mestika account.
4. Submitting original identification documents (for photocopying), including:
 - For Business Entities/Legal Entities/Individual PT:
 - Owner's Electronic ID Card (E-KTP)
 - Certificate of company establishment registration from the Indonesia Ministry of Law and Human Rights
 - Declaration letter of individual establishment from the Indonesia Ministry of Law and Human Rights
 - Company's Taxpayer Identification Number (NPWP)
 - Business Registration Number (Nomor Induk Berusaha "NIB")
 - Other required permits
 - For Non-Individual Business Entities/Legal Entities:
 - For Indonesian Citizen (WNI) Manager's, use Electronic ID Card (E-KTP)
 - For Foreign Citizen (WNA) Manager's, use the ID Card (KTP)/Permanent Stay Permit Card (KITAP)/Temporary Stay Permit Card (KITAS) and a valid passport
 - Company's Taxpayer Identification Number (NPWP)
 - Company Establishment Deed (Akta Perusahaan)
 - Business Registration Number (NIB)
 - Ministerial Decree (approval of the Company Establishment Deed/registration of CV in the Business Entity Administration System).

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 may contact MestikaCall 14083, email customer.care@Bankmestika.co.id, or go to the nearest Bank Mestika branch for information, to submit requests, and/or to file complaints. If a complaint is submitted in writing, the customer must include supporting evidence for the complaint if required by Bank Mestika.

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
- b. File a dispute to an institution or body designated for dispute resolution approved by the financial sector authority or to the court.

Additional Information

Simulation of Rupiah Time Deposit for Export Proceeds (DHE) with its tenure:

Time Deposit Amount	Tenure in Months	Interest Rate	Total interest received according to the tenure	Interest Income Tax	Total Accumulation****
Rp 8,000,000.00	1	3.00%	Rp 19,726.03	Rp 3,945.21	Rp 8,015,780.82
Rp 50,000,000.00	3	3.00%	Rp 369,863.01	Rp 73,972.60	Rp 50,295,890.41
Rp 100,000,000.00	6	3.25%	Rp 1,602,739.73	Rp 320,547.95	Rp 101,282,191.78
Rp 100,000,000.00	12	3.25%	Rp 3,205,479.45	Rp 641,095.89	Rp 102,564,383.56
Rp 200,000,000.00	24	3.25%	Rp 12,821,917.81	Rp 2,564,383.56	Rp 210,257,534.25

****Time deposit funds with interest after tax deduction

Additional Information

1. Withdrawal/closure of the Special Rupiah Deposit (DHE) can only be carried out at the Medan Operational Head Office.
2. In the process of withdrawing or closing a time deposit, the customer is required to present the original deposit certificate at maturity
3. Withdrawal of Special Rupiah Deposit (DHE) can only be made to a Special Rupiah Current Account (DHE) and/or a Special Foreign Currency Current Account (DHE).
4. Interest on the deposit is earned in accordance with the date the deposit was opened.
5. The number of days in one (1) month for interest calculation is based on the actual number of days in a calendar month.
6. Income tax on interest will be charged in accordance with applicable government regulations.
7. The Special DHE Rupiah Deposit certificate (bilyet) can only be cashed at the Medan Operational Head Office and cannot be transferred or traded to other parties.
8. Only for Business Entities / Legal Entities, whether Individual or Non-Individual Entities.
9. If there is a discrepancy in the balance between the passbook and the Bank's records, the balance recorded in the Bank's books shall prevail.
10. If the Account Holder passes away, the closure of the account by the heirs must comply with the applicable laws and regulations.
11. 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.
12. 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.



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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