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: Rupiah Time Deposit for Export Proceeds (DHE)	Product Description	: Special deposits in DHE accounts that can only be withdrawn at specific times.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 l Indonesia Rupiah		

Main Features of the Time Deposit

Minimum placement for time deposit	: Rp8.000.000,-	Guarantee Interest Rate**	: 3.75%
Time Period/ Tenure	: 1, 3, 6, 12 & 24 months : 3.50% p.a.	Early Withdrawal Penalties:	: 1% of the principal amount.
Income Tax Expense	: 1 month, 3 months, 6 months, and 12 months.	Deposit Interest Transfer Fee	: Rp0,-
Interest Placement	: ☐ Foreign Currency Current Account for Export Proceeds (DHE) ☐ Rupiah Current Account for Export Proceeds (DHE) ☐ Time Deposit / Automatic Rollover		

**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*
****Early withdrawals before maturity will incur a penalty*

Fees

Time Deposit Opening Cancellation Fee	: Rp100.000,- per note.	Stamp Fee	: Rp10.000,- per page

Benefits

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

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 accured.
2. If the Depositor does not make a withdrawal upon the time deposit's maturity, Bank Mestika will automatically extend the Automatic Roll Over (ARO) for the same period with the prevailing interest rate at the time of renewal.
3. If the principal and/or interest of the deposit cannot be transferred to the source account designated by the Depositor as the receiving account for payment because the account is dormant, blocked, or closed, the payment of the principal and/or interest will instead be converted to an Automatic Roll Over (ARO) of both the principal and the interest.
4. The deposits of the Depositor are not guaranteed by the Indonesia Deposit Insurance Corporation (IDIC) (Lembaga Penjamin Simpanan "LPS") if:
   - The nominal balance of the Depositor's deposits exceeds Rp 2 billion in a Bank.
   - The interest rate on the Depositor'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 Depositor.

Terms and Procedures

Terms and conditions:

1. The Depositor is specifically a Business Entity or Legal Entity, whether Individual or Non-Individual. Minimum placement for Rupiah Deposits is Rp8.000.000,-.
2. A Special DHE Rupiah Deposit Account may only be opened at the Medan Operational Head Office.
3. A Special DHE Rupiah Deposit Account is opened by transferring funds from a Special DHE Rupiah Current Account and/or a Special DHE Foreign Currency Current 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).
5. Fill out the Customer Data Information Form and Deposit Account Opening Form.

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.

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	3.50%	Rp 23,013.70	Rp 4,602.74	Rp 8,018,410.96
Rp 50,000,000.00	3	3.50%	Rp 431,506.85	Rp 86,301.37	Rp 50,345,205.48
Rp 100,000,000.00	6	3.50%	Rp 1,726,027.40	Rp 345,205.48	Rp 101,380,821.92
Rp 100,000,000.00	12	3.50%	Rp 3,452,054.79	Rp 690,410.96	Rp 102,761,643.84
Rp 200,000,000.00	24	3.50%	Rp 13,808,219.18	Rp 2,761,643.84	Rp 211,046,575.34

*****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 Depositor 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 Depositor passes away, the closure of the account by the heirs must comply with the applicable laws and regulations.
11. 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. Bank will reject an account opening application if it does not meet the applicable requirements and regulations.
2. The Depositor 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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