

Overview of Product and 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Name	: Foreign Currency Time Deposit for Export	Product Description	: Special deposits in DHE accounts that can only be withdrawn at specific times.
Currency	: Proceeds (DHE) USD		

Main Features of Your Time Deposit

Minimum placement for time deposit	: \$ 1.000,-	Guarantee Interest Rate**	: 2.00%
Time Deposit Interest Rate*	: USD : 1 month - 12 months : 0.25 % p.a	Penalty***	: 1% of the principal amount
Time Period/ Tenure	: 1 month, 3 months, 6 months, and 12 months	Deposit Interest Transfer Fee	: Rp 0,-
Income Tax Expense	: In accordance with the applicable government regulations	*Effective on the date this document is issued	
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	**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	: Rp 100.000,- per note	Stamp Fee	: Rp 10.000,- per page
---------------------------------------	-------------------------	-----------	------------------------

Manfaat

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.
4. Choose Foreign Currency Time Deposits in USD.

Risiko

1. Withdrawals made before the maturity date will not accrue interest for the current month.
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.
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.
3. Corporation (IDIC) (Lembaga Penjamin Simpanan "LPS") if:

Terms and Procedures

Terms and conditions:

1. Minimum placement for Foreign Currency Time Deposit for Export Proceeds (DHE) is \$ 1.000.
2. The opening of a Foreign Currency Deposit Account for Export Proceeds (DHE) can only be opened at Kantor Pusat Operasional (KPO) Medan.
3. The account must be funded through an internal transfer from the Foreign Currency Current Account for Export Proceeds (DHE) and/or Rupiah Currency Current Account for Export Proceeds (DHE).
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:**
 - Manager's Electronic ID Card (E-KTP)
 - Company's Taxpayer Identification Number (NPWP)
 - Company Establishment Deed (Akta Perusahaan)
 - Business Registration Number (Nomor Induk Berusaha "NIB")
 - Ministerial Decree (approval of the Company Establishment Deed/registration of CV in the Business Entity Administration System).
5. Completing the Customer Data Information Form and Deposit Account Opening Form.

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

Simulation of Foreign Currency 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****
\$ 1,000.00	1	0.25%	\$ 0.21	\$ 0.04	\$ 1,000.16
\$ 2,000.00	3	0.25%	\$ 1.23	\$ 0.25	\$ 2,000.99
\$ 3,000.00	3	0.25%	\$ 1.85	\$ 0.37	\$ 3,001.48

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

Additional Information

1. Deposit liquidation/closure can only be performed at Kantor Pusat Operasional (KPO) Medan.
2. Liquidation of Foreign Currency Deposit for Export Proceeds (DHE) may only be transferred to the Foreign Currency Current Account for Export Proceeds (DHE) and/or Rupiah Currency Current Account for Export Proceeds (DHE).
3. The time deposit interest is credited according to the date of the time deposit account opening.
4. The number of days in 1 (one) month for interest calculation is based on the number of days in 1 (one) calendar month.
5. Interest income tax will be imposed in accordance with the prevailing government regulations.
6. The Deposit Note can only be redeemed at Kantor Pusat Operasional (KPO) Medan and cannot be transferred or sold to another party.
7. 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.
8. If the Account Holder passes away, the closure of the account by the heirs must comply with the applicable laws and regulations.
9. 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.
10. 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").

Document Print Date

02 October 2025 - 10.20.16