Overview of Product and/or Service (General)

Publisher Name	: PT Bank Mestika Dharma, Tbk (Bank Mestika)	Product Type	: Fixed-Term Checking Account for Individual or Non-Individual Business Entities/ Legal Entities.
Product Name	: Rupiah Current Account for Export Proceeds (DHE)	Product Description	: Checking Account for Corporate/Legal Entity Account Owners, Used to Receive Proceeds from Natural Resource Exports.
Currency	: IDR | Indonesia Rupiah		

Account's Main Features

Minimum Balance	Rp1.000.000,-

Guarantee Interest Rate** : 3.75%

Balance	Checking Account Annual Interest Rate*
≤ Rp10.000.000,-	0.00%
> Rp10.000.000,- s/d Rp500.000.000,-	0.50%
> Rp500.000.000,- s/d Rp2.000.000.000,-	1.25%
> Rp2.000.000.000,	1.75%

**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 : Rp30.000,-

Stamp Fee : Rp10.000,- per page

Account Closure Fee : Rp30.000,-

Benefits

1. Intended for customers representing Business Entities/Legal Entities, whether individual or non-individual.
2. Tiered current account interest (multirate), calculated using a sliding method based on daily balances, so the higher the balance, the greater the interest earned.
3. Monthly account statements are sent in the form of e-statement.
4. Ability to conduct Banking transactions at all Bank Mestika Offices.

Risks

1. An account with a zero balance for 30 consecutive calendar days will be automatically closed by the Bank Mestika system.
2. 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.

Terms and Procedures

Terms and Conditions:

1. The opening of Rupiah Current Account for Export Proceeds (DHE) is conducted at the Operational Head Office in Medan.
2. The account owner is a customer representing a Business Entity/Legal Entity, whether individual or non-individual.
3. 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 Perushaan)
   - Business Registration Number (NIB)
   - Ministerial Decree (approval of the Company Establishment Deed/registration of CV in the Business Entity Administration System).
4. Submit several additional documents, including:
   - Export Service Note (NPE)
   - Export Declaration (PEB)
   - Statement Letter of Natural Resource Export
   - Sales and Purchase Contract.
5. Fill out the Account Opening Form and Individual Customer Information Form.
6. Minimum initial deposit of : Rp0,-.

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.

Simulation

Rupiah Current Account for Export Proceeds (DHE) Simulation

Example: If the Account Holder's end-of-day balance is Rp100,000,000, 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	10,000,000.00	0.00%	Rp	-
Rp	90,000,000.00	0.50%	Rp	1,232.88

Additional Information

1. The Account Holder has the right to choose products and/or services and is obligated to settle a certain fee for the products and/or services, as determined by the Bank.
2. Account opening and closing must be carried out in person through direct face-to-face interaction with the Bank's Customer Service officer
3. Transactions can be carried out at any time in accordance with the Bank's operating service hours
4. Present the original E-KTP when making a withdrawal.
5. Transactions conducted by someone other than the Account Holder must be accompanied by a properly stamped power of attorney letter
6. Permitted sources of funds for deposit into the Special Rupiah Current Account for DHE:
   a. Foreign Exchange Export Proceeds (DHE in foreign currency) and/or DHE in Rupiah;
   b. Funds from the withdrawal of deposits and/or payment of deposit interest originating from a Special DHE Deposit Account; and
   c. Funds from the Customer's own Special Accounts (interBank and interBank transfers).
7. Funds may be withdrawn for:
   a. Transfer to a Foreign Currency Deposit Account (DHE) or a Rupiah Deposit Account (DHE) under the same customer's name.
   b. Transfer to a savings account under the same customer's name within the country.
   c. Transfer to a Foreign Currency (DHE) account under the same customer's name within the country.
8. Interest is calculated at the end of each month and credited to the savings account at the beginning of the following month.
9. Changes in the savings interest rate will affect the amount of interest received.
10. Income tax on interest will be charged in accordance with applicable government regulations.
11. The Account Holder will earn interest based on a minimum daily balance of Rp1,000,000.
12. If there is a discrepancy between the account statement balance and the Bank's records, the balance recorded in the Bank's books shall prevail.
13. The status of the Current Account is only valid as an active account as referred to in POJK Number 24 of 2025 concerning Account Management at Commercial Banks.
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 Account Holder is entitled to security in the use and utilization of products and/or services, financial education, fair treatment and service, and compensation if the products and/or services received do
16. 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.
17. 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

Document Print Date

16 July 2026 - 10.01.50