

Overview of Product and Service (General)

Publisher Name : PT Bank Mestika Dharma, Tbk (Bank Mestika) Product Name : Foreign Currency Current Account for Export Currency : Proceeds (DHE) USD	Product Type : Fixed-Term Checking Account for Business Entities/Individual or Non-Individual Legal Entities. Product Description : Checking Account for Corporate/Legal Entity Account Owners, Used to Receive Proceeds from Natural Resource Exports.
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Your Account's Main Features

Minimum Balance	
USD	\$100
Balance	Checking Account Annual Interest Rate*
≤ \$2.000	0%
>\$ 2.000	0.20%

Guarantee Interest Rate** : 2.00%

**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	:	USD \$ 3
Transfer Fee	:	Rp 35.000,-
Transfer Fee (Full Amount)	:	USD: \$ 25 SGD: \$ 25

Account Closure Fee	:	USD \$ 15
Monthly Administrative Fee /(dormant) if the average balance is \$100	:	USD \$ 7
Stamp Fee	:	Rp 10.000,- per page

Benefits

1. Available in 2 (two) foreign currencies, USD and SGD.
2. Intended for customers representing Business Entities/Legal Entities, whether individual or non-individual.
3. Competitive exchange rates.
4. Monthly account statements are sent in the form of e-statements.
5. Ability to conduct banking transactions at all Bank Mestika Offices.

Risks

1. The Foreign Currency Current Account for Export Proceeds (DHE) becomes inactive (dormant) if the account holder does not perform any transaction for 6 (six) consecutive months and is required to reactivate the account at the nearest Bank Mestika branch.
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 Foreign Currency Current Account for Export Proceeds (DHE) is conducted only at the Operational Head Office (KPO) 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:**
 - 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).
4. Submit several additional documents, including:
 - Export Service Note (NPE)
 - 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 : \$0.

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

Foreign Currency Current Account for Export Proceeds (DHE) Simulation.

Example: If the end-of-day balance for the Account Holder Customer is \$10,000,- as shown in the table, then the interest received by the Account Holder according to tiering (excluding tax) on that day is:

Balance	Interest Rate	Interest Amount	
\$ 10,000.00	0.20%	\$ 0.05	

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 closure can only be done in person (face-to-face with a customer service officer from the bank) and must be done at Operational Head Office (KPO) in Medan.
3. Transactions can be made at any time during business hours while the cash counter is open.
4. Present valid identification during withdrawal.
5. Withdrawals made by someone other than the Account Holder must be accompanied by a duly stamped letter of authorization.
6. Interest is calculated at the end of each month and credited to the savings account at the beginning of the next month.
7. Permitted Sources of Funds for the Foreign Currency Current Account for Export Proceeds (DHE):
 - a. Foreign Currency Export Proceeds (DHE Valas) and/or Rupiah Export Proceeds (DHE Rupiah)
 - b. Funds from the liquidation of time deposits and/or interest payments derived from Special DHE Time Deposit Accounts
 - c. Funds transferred from other Special Accounts owned by the same Customer (both intra-bank and inter-bank transfers)
8. Fund withdrawals can be made for the following purposes:
 - a. Transfer to a Foreign Currency Deposit Account for Export Proceeds (DHE) or a Rupiah Deposit Account for Export Proceeds (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 Account for Export Proceeds (DHE) under the same name within the country.
9. For foreign currency fund transfers equivalent to more than USD 100,000 through the Foreign Currency Current Account for Export Proceeds (DHE), the exporter is required to submit supporting documents to the Bank prior to the transaction settlement.
10. Changes in savings interest rates affect the nominal interest received.
11. Income tax on interest will be imposed in accordance with the applicable government regulations.
12. There is no minimum daily balance requirement to avail of checking account services.
13. 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.
14. If the Account Holder passes away, the closure of the account by the heirs must comply with the applicable laws and regulations.
15. 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.
16. 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").

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