Overview of Product and Service (General)

Publisher Name	: PT Bank Mestika Dharma Tbk (Bank Mestika)	Product Type	: Fixed-Term Checking Account for Business Entities/Individual or Non-Individual Legal Entities.
Product Name	: Foreign Currency 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	: USD | United States Dollar		

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	: Rp35.000,-
Stamp Fee	: Rp10.000,- per page
Account Closure Fee	: USD $15
Transfer Fee (Full Amount)	: USD $25

Benefits

1. Available in 1 (one) foreign currencies which is USD.
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-statement.
5. 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.
   The deposits of the Account Holder are not guaranteed by the Indonesia Deposit Insurance Corporation (IDIC) (Lembaga Penjamin Simpanan "LPS") if:
2. - The nominal balance of the Account Holder's deposits exceeds Rp 2 billion in a Bank. page.
   - 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 in Medan.
2. The Account Holder 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 (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)
   - 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 : $0.

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

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

If the Account Holder's end-of-day balance is $10,000, as shown in the table, the interest payable to the Account Holder for that day, calculated using the tiering method (before tax), is as follows:

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 opening and closing must be carried out in person through direct face-to-face interaction with the Bank's Customer Service officer.
3 Account closure must be carried out at the branch where the account was originally opened.
4 Transactions can be carried out at any time in accordance with the Bank's operating service hours
5 Present the original E-KTP when making a withdrawal.
6 Transactions conducted by someone other than the Account Holder must be accompanied by a properly stamped power of attorney letter.
7 Interest is calculated at the end of each month and credited to the savings account at the beginning of the next month.
8 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)
9 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
10 For foreign currency fund transfers equivalent to more than USD100,000 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.
11 Changes in savings interest rates affect the nominal interest received.
12 Income tax on interest will be imposed in accordance with the applicable government regulations.
13 There is no minimum daily balance requirement to avail of checking account services.
14 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.
15 The status of the Special Foreign Currency Current Account for Export Proceeds (DHE) is only valid as an active account as referred to in OJK Regulation (POJK) No. 24 of 2025 concerning Account Management at Commercial Banks.
16 If the Account Holder passes away, the closure of the account by the heirs must comply with the applicable laws and regulations.
17 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.
18 Clear, accurate, true, easily accessible, and non-misleading information about products and/or services, including 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. 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

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