

Overview of Product and Service (General)

Publish	PT Bank Mestika Dharma, Tbk (Bank Mestika)	Product Type	: <i>Safe Deposit Box</i>
Nama Produk	Safe Deposit Box (SDB)	Product Description	: Service for renting storage boxes for documents, assets, and/or valuable items placed in a dedicated room.
Mata Uang	-		

Main Features of the Safe Deposit Box

1. The retrieval and storage of items from and to the Safe Deposit Box can be carried out by the Renter and/or their Proxy on any working day during the Bank operational hours.
2. The Safe Deposit Box (SDB) must not be used to store items prohibited by laws and/or government regulations, including but not limited to solid, liquid, or gaseous chemicals that may pose a threat or damage to the Safe Deposit Box (SDB), the building, human life, and the surrounding environment.
3. Visits to the Safe Deposit Box (SDB) room can only be made by the renter and/or authorized individuals.
4. The rental period is 1 (one) year and can be extended.

Fees

Rental Fee:

SDB Size	Annual Rental Fee (Not Include VAT)
Small	Rp 450.000,-
Medium	Rp 700.000,-
Large	Rp 850.000,-

Late Extension Fee:

Number of late days	Late Fee
7 to 30 days	25% of the rental fee
>30 to 60 days	30% of the rental fee
>60 days	100% of the rental fee

Drilling Fees:

Description	Drilling Fee
Renter's Request Due to Lost/Damaged Key	Rp 2.500.000,-
The Renter does not fulfill obligations according to the agreement/breach of contract	Rp 5.000.000,-

Card Replacement Fee	: Rp 10.000,-
Key Deposit Fee	: Rp 2.500.000,-
Stamp Fee	: Rp 10.000,- per page

Benefits

1. The rental of boxes placed in a specially designed room made of steel, resistant to break-ins, and fire-resistant to provide a sense of security for the renter.
2. It reduces the risk of losing documents, assets, and/or valuable items.

Risks

1. The renter will incur additional charges if the key is lost, damaged, and/or for dismantling.
2. The renter will be subject to a late payment fee for any delay in paying the rental fee.
3. If the renter is in arrears for more than 90 (ninety) days, the Bank reserves the right to dismantle the Safe Deposit Box (SDB).
4. Under any circumstances, the Bank cannot be held responsible/liable for the loss/damage that occurs to the items stored in the Safe Deposit Box (SDB).
5. Should repairs be carried out on the SDB or for any other reasons beyond the Bank's control that may affect the SDB rented by the tenant, the tenant, upon the Bank's first request, hereby agrees and consents to replace the rented SDB with one designated by the Bank. In the event that no agreement is reached between the tenant and the Bank, the tenant has the right to terminate this agreement and receive on a pro-rata basis refund of the rent for the remaining unused rental period.
6. If the renter cancels the rental before the due date, the rental fee will not be refunded.

Terms and Procedures

Terms and Conditions:

1. Have a Bank Mestika account.
2. Submit the original identity of document (for photocopying purpose), including:
 - For Indonesian citizens (Warga Negara Indonesia "WNI"), the Electronic ID Card (E-KTP)
 - For foreign citizens (WNA), the ID Card (KTP)/Permanent Stay Permit Card (KITAP)/Temporary Stay Permit Card (KITAS) and a valid passport. Submit 3
3. (three) color passport photos sized 3x4 cm.
4. Sign the Safe Deposit Box (SDB) rental agreement letter with sufficient stamp duty.
5. Sign the power of attorney letter with sufficient stamp duty for Account Debit.
6. With the Bank's approval, the renter can authorize a third party by filling out the form provided by the Bank.
7. The renter can authorize a third party by filling out the form provided by the Bank with the Bank's approval.

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.

Additional Information

1. The rental fee will be directly debited from the tenant's account.
2. The agreement that has reached its expiration date will be automatically extended by the Bank if there is no written notice from the tenant to terminate the agreement.
3. The Safe Deposit Box (SDB) cannot be re-rented, transferred, sold, or pledged to another party.
4. All notifications related to the tenant must be delivered in writing.
5. In the event of the tenant's demise, the administration closure of the Safe Deposit Box (SDB) by the heirs must comply with the prevailing regulations.
6. 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.
7. Clear, accurate, true, easily accessible, and non-misleading information about products and/or services, including costs, benefits, and risks, can be accessed through

Disclaimer (important to read)

1. The Bank reserves the right to reject the application for opening a Safe Deposit Box (SDB) if it does not meet the applicable requirements and regulations.
2. The Safe Deposit Box (SDB) tenant must listen to the explanation and carefully read the Summary of Product and Service Information before agreeing to the opening of the Safe Deposit Box (SDB). The tenant has the right to ask the Bank's staff about anything related to the Summary of Product and Service Information and is



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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