

## Overview of Product and Service (General)

Publisher Name	PT Bank Mestika Dharma,Tbk (Bank Mestika)	Product Type	: Fixed-term Savings
Product Name	Tabungan SETIA	Product Description	: Time deposit with tenure options tailored to the preferences of the Account Holder.
Currency	IDR   Indonesia Rupiah		

### Your Account's Main Features

Minimum Balance	: Rp 0,-	Guarantee Interest Rate**	: 3.50%
Savings Interest Rate*	: 0.20 % per annum	<i>*Effective on the date this document is issued</i> <i>**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</i>	

### Fees

The Account Holder is not subjected to any fees in regards to the Tabungan Setia account. In the event of fees and/or changes to the fee amount payable by the Account Holder, such changes will be communicated to the Account Holder.

Stamp Fee	: Rp 10.000,- per page
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### Benefits

1. Light and affordable initial and monthly deposits.
2. Attractive reward packages.
3. Instills habits and discipline in saving.

### Risks

1. The Account Holder cannot perform transactions on the Tabungan Setia account, including deposits, withdrawals, transfers, etc. except for inter-account transfers from the Parent Account and/or vice versa conducted by the Bank.
2. Early withdrawal from the Tabungan Setia before the maturity date will incur a penalty fee. The Bank is not responsible for the failure of debits due to insufficient funds in the Parent Account.
3. Account or other reasons that are not the Bank's fault. In this case, the Bank is not obligated to notify the Account Holder.
4. 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. Submit the original identity document (for photocopying), including:
  - For Indonesian citizens (WNI), the E-KTP.
  - For foreigners (WNA), the KTP/KITAP/KITAS and a valid passport.
2. Providing the Tax Identification Number (NPWP) (for photocopying), if not yet available, the customer must sign a stamped declaration.
3. The Account Holder must have a Parent Account (Tabungan Mestika/Tabanas/Kesra/Tames Batik), and the Setia Account must be opened in the name of the same Account Holder (CIF).
4. The Account Holder must provide an email address during the opening of the Tabungan Setia account.
5. Joint Accounts (Rekening Gabungan) allowed for the opening of the Tabungan Setia account are only with the 'QQ' status and must first have a Tames/Tabanas/Kesra/Tames Batik account with the 'QQ' status.
6. Monthly deposits will be debited from the Parent Account every month according to the opening date of the Tabungan Setia account and start for the first time at the opening of the Tabungan Setia account.
7. The Bank may terminate the Tabungan Setia product service in the following cases:
  - At the request of the Account Holder before the maturity date of the Tabungan Setia.
  - Upon the death of the Account Holder.
  - If the funds in the Parent Account are insufficient and have exceeded the grace period.
  - If the status of the Parent Account is blocked on the order of the regulator and/or other authorized institutions based on applicable regulations.
8. The Bank provides a grace period for the Account Holder to provide funds in the Parent Account for 3 (three) working days from the due date of the monthly deposit debit.

#### 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](http://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

Example simulation of savings product along with its tenure.

Tenure	Initial Deposit	Monthly Deposit	Interest Rate	Estimated Balance***
1 Tahun	Rp 5.000.000,-	Rp 1.000.000,-	0.20%	Rp 17.016.202,-
1 Tahun	Rp 10.000.000,-	Rp 1.700.000,-	0.20%	Rp 30.429.754,-
1 Tahun	Rp 25.000.000,-	Rp 4.250.000,-	0.20%	Rp 76.074.384,-
1 Tahun	Rp 50.000.000,-	Rp 8.500.000,-	0.20%	Rp 152.148.769,-
1 Tahun	Rp 100.000.000,-	Rp 17.000.000,-	0.20%	Rp 304.297.538,-

Tenure	Initial Deposit	Monthly Deposit	Interest Rate	Estimated Balance***
2 years	Rp 100.000,-	Rp 100.000,-	0.20%	Rp 2,503,993.98
2 years	Rp 200.000,-	Rp 200.000,-	0.20%	Rp 5,007,987.95
2 years	Rp 300.000,-	Rp 300.000,-	0.20%	Rp 7,511,981.93

Tenure	Initial Deposit	Monthly Deposit	Interest Rate	Estimated Balance***
2 years	Rp 7.500.000,-	Rp 520.000,-	0.20%	Rp 20.022.311,56
2 years	Rp 15.000.000,-	Rp 750.000,-	0.20%	Rp 33.073.916,48
2 years	Rp 18.000.000,-	Rp 1.300.000,-	0.20%	Rp 49.303.467,55

\*\*\*The estimated ending balance amount may vary according to the selected package program

#### Additional Information

1. Bring and submit the Passbook of the Parent Account.
2. The Account Holder may open more than 1 (one) Setia Savings account.
3. Sign the Account Opening Form and choose from the packages provided by the Bank.
4. If the monthly deposit maturity falls on a holiday, the monthly deposit debit will be made on the preceding business day.
5. The Account Holder must ensure sufficient funds in the Parent Account for the monthly deposit debit 1 (one) business day before the scheduled date.
6. Cancellation of participation in the program after the grace period is considered premature withdrawal and will incur a penalty according to the chosen prize.
7. Funds considered as deposits on the same day are those received in the parent account no later than 6:00 PM WIB according to the Bank's system time. Funds received after 6:00 PM WIB, according to the Bank's system, are considered deposits for the next business day and may be at risk of failure to debit the monthly deposit.
8. Cashback prizes will be credited to the Parent Account of the Account Holder within a maximum of 5 (five) business days from the Tabungan Setia account opening date.
9. Withdrawal of funds from the Tabungan Setia account (due to maturity or termination of service by the Account Holder) will be credited to the Parent Account of the Account Holder.
10. The Account Holder can only close the Tabungan Setia account at the Bank where the Tabungan Setia account was opened.
11. The Tabungan Setia account will be automatically closed by the system if the savings program period has expired, and/or if there is a debit failure resulting in premature withdrawal.
12. Premature withdrawal (either at the request of the Account Holder or automatically closed by the system due to insufficient funds in the parent account) will be subject to a penalty based on the penalty table set by the Bank and approved by the Account Holder at the time of opening the Tabungan Setia account.
13. In case of a discrepancy between the passbook and the Bank's records, the Bank's records will be used.
14. If the Account Holder passes away, the closure of the savings account by the heirs must comply with the applicable laws and regulations.
15. The Bank is obligated to inform about any changes in the benefits, fees, risks, terms, and conditions of this Product and Service through letters or other methods in accordance with the applicable terms and conditions. This notification will be provided 30 (thirty) business days before the effective date of the changes.
16. Additional information about fees, benefits, and risks can be accessed through the website [www.bankmestika.co.id](http://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 application if it does not meet the applicable requirements and regulations.
2. The Account Holder must carefully read this Product and Service Information Summary before agreeing to open an account and has the right to ask the bank's employees about any matters related to this Product and Service Information Summary.



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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