Overview of Product and/or Service (General)

Publisher Name	: PT Bank Mestika Dharma Tbk (Bank Mestika)	Product Type	: Fixed-term Savings
Product Name	: Tabungan SETIA	Product Description	: A term savings account with flexible tenure options offered by the Bank.
Currency	: IDR | Indonesia Rupiah		

Account's Main Features

Minimum Balance	: Rp0,-	Guarantee Interest Rate**	: 3.75%
Savings Interest Rate*	: 0.20 % per annum		

*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

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	: Rp10.000,- per page	Account Closure Fee	: Rp0,-
Monthly Adminstrative Fee	: Rp0,-		

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.
3. The amount of the penalty fee follows the provisions stated in the Account Opening Form.
4. The customer's main account can only be changed if the passbook for that main account is lost.
5. An account with a zero balance for 30 consecutive calendar days will be automatically closed by the Bank Mestika system.
6. The Bank is not responsible for the failure of debits due to insufficient funds in the Parent Account or other reasons that are not the Bank's fault. In this case, the Bank is not obligated to notify the Account Holder.
7. 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. Account Holders are individuals.
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.
3. Submit the Taxpayer Identification Number (NPWP) for photocopying. If you do not yet have an NPWP and have not completed the data matching process, you are required to sign a declaration letter with sufficient stamp duty.
4. The Account Holder must have a Main Account (Mestika Savings/Tabanas/Kesra/Tames Batik), and the Setia Account must be opened under the same Account Holder's name (CIF).
5. Minors (under guardianship) are required to open a joint account (QQ) with their parents and/or, for students who do not yet have personal identification (for photocopying), must provide:
   - Birth Certificate
   - Family Card
   - Parent's E-KTP
6. The Account Holder is required to provide an email address when opening a Setia Savings Account.
7. Joint Accounts that are allowed for opening a Setia Savings Account are only those with "QQ" status, and they must first have a Tames/Tabanas/Kesra/Tames Batik account with "QQ" status.
8. The monthly deposit will be debited from the Main Account each month according to the Setia Savings Account opening date, and will begin for the first time at the time the Setia Savings Account is opened.
9. The Bank may terminate the Setia Savings product service in the following cases:
   - At the request of the Account Holder before the Setia Savings term ends.
   - The Account Holder passes away.
   - The funds available in the Main Account are insufficient and have exceeded the grace period.
   - The Main Account status is blocked by order of a regulator and/or other authorized institutions in accordance with applicable laws and regulations.
10. The Bank provides a grace period to the Account Holder to ensure sufficient funds in the Main Account for 3 (three) business days from the due date of the monthly debit.

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:

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

Example simulation of savings product along with its tenure.

Tenure	Initial Deposit	Monthly Deposit	Interest Rate	Estimated Ending Balane***
1 year	Rp5.000.000,-	Rp500.000,-	0.20%	Rp11.013.220,-
1 year	Rp10.000.000,-	Rp1.000.000,-	0.20%	Rp22.026.441,-
1 year	Rp25.000.000,-	Rp2.500.000,-	0.20%	Rp55.066.102,-
1 year	Rp50.000.000,-	Rp5.000.000,-	0.20%	Rp110.132.205,-
1 year	Rp100.000.000,-	Rp10.000.000,-	0.20%	Rp220.264.410,-

Tenure	Initial Deposit	Monthly Deposit	Interest Rate	Estimated Ending Balance***
2 years	Rp100.000,-	Rp100.000,-	0.20%	Rp2,503,993.98
2 years	Rp200.000,-	Rp200.000,-	0.20%	Rp5,007,987.95
2 years	Rp300.000,-	Rp300.000,-	0.20%	Rp7,511,981.93

Tenure	Initial Deposit	Monthly Deposit	Interest Rate	Estimated Ending Balance***
2 years	Rp7.500.000,-	Rp520.000,-	0.20%	Rp20.022.311,56
2 years	Rp15.000.000,-	Rp750.000,-	0.20%	Rp33.073.916,48
2 years	Rp18.000.000,-	Rp1.300.000,-	0.20%	Rp49.303.467,55

****The estimated final balance amount may change according to the package program selected in the Account Opening Form.*

Additional Information

1. Bring and submit the Main Account passbook.
2. The Account Holder may open more than 1 (one) Setia Saving 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. Income tax on interest will be imposed in accordance with the applicable government regulations.
6. The Account Holder must ensure sufficient funds are available in the Main Account for the monthly debit at least 1 (one) business day before the scheduled debit date.
7. Cancellation of participation in the program after the grace period has ended is considered an early withdrawal and will be subject to a penalty fine according to the chosen reward.
8. The funds considered as a deposit on the same day are the funds received in the parent account no later than 18:00 WIB according to the Bank's system time. Funds received after 18:00 WIB according to the Bank's system are considered deposits for the next business day and may be at risk of failing to debit the monthly deposit.
9. The Cashback reward will be credited to the parent account of the Account Holder within a maximum of 5 (five) business days from the date of opening the Setia Savings account.
10. Disbursement of funds from the Setia Saving Account (at maturity or upon service termination by the account holder) will be credited to the account holder’s Main Account. For term savings withdrawals that fall on a holiday designated by Bank Indonesia, the disbursement will be made on the next business day. If the Main Account is in a credit-blocked status, the disbursement cannot be processed and will be held in the Setia Saving Account until the Main Account block is lifted.
11. The Account Holder can only close the Setia Saving Account at the Bank branch where the Setia Saving Account was opened.
12. The Setia Saving Account will be automatically closed by the system if the savings program period has expired, and/or in case of a debit failure that results in an early withdrawal.
13. An early withdrawal (either at the request of the Account Holder or automatically closed by the system due to the lack of funds in the parent account) will incur a penalty based on the penalty table set by the Bank and approved by the Account Holder at the opening of the Setia Saving Account.
14. If there is a discrepancy in the balance between the passbook/e-statement and the Bank’s records, the balance recorded in the Bank’s accounting records shall prevail.
15. The status of the Savings Account shall only apply as an active account as referred to in POJK Number 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, 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

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's staff about any matters related to this Product and/or Service Information Summary.

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