

Publisher Name	: PT Bank Mega, Tbk ("BANK")	Product Type	: Savings
Product Name	: Mega Perdana	Product Description	: A savings account that provides convenience for customers in their daily transactions.
Currency	: IDR		

Main Feature

Initial Deposit	: Rp500.000
Minimum Balance	: Rp500.000
Hold Minimum Balance	: Rp500.000

Daily Transaction Limit :

Balance Tiering	Interest Rate (p.a.)*
< Minimum Balance	0,00%
Minimum Balance - < 1 Million	0,00%
≥ 1 Million - < 500 Million	0.25%
≥ 500 Million	1.00%

Transaction Type	Type of Debit/ATM Card		
	Classic (Rp)	Preferred (Rp)	MegaFirst (Rp)
Cash Withdrawal	10 Million	15 Million	15 Million
Transfer between Bank Mega Accounts	25 Million	50 Million	100 Million
Transfer between banks (ATM Bersama & Prima)	25 Million	25 Million	25 Million
Purchases at Merchants (EDC & Online Merchants)	10 Million	15 Million	30 Million
Payments via ATM	500 Million	1 Billion	2 Billion
Purchases via ATM	10 Million	25 Million	50 Million

Guaranteed Interest Rate : The guaranteed interest rate follows the regulations of the Indonesia Deposit Insurance Corporation (IDIC), and the applicable IDIC rate can be accessed through <https://www.lps.go.id/>

*) The interest rate is applicable at the time the document is issued.

Fees

Monthly Administration & Notification Service Fee (Individual)	: Rp17.500
*Monthly Admin Fee (Non-Individual)	: Rp12.500
Additional Administration Fee for Below Minimum Balance	: Rp10.000
Account Closure Fee	: Rp100.000
Dormant Account Fee per Month	: Rp 10.000
Passbook or Card Replacement Fee	: Rp25.000
Tax Fee	: 20% of the savings interest amount
ATM/Debit Card Fee per Month	: Rp7.500
Stamp Duty Fee (if applicable)	: Rp10.000

Debit/ATM Card Transaction Fee:

Transaction	Mega ATM	ATM Prima	ATM Bersama	ATM Mega Syariah / Mega Net	ATM MEPS	ATM Visa Plus	ATM Visa / Visa Electron
Check Balance	free	Rp4.500	Rp4.500	free	-	Rp5.000	-
Cash Withdrawal	free	Rp7.500	Rp7.500	free	Rp20.000	-	-
Payment	free*	-	-	-	-	-	-
Transfer between Bank Mega accounts	free	Rp6.500	Rp6.500	free	-	-	-
Transfer to Other Banks	Rp6.500	Rp6.500	Rp6.500	free	-	-	-
Decline (Incorrect PIN, insufficient funds, inactive card/account, exceeded limit)	free	Rp3.500	Rp3.500	free	Rp3.500	Rp3.000	Rp3.000

*) except for PLN payments (Rp3,500), PLN Prepaid (Rp3,500), PAM (Rp3,500), Transvision/Telkomvision (Rp2,500), Speedy/Indihome

Benefits

1. Available in Indonesian Rupiah.
2. Notification Service for Debit/Credit Transactions for Individual Customers.
3. Automatic Fund Transfer (AFT) Service.
4. Transactions via ATM, Mega Internet, & Mobile Banking (M-SMILE).
5. The Combined Statement & E-Statement service is available on M-SMILE and the Customer's Registered Email.

Risk

1. The risk of changes in savings interest rates, which may be influenced by changes in Bank Indonesia's interest rates, IDIC, or other internal bank policies.
2. The risk that customer savings will not be guaranteed if the interest rates and total amount of all customer deposits at Bank Mega exceed the interest rates and/or amounts determined by the Indonesia Deposit Insurance Corporation (IDIC) and/or the total deposits exceed Rp 2 billion; in this case, the deposits are not included in the IDIC guarantee program.
3. Misuse of Mega Internet & Mobile Banking (M-SMILE), PIN/password, debit/ATM cards, and passbooks.
4. There are operational risks related to transactions using ATM/Debit card facilities, including those related to ATM network connections and/or EDC machines.

Requirements and Procedures

1. Opening a Savings Account can be done through Branches, M-Auto, and M-Smile.
2. Complete the documents required by the bank to open a new customer account.
 - Fill out the Savings Account Opening Application Form.
 - Other documents requested according to the bank's policy for the account opening process.
3. Questions and complaints can be directed to the Contact Center at: 08041500010 (MEGACALL) or +622129601600 (from abroad).

Simulation

Product Simulation Example

Mega Perdana

Daily Balance	Annual Interest Rate	Daily Interest Rate*
Rp400.000.000	0,25%	Rp2.739,73
Rp800.000	0,00%	0

*Nominal interest before deducting 20% tax

Additional Information

1. Savings interest is received on the 25th of each month
2. Mega Perdana interest is calculated daily based on the daily balance with a daily interest rate percentage (annual interest rate divided by 365 days).
3. The applied interest is the accumulation of daily calculated interest according to the interest calculation cycle.
4. Instructions to the Bank or withdrawals from a joint account with 'OR' designation can be made by any one of the account holders. For a joint account with 'AND' designation, all account holders must act together.

Disclaimer (Important to Read):

1. The customer has read, accepted the explanation, and understood the Mega Dana product in accordance with the Product and Service Information Summary, as well as related information and the general terms and conditions of PT Bank Mega, which can be accessed on the official Bank website www.bankmega.com before agreeing to open the product.
2. This Product and Service Information Summary is not part of the Mega Perdana opening application.
3. The bank may reject the product application if it does not meet the applicable requirements and conditions.
4. Customers are required to continue reading, understanding, and completing the Mega Perdana opening application.
5. Customers can ask Bank employees regarding the product and this Product and Service Information Summary.
6. In the event of changes to the benefits, fees, risks, terms, and conditions stated in this RIPLAY, the bank will notify customers through the media available at the bank.