



General Version of Product and Service Information Summary

| | | | |
|----------------|------------------------------|---------------------|--|
| Publisher Name | : PT Bank Mega, Tbk ("BANK") | Product Type | : Savings |
| Product Name | : Mega Dana | Product Description | : A general savings account designed for individual and non-individual customers for daily transactions. |
| Currency | : IDR | | |

Main Feature

Initial Deposit : Rp100.000
 Minimum Balance : Rp500.000
 Hold Minimum Balance : Rp100.000

Savings Interest Rate per Year :

| Balance Tiering | Interest Rate (p.a.)* |
|------------------------------|-----------------------|
| < 1 million | 0,00% |
| ≥ 1 million - < 25 million | 0,05% |
| ≥ 25 million - < 250 million | 0,10% |
| ≥ 250 million - < 1 billion | 0,15% |
| ≥ 1 billion - < 10 billion | 0,25% |
| ≥ 10 billion | 0,50% |

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/>

Guaranteed Interest Rate :

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

Daily Transaction Limit :

| 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 |

Fee

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 : Rp2.500

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), PAH (Rp3.500), Transvision/Telkomsion (Rp2.500), Speedy/IndHome

Benefits

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

Risk

- 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.
- 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.
- Miscuse of Mega Internet & Mobile Banking (M-SMILE), PIN/password, debit/ATM cards, and passbooks.
- 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

- Opening a Savings Account can be done through Branches, M-Auto, and M-Smile.
- 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.
- Questions and complaints can be directed to the Contact Center at: 08041500010 (MEGACALL) or +622129601600 (from abroad).

Simulation

Product Simulation Example

Mega Dana

| Daily Balance | Annual Interest Rate | Daily Interest Rate* |
|---------------|----------------------|----------------------|
| Rp300.000.000 | 0,15% | Rp1.232,88 |
| Rp800.000 | 0,00% | 0 |

*Nominal interest before deducting 20% tax

Additional Information

- Savings interest is received on the 25th of each month
- Mega Dana interest is calculated daily based on the daily balance with a daily interest rate percentage (annual interest rate divided by 365 days).
- The applied interest is the accumulation of daily calculated interest according to the interest calculation cycle.
- 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):

- 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.
- This Product and Service Information Summary is not part of the Mega Dana opening application.
- The bank may reject the product application if it does not meet the applicable requirements and conditions.
- Customers are required to continue reading, understanding, and completing the Mega Dana opening application.
- Customers can ask Bank employees regarding the product and this Product and Service Information Summary.
- 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.



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