

Publisher Name	: PT Bank Mega, Tbk ("BANK")	Product Type	: Savings
Product Name	: Mega Ultima	Product Description	: A savings account that offers higher returns than other types of savings accounts
Currency	: IDR		

Main Feature

Initial Deposit : Rp100.000.000
 Minimum Balance : Rp1.000.000
 Minimum Hold Balance : Rp1.000.000

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 Merch)	10 Million	15 Million	30 Million
Payments via ATM	500 Million	1 Billion	2 Billion
Purchases via ATM	10 Million	25 Million	50 Million

Annual Savings Interest Rate	Balance Tiering	Interest Rate (p.a.)*
	< 100 million	0,00%
	≥ 100 million - < 500 million	0,15%
	≥ 500 million - < 2 billion	0,75%
	≥ 2 billion - < 5 billion	1,50%
	≥ 5 billion - < 10 billion	1,75%
	≥ 10 billion	2,25%

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

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

Fees

Administrative Fee & Notification Service per month (Individual) : Rp27.500

Transaction Fees with Debit/ATM Card:

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

Monthly Administration Fee (Non-Individual) : Rp22.500

Additional Administration Fee Below Minimum Balance : Rp10.000

Account Closing Fee : Rp100.000

Dormant Account Fee per Month : Rp2.500

Book or Card Replacement Fee : Rp25.000

Tax Fee : 20% of the savings interest amount

ATM/Debit Card Fee per Month : Rp7.500

Stamp Duty (if applicable) : Rp10.000

Benefits
Risk

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

- Risks associated with changes in savings interest rates, which may be influenced by changes in BI interest rates, IDIC, or other internal bank policies.
- Risk of savings not being guaranteed if the interest rate and total savings of a Customer at Bank Mega exceed the interest rate and/or nominal determined by the Indonesian Deposit Insurance Corporation (IDIC) and/or the total savings exceed Rp 2 Billion, making the savings not included in the IDIC guarantee program.
- Misuse of Mega Internet & Mobile Banking (M-SMILE), PIN/password, debit/ATM card, and passbook.
- Operational risks associated with transactions using ATM/Debit card facilities, including ATM network connections and/or EDC machine issues.

Requirements and Procedures

- Savings account opening can be done through Branch and M-Auto.
- Complete the documents required by the Bank for opening a new customer account.
 - Fill in 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 Ultima

Daily Balance	Annual Interest Rate	Daily Interest Rate*
Rp5.000.000.000	1,75%	Rp239.726,03
Rp80.000.000	0,00%	Rp0,00

*) Nominal interest before deducting 20% tax

Additional Information

- Interest on savings is credited on the 25th of each month.
- Mega Ultima 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 interest calculated daily according to the interest calculation cycle.
- Instructions to the Bank or withdrawals from a joint account "OR" can be made by any one of the joint account holders. For a joint account "AND," all joint account holders must act together.

Disclaimer (Important to Read) :

- Customers must have read, received explanations, and understood the Mega Ultima product in accordance with the Product and Service Information Summary and the general terms and conditions of PT Bank Mega, which can be accessed on the Bank's official website www.bankmega.com before agreeing to open the product.
- The Product and Service Information Summary is not part of the Mega Ultima application.
- The Bank may reject a product application if it does not meet the applicable requirements and conditions.
- Customers are required to continue reading, understanding, and completing the Mega Ultima application.
- Customers may inquire with Bank staff regarding the Product and the Product and Service Information Summary.
- In the event of changes to the benefits, fees, risks, terms, and conditions outlined in this Information Summary, the Bank will notify customers through available communication channels.