

I. GIRO (CURRENT ACCOUNT)

1	Setoran Awal Minimum Minimum Initial Deposit	1. Badan Usaha 1. Business Entity	IDR 1.500.000
			USD 300
			EUR 250
			SGD 500
			JPY 40.000
			AUD 350
		2. Perorangan 2. Individual	IDR 1.000.000
			USD 150
			EUR 150
			SGD 250
			JPY 30.000
			AUD 150
2	Biaya Administrasi Administration Fee	1. Badan Usaha 1. Business Entity	IDR 50.000
			USD 5
			EUR 5
			SGD 5
			JPY 500
			AUD 5
		2. Perorangan 2. Individual	IDR 50.000
			USD 1
			EUR 1
			SGD 1
			JPY 250
			AUD 2
3	Perhitungan Bunga ***) Interest Calculation ***)	Badan Usaha & Perorangan Business Entity & Individual	IDR
			>Saldo Minimum s/d < 1 Juta: 0,00%
			≥ 1 Juta - 500 Juta : 0,65%
			> 500 Juta : 0,90%
			IDR
			>Minimum Balance up to < 1 Million: 0.00%
≥ 1 Million - 500 Million : 0.65%			
> 500 Million : 0.90%			
USD			
> Saldo Minimum s/d ≤ 10.000: 1,25%			
> 10.000 s/d ≤ 50.000 : 1,45%			
> 50.000 : 1,65%			

		<p>USD</p> <ul style="list-style-type: none"> > Minimum balance up to ≤ 10,000: 1.25% > 10,000 to ≤ 50,000 : 1.45% > 50.000 : 1,65% <p>EUR</p> <ul style="list-style-type: none"> > Saldo Minimum s/d ≤ 10.000: 0,25% > 10.000 s/d ≤ 50.000 : 0,25% > 50.000 : 0,25% <p>EUR</p> <ul style="list-style-type: none"> > Minimum balance up to ≤ 10,000: 0.25% > 10,000 to ≤ 50,000 : 0.25% > 50.000 : 0,25% <p>SGD</p> <ul style="list-style-type: none"> > Saldo Minimum s/d ≤ 10.000: 0,25% > 10.000 s/d ≤ 50.000 : 0,25% > 50.000 : 0,25% <p>SGD</p> <ul style="list-style-type: none"> > Minimum balance up to ≤ 10,000: 0.25% > 10,000 to ≤ 50,000 : 0.25% > 50.000 : 0,25% <p>JPY</p> <ul style="list-style-type: none"> > Saldo Minimum s/d ≤ 50.000: 0,10% > 50.000 : 0,10% <p>JPY</p> <ul style="list-style-type: none"> > Minimum balance up to ≤ 50,000: 0.10% > 50.000 : 0,10% <p>AUD</p> <ul style="list-style-type: none"> > Saldo Minimum s/d ≤ 10.000: 0,50% > 10.000 s/d ≤ 50.000 : 0,50% > 50.000 : 0,50% <p>AUD</p> <ul style="list-style-type: none"> > Minimum balance up to ≤ 10,000: 0.50% > 10,000 to ≤ 50,000 : 0.50% > 50.000 : 0,50% 	
4	<p>Penutupan Rekening <i>Account Closing</i></p>	<p>1. Badan Usaha <i>1. Business Entity</i></p> <p>2. Perorangan <i>2. Individual</i></p>	<p>IDR 100.000</p> <p>USD 10</p> <p>EUR 10</p> <p>SGD 15</p> <p>JPY 1.000</p> <p>AUD 15</p> <p>IDR 50.000</p> <p>USD 10</p> <p>EUR 10</p> <p>SGD 15</p> <p>JPY 1.000</p> <p>AUD 15</p>
5	<p>Biaya Cetak Ulang Statement/lembar <i>Fees For Reprinting Statements/sheets</i></p>	<p>1. Badan Usaha <i>1. Business Entity</i></p> <p>2. Perorangan <i>2. Individual</i></p>	<p>IDR Gratis <i>IDR Free</i></p> <p>IDR Gratis <i>IDR Free</i></p>

6	Biaya Setoran Tunai Bank Notes Bank Notes Cash Deposit Fees	1. Badan Usaha 1. Business Entity	1:1 (Jika uang dalam kondisi bagus) 0,25%(Jika uang dalam kondisi tidak bagus) 1:1 (If the money is in good condition) 0.25%(If the money is not in good condition)
		2. Perorangan 2. Individual	1:1 (Jika uang dalam kondisi bagus) 0,25%(Jika uang dalam kondisi tidak bagus) 1:1 (If the money is in good condition) 0.25%(If the money is not in good condition)
7	Biaya Jika Tarik Dalam Mata Uang Rupiah Fees If You Withdraw In Rupiah	1. Badan Usaha 1. Business Entity	USD, SGD, JPY: KURS Beli TT USD, SGD, JPY: RATE Buy TT
		2. Perorangan 2. Individual	USD, SGD, JPY: KURS Beli TT USD, SGD, JPY: RATE Buy TT
8	Biaya Buku Cek dan Bilyet Giro Checkbook and Giro Bill Fees	1. Badan Usaha 1. Business Entity	IDR 275.000
		2. Perorangan 2. Individual	IDR 275.000
9	Biaya Denda Overdraft **) (Penggunaan pinjaman diatas plafon maks. yang disetujui Overdraft Fine Fee **) (Loan usage above the maximum credit facility which was approved)	1. Badan Usaha 1. Business Entity	IDR: $= \frac{5\% \times \text{Nom} \times \text{Jml Hari}}{30}$ USD, EUR, SGD, JPY, AUD: $= \frac{3\% \times \text{Nom} \times \text{Jml Hari}}{30}$ IDR: $= \frac{5\% \times \text{Amount of Money} \times \text{Day(s)}}{30}$ USD, EUR, SGD, JPY, AUD: $= \frac{3\% \times \text{Amount of Money} \times \text{Day(s)}}{30}$
		2. Perorangan 2. Individual	IDR: $= \frac{5\% \times \text{Nom} \times \text{Jml Hari}}{30}$ USD, EUR, SGD, JPY, AUD: $= \frac{3\% \times \text{Nom} \times \text{Jml Hari}}{30}$ IDR: $= \frac{5\% \times \text{Amount of Money} \times \text{Day(s)}}{30}$ USD, EUR, SGD, JPY, AUD:

			$= \frac{3\% \times \text{Amount of Money} \times \text{Day}(s)}{30}$
10	Biaya Rekening Dormant Dormant Account Fees	1. Badan Usaha 1. Business Entity	IDR 5.000
			USD 2
			EUR 2
			SGD 2
			JPY 200
		AUD 2	
		2. Perorangan 2. Individual	IDR 5.000
			USD 1
			EUR 1
			SGD 1
JPY 100			
AUD 1			
11	Biaya Set. Kliring/ Titipan Kliring per Warkat Set Cost. Clearing/Clearing Deposit per Document	1. Badan Usaha 1. Business Entity	IDR 2.000
		2. Perorangan 2. Individual	IDR 2.000
		3. Badan Usaha USD, EUR, SGD, JPY, AUD 3. Business Entity USD, EUR, SGD, JPY, AUD	Tidak Ada None
		4. Perorangan USD, EUR, SGD, JPY, AUD 4. Individual USD, EUR, SGD, JPY, AUD	Tidak Ada None
12	Biaya Tolakan Kliring Clearing Rejection Fee	1. Badan Usaha IDR 1. Business Entity IDR	IDR 125.000
		2. Perorangan IDR 2. Individual IDR	IDR 125.000
		3. Badan Usaha USD, EUR, SGD, JPY, AUD 3. Business Entity USD, EUR, SGD, JPY, AUD	Tidak Ada None
		4. Perorangan USD, EUR, SGD, JPY, AUD 4. Individual USD, EUR, SGD, JPY, AUD	Tidak Ada None
13	Dukungan Bank Untuk Proyek < 1 M Bank Support for Projects < 1 M	1. Perorangan IDR 1. Individual IDR	IDR 250.000
		2. Badan Usaha IDR 2. Business Entity IDR	IDR 250.000

		3. Perorangan IDR 3. <i>Individual IDR</i>	IDR 500.000
	≥ 1 M	4. Badan Usaha IDR 4. <i>Business Entity IDR</i>	IDR 500.000
14	Fasilitas Kartu ATM (Khusus Badan Usaha & Perorangan) <i>ATM Card Facilities (Individuals Only)</i>	1. Badan Usaha IDR 1. <i>Business Entity IDR</i>	Tidak Ada <i>None</i>
		2. Perorangan IDR 2. <i>Individual IDR</i>	GRATIS <i>FREE</i>
		3. Badan Usaha USD, EUR, SGD, JPY, AUD 3. <i>Business Entity USD, EUR, SGD, JPY, AUD</i>	Tidak Ada <i>None</i>
		4. Perorangan USD, EUR, SGD, JPY, AUD 4. <i>Individual USD, EUR, SGD, JPY, AUD</i>	Tidak Ada <i>None</i>
15	Biaya Administrasi ATM Bulanan <i>Monthly ATM Administration Fee</i>	1. Badan Usaha IDR 1. <i>Business Entity IDR</i>	Tidak Ada <i>None</i>
		2. Perorangan IDR 2. <i>Individual IDR</i>	GRATIS <i>FREE</i>
		3. Badan Usaha USD, EUR, SGD, JPY, AUD 3. <i>Business Entity USD, EUR, SGD, JPY, AUD</i>	Tidak Ada <i>None</i>
		4. Perorangan USD, EUR, SGD, JPY, AUD 4. <i>Individual USD, EUR, SGD, JPY, AUD</i>	Tidak Ada <i>None</i>
16	Biaya Penggantian Kartu ATM: -Desain Reguler, Priority & TORA <i>ATM Card Replacement Fees: -Regular, Priority & TORA Design</i>	1. Badan Usaha IDR 1. <i>Business Entity IDR</i>	Tidak Ada <i>None</i>
		2. Perorangan IDR 2. <i>Individual IDR</i>	IDR 100.000
		3. Badan Usaha USD, EUR, SGD, JPY, AUD 3. <i>Business Entity USD, EUR, SGD, JPY, AUD</i>	Tidak Ada <i>None</i>
		4. Perorangan USD, EUR, SGD, JPY, AUD 4. <i>Individual USD, EUR, SGD, JPY, AUD</i>	Tidak Ada <i>None</i>
17	Biaya Biaya Break Sebelum Jatuh Tempo <i>Break Fees Before Due Date</i>	1. Badan Usaha IDR 1. <i>Business Entity IDR</i>	Tidak Ada <i>None</i>
		2. Perorangan IDR 2. <i>Individual IDR</i>	Tidak Ada <i>None</i>
		3. Badan Usaha USD, EUR, SGD, JPY, AUD 3. <i>Business Entity USD, EUR, SGD, JPY, AUD</i>	Tidak Ada <i>None</i>

			4. Perorangan USD, EUR, SGD, JPY, AUD 4. Individual USD, EUR, SGD, JPY, AUD	Tidak Ada None
18	Pindah buku Antar Rekening Untuk Valuta Sama <i>Transferring books between accounts for the Same Currency</i>		1. Badan Usaha USD, EUR, SGD, JPY, AUD 1. Business Entity USD, EUR, SGD, JPY, AUD	1 : 1
			2. Perorangan USD, EUR, SGD, JPY, AUD 2. Individual USD, EUR, SGD, JPY, AUD	1 : 1
			3. Badan Usaha IDR 3. Business Entity IDR	Tidak Ada None
			4. Perorangan IDR 4. Individual IDR	Tidak Ada None
19	Penarikan Dalam Bank Notes dari setoran dalam *) Rupiah, Dgn Ketentuan Mengendap: <i>Withdrawals in Bank Notes from deposits in *) Rupiah, with deposit conditions:</i>	< 2 Hari Kerja < 2 Working Days	1. Badan Usaha USD, SGD, JPY 1. Business Entity USD, SGD, JPY	0,25%
		< 2 Hari Kerja < 2 Working Days	2. Perorangan USD, SGD, JPY 2. Individual USD, SGD, JPY	0,25%
		> 2 Hari Kerja > 2 Working Days	3. Badan Usaha USD, SGD, JPY 3. Business Entity USD, SGD, JPY	Bebas Provisi Provision Free
		> 2 Hari Kerja > 2 Working Days	4. Perorangan USD, SGD, JPY 4. Individual USD, SGD, JPY	Bebas Provisi Provision Free
	Penarikan Dalam Bank Notes dari setoran dalam *) Rupiah, Dgn Ketentuan Mengendap: <i>Withdrawals in Bank Notes from deposits in *) Rupiah, with deposit conditions:</i>	< 2 Hari Kerja < 2 Working Days	1. Badan Usaha IDR 1. Business Entity IDR	Tidak Ada None
		< 2 Hari Kerja < 2 Working Days	2. Perorangan IDR 2. Individual IDR	Tidak Ada None
		> 2 Hari Kerja > 2 Working Days	3. Badan Usaha IDR 3. Business Entity IDR	Tidak Ada None
		> 2 Hari Kerja > 2 Working Days	4. Perorangan IDR 4. Individual IDR	Tidak Ada None
20	Maksimal Penarikan Dalam 1 Bulan *) <i>Maximum Withdrawal in 1 Month *)</i>		1. Badan Usaha USD, SGD, JPY	USD 20.000/Bulan USD 20,000/Month
			1. Business Entity USD, SGD, JPY	SGD 32.000/Bulan SGD 32,000/Month
				JPY 1.000.000/Bulan JPY 1,000,000/Month

		2. Perorangan USD, SGD, JPY 2. <i>Individual USD, SGD, JPY</i>	USD 20.000/Bulan <i>USD 20,000/ Month</i> SGD 32.000/Bulan <i>SGD 32,000/ Month</i> JPY 1.000.000/Bulan <i>JPY 1,000,000/ Month</i>
		3. Badan Usaha IDR 3. <i>Business Entity IDR</i>	Tidak Ada <i>None</i>
		4. Perorangan IDR 4. <i>Individual IDR</i>	Tidak Ada <i>None</i>
21	Provisi Tarik Melebihi Batas Maksimal <i>Withdrawal Provision Exceeds Maximum Limit</i>	1. Badan Usaha USD, SGD, JPY 1. <i>Business Entity USD, SGD, JPY</i>	0,25%
		2. Perorangan USD, SGD, JPY 2. <i>Individual USD, SGD, JPY</i>	0,25%
		3. Badan Usaha IDR 3. <i>Business Entity IDR</i>	Tidak Ada <i>None</i>
		4. Perorangan IDR 4. <i>Individual IDR</i>	Tidak Ada <i>None</i>
22	Penarikan Bank Notes Untuk Mata Uang EUR & AUD <i>For EUR & AUD Currency</i>	1. Badan Usaha 1. <i>Business Entity</i>	Tidak Dapat Ditarik Dalam <i>Bank Notes</i> <i>Cannot be withdrawn in Bank Notes</i>
		2. Perorangan 2. <i>Individual</i>	Tidak Dapat Ditarik Dalam <i>Bank Notes</i> <i>Cannot be withdrawn in Bank Notes</i>
		3. Badan Usaha IDR 3. <i>Business Entity IDR</i>	Tidak Ada <i>None</i>
		4. Perorangan IDR 4. <i>Individual IDR</i>	Tidak Ada <i>None</i>
23	Provisi <i>outgoing</i> TT dr Set. Mata Uang Rupiah <i>TT outgoing provision from Set. Rupiah Currency</i>	1. Badan Usaha USD, EUR, SGD, JPY, AUD 1. <i>Business Entity USD, EUR, SGD, JPY, AUD</i>	Bebas Provisi <i>Provision Free</i>
		2. Perorangan USD, EUR, SGD, JPY, AUD 2. <i>Individual USD, EUR, SGD, JPY, AUD</i>	Bebas Provisi <i>Provision Free</i>
		3. Badan Usaha IDR 3. <i>Business Entity IDR</i>	Tidak Ada <i>None</i>
		4. Perorangan IDR 4. <i>Individual IDR</i>	Tidak Ada <i>None</i>
24	Provisi <i>outgoing</i> TT Dalam <i>Bank Notes</i> *) Dgn Ketentuan Mengendap: < 2 Hari Kerja <i>TT outgoing provisions in Bank Notes</i> *) With Terms and Conditions: < 2 Working Days	1. Badan Usaha USD, EUR, SGD, JPY, AUD 1. <i>Business Entity USD, EUR, SGD, JPY, AUD</i>	0,25%
		2. Perorangan USD, EUR, SGD, JPY, AUD 2. <i>Individual USD, EUR, SGD, JPY, AUD</i>	0,25%

	> 2 Hari Kerja	1. Badan Usaha USD, EUR, SGD, JPY, AUD 1. <i>Business Entity USD, EUR, SGD, JPY, AUD</i>	Gratis Free
	> 2 Working Days	2. Perorangan USD, EUR, SGD, JPY, AUD 2. <i>Individual USD, EUR, SGD, JPY, AUD</i>	Gratis Free
Provisi <i>outgoing</i> TT Dalam Bank Notes *) Dgn Ketentuan Mengendap: < 2 Hari Kerja TT <i>outgoing</i> provisions in Bank Notes *) With Terms and Conditions: < 2 Working Days	< 2 Hari Kerja	1. Badan Usaha IDR 1. <i>Business Entity IDR</i>	Tidak Ada None
	< 2 Working Days	2. Perorangan IDR 2. <i>Individual IDR</i>	Tidak Ada None
	> 2 Hari Kerja	1. Badan Usaha IDR 1. <i>Business Entity IDR</i>	Tidak Ada None
	> 2 Working Days	2. Perorangan IDR 2. <i>Individual IDR</i>	Tidak Ada None

*) Konfirmasi & diatur oleh Divisi Treasury

*) *Confirmed & regulated by the Treasury Division*

***) Perhitungan *penalty* berdasarkan bulanan, sehingga hanya dibagi dalam 30 hari.

***) *Calculation of penalties is based on monthly basis, so it is only divided into 30 days.*

****) Suku bunga mengikuti Ketentuan ALCO per bulan April 2024.

****) *Interest rates follow ALCO Terms as of April 2024.*