



Ringkasan Informasi Produk dan Layanan (RIPLAY) Versi Umum

Summary of Product and Services (RIPLAY) General Version

[digibank Visa Travel Signature]

PT Bank DBS Indonesia

<p>Definisi <i>Definition</i></p>	<p>digibank Visa Travel Signature adalah kartu kredit yang memberikan manfaat berupa pengumpulan Mileage digibank lebih cepat setiap transaksi Internasional dan poin rewards berlaku selamanya, akses lounge di bandara internasional, komplimen makanan/minum di Starbucks terminal keberangkatan bandara seluruh Indonesia serta perlindungan perjalanan yang komprehensif. Dilengkapi dengan Aplikasi digibank by DBS, Nasabah dapat mengatur dan memantau transaksi dengan mudah kapan dan di mana saja.</p>	<p><i>digibank Visa Travel Signature is a credit card that offers benefits such as faster digibank Mileage earning for international transaction and lifetime digibank reward points, access to international airport lounges, compliment food/beverages at Starbucks departure Airport throughout Indonesia, and comprehensive travel insurance package. Integrated with the digibank by DBS Application, cardholders can easily manage and monitor their transactions anytime and anywhere.</i></p>								
<p>Nama Penerbit <i>Name of Issuer</i></p>	<p>PT Bank DBS Indonesia</p>	<p><i>PT Bank DBS Indonesia</i></p>								
<p>Fitur Produk <i>Product Features</i></p>	<p>1. Mileage digibank berlaku selamanya dengan ketentuan berikut:</p> <table border="1" data-bbox="359 1525 847 1682"> <thead> <tr> <th>Transaksi Dalam Negeri</th> <th>Transaksi Luar Negeri</th> </tr> </thead> <tbody> <tr> <td>Rp9.000 = 1 Mileage digibank</td> <td>Rp6.000 = 1 Mileage digibank</td> </tr> </tbody> </table> <p>2. Komplimen makanan / minuman 12x per tahun di Starbucks terminal keberangkatan bandara seluruh Indonesia.</p> <p>3. Akses ke hingga 850 <i>Executive Airport Lounge</i> sebanyak 1x per tahun</p>	Transaksi Dalam Negeri	Transaksi Luar Negeri	Rp9.000 = 1 Mileage digibank	Rp6.000 = 1 Mileage digibank	<p>1. <i>digibank Mileage valid for a lifetime with following conditions:</i></p> <table border="1" data-bbox="904 1525 1422 1682"> <thead> <tr> <th>Domestic Transaction</th> <th>International Transaction</th> </tr> </thead> <tbody> <tr> <td>IDR 9,000 = 1 Mileage digibank</td> <td>IDR 6,000 = 1 Mileage digibank</td> </tr> </tbody> </table> <p>2. <i>Complimentary food / beverages 12x per year at Starbucks departure Airport throughout Indonesia.</i></p> <p>3. <i>Access to up to 850 Executive Airport Lounges 1x per year</i></p>	Domestic Transaction	International Transaction	IDR 9,000 = 1 Mileage digibank	IDR 6,000 = 1 Mileage digibank
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	<p>4. Perlindungan perjalanan hingga Rp1 Miliar.</p> <p>5. Ubah transaksi dan tagihan bulanan kartu kredit jadi cicilan hingga 60 bulan melalui Aplikasi digibank by DBS.</p> <p>Syarat dan ketentuan berlaku. Informasi lebih lanjut, cek go.dbs.com/id-travelsignaturetpc</p>	<p>4. Travel insurance up to IDR 1 billion.</p> <p>5. Convert your transaction and billing into up to 60 months installment through digibank by DBS Application.</p> <p>Terms and conditions applied. For more information, check go.dbs.com/id-travelsignaturetpc</p>								
<p>Biaya Fees</p>	<p>Biaya yang dikenakan kepada nasabah sebagai berikut:</p> <p>1. Iuran Tahunan:</p> <ul style="list-style-type: none"> - Kartu utama: Rp1.000.000 - Kartu tambahan: Rp500.000 <ul style="list-style-type: none"> • Bebas iuran tahunan selamanya berlaku khusus Nasabah baru Kartu Kredit, sepanjang mempertahankan Total Dana Gabungan Rp500.000.000. • Bebas iuran tahun pertama dengan melakukan transaksi tanpa nominal minimum dalam 60 (enam puluh) hari pertama sejak kartu disetujui; atau • Bebas iuran tahunan dengan menukarkan Mileage digibank dengan ketentuan sebagai berikut: <p>Jumlah Mileage digibank:</p> <table border="1" data-bbox="359 1393 882 1536"> <thead> <tr> <th>Kartu Utama</th> <th>Kartu Tambahan</th> </tr> </thead> <tbody> <tr> <td>25.000 Mileage digibank</td> <td>12.500 Mileage digibank</td> </tr> </tbody> </table> <p>Tukarkan Mileage digibank kamu melalui Aplikasi digibank by DBS</p> <p>2. Suku bunga:</p> <ul style="list-style-type: none"> - Transaksi ritel: 1.75% per bulan - Tarik tunai: 1.75% per bulan <p>3. Pembayaran minimum: 5% dari jumlah tagihan atau min. Rp25.000 (berlaku hingga 30 Juni 2025)</p> <p>4. Biaya keterlambatan pembayaran: 1% dari total tagihan kartu kredit atau maksimal Rp100.000 (berlaku hingga 30 Juni 2025)</p>	Kartu Utama	Kartu Tambahan	25.000 Mileage digibank	12.500 Mileage digibank	<p>The fees charged to customers are:</p> <p>1. Annual fee:</p> <ul style="list-style-type: none"> - Primary card: IDR 1,000,000 - Supplementary card: IDR 500,000 <ul style="list-style-type: none"> • Free annual fee for life is applicable for new Credit Card Clients, as long as maintaining a Total Relationship Balance of IDR500,000,000. • Free annual fee for the first one year by making transaction with no minimum spending through the first 60 (sixty) days since your card is approved; or • Free annual fee by exchanging digibank Mileage with the following conditions: <p>Total digibank Mileage:</p> <table border="1" data-bbox="904 1393 1422 1536"> <thead> <tr> <th>Primary Card</th> <th>Supplementary Card</th> </tr> </thead> <tbody> <tr> <td>25,000 digibank Mileage</td> <td>12,500 digibank Mileage</td> </tr> </tbody> </table> <p>Redeem your digibank Mileage through digibank by DBS Application</p> <p>2. Interest:</p> <ul style="list-style-type: none"> - Retail transaction: 1,75%/month - Cash Withdrawal: 1,75%/month <p>3. Minimum payment: 5% from the total value of billing amount or min IDR 25,000 (* Valid until 30 June 2025).</p> <p>4. Late payments fees: 1% from total bill or max IDR 100,000 (valid until 30 June 2025)</p>	Primary Card	Supplementary Card	25,000 digibank Mileage	12,500 digibank Mileage
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<p>5. Biaya <i>overlimit</i>: 5% dari jumlah <i>overlimit</i> atau min. Rp250.000</p> <p>6. Biaya tarik tunai: 6% dari jumlah penarikan tunai atau min. Rp150.000</p> <p>7. Salinan rekening bulanan: Rp10.000 per lembar tagihan kartu kredit bulanan</p> <p>8. Biaya cetak tagihan kartu kredit bulanan: Rp25.000 per bulan</p> <p>9. Salinan bukti transaksi: Rp30.000 per slip</p> <p>10. Penggantian kartu kredit yang hilang/rusak/dicuri: Rp50.000 per kartu kredit</p> <p>11. Biaya penolakan pembayaran debit langsung: Rp50.000</p> <p>12. Biaya administrasi fitur <i>Spending by Installment</i> (SBI): Rp25.000</p> <p>13. Biaya administrasi fitur <i>Loan On Card</i> (LOC): Rp50.000</p> <p>14. Biaya administrasi fitur SBI - <i>Balance Conversion</i>: Rp50.000</p> <p>15. Biaya pembatalan cicilan: 5% dari sisa pokok cicilan atau Min. Rp200.000</p> <p>16. Biaya Penukaran Poin Rewards / Mileage digibank menjadi Airline Miles melalui DBSI Customer Centre: 5% dari Poin Rewards/Mileage yang ditukarkan</p> <p>17. Biaya Penukaran Poin Rewards / Mileage digibank menjadi voucher / e-voucher melalui DBSI Customer Centre: Rp20.000</p> <p>18. Biaya pengembalian saldo kredit untuk kartu kredit: Rp15.000</p>	<p>5. <i>Overlimit fee</i>: 5% from <i>overlimit</i> or min. IDR 250.000</p> <p>6. <i>Cash advance fee</i>: 6% from total cash advance or min. IDR 150,000</p> <p>7. <i>Copy of billing statement</i>: IDR 10,000 per monthly billing statement</p> <p>8. <i>Monthly printed billing statement fee</i>: IDR 25,000 per month</p> <p>9. <i>Sales slip</i>: IDR 30,000 per slip</p> <p>10. <i>Replacement of lost/broken/stolen/stolen of credit card</i>: IDR 50,000 per credit card</p> <p>11. <i>Cheque or direct debit cancellation fee</i>: IDR 50,000</p> <p>12. <i>Spending by Installment (SBI) administration fee</i>: IDR 25,000</p> <p>13. <i>Loan On Card (LOC) administration fee</i>: IDR 50,000</p> <p>14. <i>SBI - Balance Conversion administration fee</i>: IDR 50,000</p> <p>15. <i>Installment cancellation fee</i>: 5% of remaining loan/installment or min. IDR 200,000</p> <p>16. <i>digibank Rewards point/Mileage redemption fee to Airline Miles (Via DBSI Customer Centre)</i>: 5% of redeemed Rewards Point/Mileage</p> <p>17. <i>digibank Reward Points / Mileage redemption fee to Voucher / e-Voucher (via DBSI Customer Centre)</i>: IDR 20,000</p> <p>18. <i>Credit balance transfer handling fee</i>: IDR 15,000</p>
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19. Biaya notifikasi: Rp7.500

20. Biaya materai atas lembar pembayaran kartu kredit akan tergantung pada nilai pembayaran yang dilakukan:

Biaya Pembayaran	Biaya Materai
≤ Rp 5.000.000	Rp0
>Rp 5.000.000	Rp10.000

21. Biaya Pembayaran:

Channel	Biaya
ATM DBSI	Gratis
Direct Debit	Gratis
Aplikasi digibank by DBS	Gratis
Menu Transfer melalui bank lain*	Rp7.500
Menu Pembayaran melalui bank lain*	Rp12.500
Biaya Penolakan Direct Debit*	Rp50.000

*ditambahkan pada lembar tagihan bulan selanjutnya.

Catatan:

- Pembayaran melalui 2 (dua) *channel* berikut diterima secara *real time* dan tercermin pada sisa limit kredit gabungan Anda. Sedangkan, riwayat pembayaran tersebut akan tercatat pada laman "Riwayat Transaksi" Aplikasi digibank by DBS pada hari kerja berikutnya:
 - ATM Bank DBS Indonesia ("DBSI") dengan menggunakan menu pembayaran.
 - Seluruh ATM berlogo ATM Bersama, Prima, ALTO dengan menggunakan menu transfer antar Bank atau melalui menu transfer via *electronic banking (mobile banking dan internet banking)* Bank lain dan menggunakan layanan transfer BI-FAST.
- Pembayaran melalui Aplikasi digibank by DBS via menu pembayaran akan diterima di hari yang sama apabila dilakukan sebelum pukul 18:00 WIB. Pastikan pembayaran Anda telah diterima oleh DBSI pada saat jatuh tempo.
- Pembayaran melalui Bank lain (termasuk melalui e-Commerce favorit), **selain** menggunakan menu transfer, membutuhkan waktu maksimum 2 hari kerja. Pastikan pembayaran Anda telah diterima oleh DBSI pada saat jatuh tempo.
- Biaya pembayaran melalui Bank lain akan ditentukan oleh Bank yang bersangkutan.
- Pembayaran dapat dilakukan secara penuh atas total tagihan atau wajib dilakukan pembayaran setidaknya sejumlah tagihan minimum yang

19. Notification fee: IDR 7,500

20. Stamp duty fee upon credit card payment will depend on the payment amount made:

Payment Fee	Stamp Duty Fee
≤ IDR 5,000,000	IDR0
>IDR 5,000,000	IDR 10,000

21. Payment Fees:

Channel	Biaya
ATM DBSI	Free
Direct Debit	Free
digibank by DBS Application	Free
Transfer Menu via other Bank*	IDR 7,500
Payment Menu via other Bank*	IDR 12,500
Rejection Fee – Direct Debit*	IDR 50,000

*Added to the Billing Statement for the following month.

Notes:

- Payment through 2 (two) following channel will be received in real time and reflected in your combined credit limit. Meanwhile, the payment history will be stated in "Riwayat Transaksi" page in digibank by DBS Application the following business day:
 - ATM Bank DBS Indonesia ("DBSI") via payment menu.
 - Any ATM with ATM Bersama, Prima, or ALTO network logo using inter-bank fund transfer menu or via electronic banking (mobile banking and internet banking) of other banks through transfer menu and BI-FAST transfer service.
- Payment through digibank by DBS Application via payment menu will be received in the same day if executed before 18:00 WIB. Ensure your payment is received by DBSI on the due date.
- Payment through other Bank (including via favorite e-Commerce), **except** by ATM using fund-transfer menu, will require maximum of 2 business days for processing time. Ensure your payment is received by DBSI on the due date.
- Payment Fees through other banks will be determined by the bank concerned.
- Payment can be made in full based on total billing, or at least in minimum payment as per stated on the billing statement. If the bill is not paid at least the



	<p>tertera pada lembar tagihan. Apabila tagihan belum terbayarkan setidaknya sejumlah tagihan minimum yang tertera pada lembar tagihan hingga tanggal jatuh tempo, Kartu Kredit digibank Anda akan diblokir sementara terhitung sejak H+1 dari tanggal jatuh tempo. Jika tidak ada pembayaran selama tiga bulan berturut-turut, Kartu Kredit digibank yang Anda miliki akan otomatis terblokir secara permanen.</p> <ul style="list-style-type: none">• Jika pembayaran dilakukan setelah kartu diblokir sementara, Kartu Kredit digibank Anda dapat digunakan kembali pada H+1 setelah pembayaran diterima oleh Bank	<p><i>same as the minimum payment amount stated on the billing statement by the due date, your digibank Credit Card will temporarily be blocked starting D+1 from the due date. If there is no payment in three consecutive months, your digibank Credit Cards will automatically be blocked permanently.</i></p> <ul style="list-style-type: none">• <i>If payment is made after the card blocked temporary, you can use your digibank Credit Card again on D+1 after the payment is received by the Bank.</i>
Media Penyampaian Pelaporan Reporting Media	<ol style="list-style-type: none">1. Laporan elektronik: Gratis2. Lembar tagihan kartu kredit: Rp25.000 per bulan	<ol style="list-style-type: none">1. e-Statement: Free2. Billing Statement Paper: IDR25.000/month
Risiko Produk Product Risk	<p>1. Risiko Kartu Hilang, Dicuri, atau Disalahgunakan (fraud), dan terungkapnya PIN</p> <p>Nasabah wajib dan bertanggung jawab penuh atas kerugian Bank yang timbul akibat penyalahgunaan kartu kredit yang telah terjadi sehubungan dengan kehilangan, kecurian, atau terungkapnya PIN ke pihak lain yang belum atau tidak dilaporkan secara lisan atau tertulis kepada Bank yang mengakibatkan belum dilakukannya pemblokiran oleh Bank atas kartu yang hilang tersebut.</p> <p>Segera laporkan pemblokiran kartu kredit Anda dengan menghubungi DBSI Customer Centre di 08041500327 atau +62 21 29862888 (dari luar negeri) begitu Anda mengetahui kartu Anda telah di hilang, di curi, disalahgunakan (<i>Fraud</i>) dan terungkapnya PIN. Jaga kerahasiaan PIN, CVV (3 angka dibelakang kartu), dan kode OTP Anda dengan baik. Jangan memberitahukan nomor PIN, CVV, dan OTP Anda kepada siapapun termasuk pihak Bank. PT Bank DBS Indonesia tidak pernah memberikan wewenang kepada pihak manapun untuk mengambil dan atau menggunakan Kartu Kredit digibank Anda.</p>	<p>1. Risk of Lost, Stolen, or Misused (Fraud) card and PIN Disclosed</p> <p><i>The Customer is required to bear full responsibility for any losses incurred by the Bank due to misuse(fraud) of digibank credit card that has occurred in connection with any loss, theft, or misuse (fraud) of the Card that has not been reported verbally or in writing to the Bank, which has resulted in the Bank not blocking the lost Card.</i></p> <p><i>Please report the blocking of your credit card immediately by contacting DBSI Customer Centre di 08041500327 or +6221 29862888 (from abroad) once you become aware that your card has been lost, stolen, misused (fraud), or your PIN has been compromised. Keep your PIN, CVV (the 3-digit code on the back of the card), and OTP secure. Do not disclose your PIN, CVV, or OTP to anyone, including the Bank. PT Bank DBS Indonesia has never authorized any party to collect or use your digibank Credit Card.</i></p>



	<p>2. Risiko Telat/Gagal Bayar</p> <p>Nasabah wajib melakukan pembayaran tidak kurang dari Total Pembayaran Minimum yang tercantum pada Lembar Tagihan Nasabah dan pembayaran diterima oleh Bank selambat-lambatnya pada Tanggal Jatuh Tempo atau pada hari kerja berikutnya jika Tanggal Jatuh Tempo adalah hari libur. Setiap jumlah yang telat melewati Tanggal Jatuh Tempo atau melebihi Limit Kredit Gabungan yang tercantum pada Lembar Tagihan harus segera dibayar. Jika Pembayaran dilakukan kurang dari Total Tagihan dan/atau melewati Tanggal Jatuh Tempo, maka tagihan yang belum dibayarkan akan dikenakan Bunga yang berlaku dan Biaya Keterlambatan Pembayaran.</p>		<p>2. Risk of Late/nonpayment</p> <p><i>The Customer is required to make a payment of not less than the Minimum Amount Due stated on the Customer's Billing Statement and such payment shall be received by the Bank no later than the Payment Due Date or on the next business day if the Payment Due Date falls on a holiday. Any amount that has passed the Payment Due Date or exceeded the Combined Credit Limit stated on the Billing Statement must be paid promptly. If the payment made is less than the Total Amount Due and/or past the Payment Due Date, the unpaid bill will be subject to the applicable Interest and Late Payment Fee.</i></p>																			
<p>Persyaratan dan Tata Cara Requirements and Procedures</p>	<table border="1"> <thead> <tr> <th data-bbox="357 1115 529 1155">Kategori</th> <th data-bbox="529 1115 890 1155">Kriteria</th> </tr> </thead> <tbody> <tr> <td data-bbox="357 1155 529 1346">Usia</td> <td data-bbox="529 1155 890 1346"> - Pemegang Kartu Utama minimal 21 tahun maksimal 65 tahun - Kartu Tambahan minimal 17 tahun </td> </tr> <tr> <td data-bbox="357 1346 529 1420">Persyaratan Penghasilan</td> <td data-bbox="529 1346 890 1420">Min. pendapatan Rp360 juta/tahun</td> </tr> <tr> <td data-bbox="357 1420 529 1910">Lokasi</td> <td data-bbox="529 1420 890 1910"> Nasabah berada di JABODETABEK, Medan, Pekanbaru, Tebing Tinggi, Pematang Siantar, Palembang, Bandung, Cianjur, Cilegon, Cirebon, Karawang, Purwakarta, Semarang, Yogyakarta, Surabaya, Kediri, Malang, Batu, Pasuruan, Probolinggo, Balikpapan, Samarinda, Bali, atau Makassar </td> </tr> <tr> <td data-bbox="357 1910 529 2018">Persyaratan Lainnya</td> <td data-bbox="529 1910 890 2018">Nasabah adalah pemegang kartu kredit aktif di bank lainnya</td> </tr> </tbody> </table>	Kategori	Kriteria	Usia	- Pemegang Kartu Utama minimal 21 tahun maksimal 65 tahun - Kartu Tambahan minimal 17 tahun	Persyaratan Penghasilan	Min. pendapatan Rp360 juta/tahun	Lokasi	Nasabah berada di JABODETABEK, Medan, Pekanbaru, Tebing Tinggi, Pematang Siantar, Palembang, Bandung, Cianjur, Cilegon, Cirebon, Karawang, Purwakarta, Semarang, Yogyakarta, Surabaya, Kediri, Malang, Batu, Pasuruan, Probolinggo, Balikpapan, Samarinda, Bali, atau Makassar	Persyaratan Lainnya	Nasabah adalah pemegang kartu kredit aktif di bank lainnya	<table border="1"> <thead> <tr> <th data-bbox="903 1115 1086 1155">Category</th> <th data-bbox="1086 1115 1433 1155">Criteria</th> </tr> </thead> <tbody> <tr> <td data-bbox="903 1155 1086 1346">Age</td> <td data-bbox="1086 1155 1433 1346"> - Primary Cardholder minimum 21 years old, maximum 65 years old - Supplementary Cardholder minimum 17 years old </td> </tr> <tr> <td data-bbox="903 1346 1086 1420">Income requirements</td> <td data-bbox="1086 1346 1433 1420">Min income IDR360 mio/year</td> </tr> <tr> <td data-bbox="903 1420 1086 1910">Location</td> <td data-bbox="1086 1420 1433 1910"> Customer located in JABODETABEK, Medan, Pekanbaru, Tebing Tinggi, Pematang Siantar, Palembang, Bandung, Cianjur, Cilegon, Cirebon, Karawang, Purwakarta, Semarang, Yogyakarta, Surabaya, Kediri, Malang, Batu, Pasuruan, Probolinggo, Balikpapan, Samarinda, Bali, or Makassar </td> </tr> <tr> <td data-bbox="903 1910 1086 2018">Other Requirements</td> <td data-bbox="1086 1910 1433 2018">Customer is an active credit card holder at another bank</td> </tr> </tbody> </table>	Category	Criteria	Age	- Primary Cardholder minimum 21 years old, maximum 65 years old - Supplementary Cardholder minimum 17 years old	Income requirements	Min income IDR360 mio/year	Location	Customer located in JABODETABEK, Medan, Pekanbaru, Tebing Tinggi, Pematang Siantar, Palembang, Bandung, Cianjur, Cilegon, Cirebon, Karawang, Purwakarta, Semarang, Yogyakarta, Surabaya, Kediri, Malang, Batu, Pasuruan, Probolinggo, Balikpapan, Samarinda, Bali, or Makassar	Other Requirements	Customer is an active credit card holder at another bank
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Other Requirements	Customer is an active credit card holder at another bank																					



	<p>Persyaratan Dokumen</p> <ul style="list-style-type: none">- Melampirkan KTP untuk nasabah WNI. Untuk nasabah WNA melampirkan Paspor, KITAS, KIMS/KITAS/Diplomatic Visa/Service Visa/Surat Referensi Penduduk (berlaku s/d 6 bulan ke depan)- Melampirkan bukti potong pajak/SPT PPh/Slip Gaji- Melampirkan NPWP- Melampirkan salinan sisi depan Kartu Kredit Bank lain.- Bagi nasabah yang terkategori bekerja di bidang profesional (contoh: Dokter), untuk melampirkan Surat Izin Praktek- Bagi nasabah yang berprofesi sebagai pengusaha, untuk melampirkan Akte Perusahaan, SIUP & NPWP	<p>Required Documents</p> <ul style="list-style-type: none">- To submit KTP for Indonesia Citizens. For foreign citizen, to submit Passport, KITAS, KIMS/KITAS/Diplomatic Visa/Service Visa/Resident Reference Letter (valid for the next 6 months).- To submit withholding tax slip/SPT PPh/Salary slip- To submit NPWP- To submit copy of the front side of another Bank's credit card.- For customers categorized as working in a professional field (e.g., Doctors), please attach a copy of the Practice License.- For customers who work as entrepreneurs, to submit company Deed, SIUP and NPWP.
	<p>Tata Cara</p> <ol style="list-style-type: none">1. Buka halaman produk melalui go.dbs.com/id-travelsignaturetpc2. Silakan klik tombol "Apply dengan Bantuan Sales". Isi data yang dibutuhkan untuk kemudian dihubungi oleh sales kami.	<p>Procedures</p> <ol style="list-style-type: none">1. Go to product page via go.dbs.com/id-travelsignaturetpc2. Please click "Apply dengan Bantuan Sales". Fill in the required data and click "Kirim". Customer will be contacted by Bank DBS sales.
Simulasi Perhitungan	Jika total tagihan tidak dilunasi secara penuh atau pembayaran efektif diterima setelah	<i>If the total amount due is not paid in full or the payment is effectively received after the Payment</i>



<p><i>Calculation Simulation</i></p>	<p>Tanggal Jatuh Tempo atau tidak ada pembayaran sama sekali, Nasabah akan dibebankan bunga (disebut juga sebagai <i>finance charges</i> atau <i>billed deferred</i>) sebesar 1,75% per bulan atau 21% per tahun yang akan diperhitungkan untuk masing-masing jenis Transaksi Pembelian (<i>Retail</i>) dan Transaksi Tarik Tunai, dari tanggal pembukuan (<i>posting date</i>), yang merupakan tanggal riil Bank melakukan pembayaran kepada <i>Acquirer</i> atas Transaksi yang dilakukan, beban bunga tersebut akan diperhitungkan sampai dengan tanggal pembayaran penuh, dihitung atas dasar saldo harian dan akan disesuaikan dengan pembayaran yang dilakukan oleh Nasabah dan diterima oleh Bank. Bank tidak menyertakan bunga, biaya dan denda terutang sebagai komponen dalam perhitungan bunga kartu kredit.</p> <p>Penetapan bunga harian didasarkan pada perhitungan jumlah hari kalender dalam 1 tahun, yaitu 365 hari. Termasuk dalam perhitungan suku bunga adalah sebagai berikut:</p> <p>1. Perhitungan Bunga Transaksi Pembelian (<i>Retail</i>)</p> <p>Bunga Transaksi Pembelian akan dihitung sejak tanggal pembukuan (<i>posting date</i>). Bunga Transaksi Pembelian akan dibebankan jika pembayaran tidak diterima Bank pada Tanggal Jatuh Tempo, pembayaran tidak dilakukan secara penuh, atau pembayaran diterima oleh Bank setelah Tanggal Jatuh Tempo. Perhitungan bunga Transaksi Pembelian untuk tagihan berikutnya dilakukan atas sisa tagihan atas Transaksi Pembelian yang belum terbayar.</p> <p>2. Perhitungan Bunga Transaksi Tarik Tunai</p>	<p><i>Due Date or there is no payment at all, the Customer shall be charged interest (also known as finance charges or billed deferred) of 1.75% per month or 21% per year which will be calculated for each type of (Retail) Purchasing Transaction and Cash Advance Transaction, from the posting date, which is the actual date the Bank makes payment to the Acquirer on the basis of the Transaction carried out, the interest expense will be calculated until the date of full payment, calculated on the basis of the daily balance and will be adjusted to the payments made by the Customer and received by the Bank. The Bank does not include interests, fees, and fines payable as components in calculating credit card interest.</i></p> <p><i>The daily interest shall be determined based on calculation of the number of calendar days in 1 year, namely 365 days. That is included in the interest rate calculation are as follows:</i></p> <p>1. Calculation of Interest on (<i>Retail</i>) Purchasing Transactions</p> <p><i>Interest on Purchasing Transactions will be calculated from the posting date. The interest on Purchasing Transaction will be charged if the payment is not received by the Bank on the Payment Due Date, payment is not made in full, or payment is received by the Bank after the Payment Due Date. Calculation of interest on Purchasing Transactions for the next billing is made on the balance of the bill for the unpaid Purchasing Transaction.</i></p> <p>2. Calculation of Interest on Cash Advance Transactions</p>
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Bunga dihitung dan dibebankan sejak tanggal Transaksi Tarik Tunai dibukukan (posting date) hingga tanggal pembayaran penuh, atas jumlah pengambilan uang tunai ditambah bunganya. Bunga akan dihitung berdasarkan tagihan harian untuk menyesuaikan dengan pembayaran parsial (biaya Transaksi Tarik Tunai akan dibebankan berdasarkan hal ini).

Rumus Perhitungan Bunga Belanja dan Penarikan Tunai:

Periode bunga (hari) adalah jumlah hari sejak tanggal Transaksi dibukukan hingga tanggal pembayaran penuh.

$Transaction Value (IDR) \times Interest period (day) \times Interest rate$

365 days

Ilustrasi perhitungan Bunga transaksi pembelian (retail)



Table: Lembar Tagihan Juli. Columns: Tanggal, Rincian Transaksi, Jumlah Tagihan. Rows: 3 Juli (Rp 1,000,000), 20 Juli (Rp 500,000), 30 Juli (Rp 2,000,000), Total Tagihan (Rp 1,000,000), Pembayaran Minimum (Rp 50,000).

Table: Lembar Tagihan Agustus. Columns: Tanggal, Rincian Transaksi, Jumlah Tagihan. Rows: 20 Juli (Rp 500,000), 30 Juli (Rp 2,000,000), Bunga (Rp 14,959), Total Tagihan (Rp 2,514,959), Pembayaran Minimum (Rp 125,748).

Caras perhitungan bunga: Bunga Transaksi Ritel Tagihan Juli Rp1.000.000 x 35** x (21% / 365) = Rp20.137; Pembayaran Juli Rp500.000 x 18** x (21% / 365) = (Rp5.178); Total Bunga Rp14.959

*Perhitungan selisih hari: (Tanggal Lembar Penagihan Dicitak - Tanggal Pembukuan)+ 1

*Ilustrasi perhitungan di atas menggunakan perhitungan yang berlaku untuk Kartu Kredit digibank yang melakukan Transaksi pertama kali di bulan Juli.

Catatan:

Bunga dari Transaksi retail tanggal 30 Juli (Rp 2.000.000) akan dibebankan di bulan berikutnya (September) jika tidak dilakukan pembayaran penuh atau tidak ada pembayaran sama sekali atas tagihan bulan Juli.

The interest is calculated and charged from the posting date of the Cash Advance Transaction until the date of full payment of the cash advance amount plus interest. The interest will be calculated based on daily bills for adjustment to partial payments (Cash Advance Transaction fees will be charged based on this partial payment).

Formula for Calculating Interests on Purchasing and Cash Advance Transactions:

Interest period (day) is the number of days from the posting date of the transaction until the date of full payment.

$Transaction Value (IDR) \times Interest period (day) \times Interest rate$

365 days

Illustration of interest calculation for (retail) purchasing transactions:

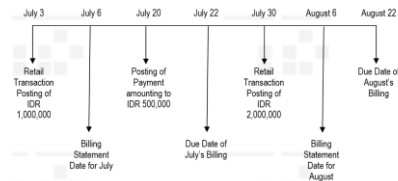


Table: Billing Statement of July. Columns: Date, Transaction Details, Amount Due. Rows: July 3 Retail Purchasing Posting (IDR 1,000,000), Interest (IDR 0), Total Amount Due (IDR 1,000,000), Minimum Amount Due (IDR 50,000).

Table: Billing Statement of August. Columns: Date, Transaction Details, Amount Due. Rows: July 20 Payment Posting of July Billing (IDR 500,000), July 30 Retail Transaction Posting (IDR 2,000,000), Interest (IDR 14,959), Total Amount Due (IDR 2,514,959), Minimum Amount Due (IDR 125,748).

Method of interest calculation: Retail Transaction Interest on July's Billing IDR 1.000.000 x 35** x (21% / 365) = IDR 20.137; Payment of July (IDR 500.000 x 18** x (21% / 365) = (IDR 5.178); Total Interest IDR 14.959

*The above calculation illustration uses the calculations applicable to the digibank Credit Cards that make their first transaction in July.

Note:

Interest on the retail transaction made on July 30th (IDR 2,000,000) will be charged in the following month (September) if full payment is not made or there is no payment at all for the July's bill.



Ilustrasi perhitungan Bunga transaksi tarik tunai



Lembar Tagihan Bulan Oktober

Tanggal	Rincian Transaksi	Jumlah Tagihan
02-Oct-21	Pembukaan Tarik Tunai	Rp 5.000.000
02-Oct-21	Biaya Tarik Tunai*	Rp 300.000
02-Oct-21	Bunga Tarik Tunai**	Rp 14.384
	Total Tagihan	Rp 5.314.384

*Biaya Tarik Tunai 6% x Rp 5.000.000 = Rp 300.000

Bunga Tarik Tunai Rp 5.000.000 x 5* x (21% / 365) = Rp 14.384

Lembar Tagihan Bulan November

Tanggal	Rincian Transaksi	Jumlah Tagihan
	Tagihan sebelumnya	Rp 5.314.384
22-Oct-21	Pembukaan Pembayaran Tagihan Oktober	Rp 5.314.384
06-Oct-21	Bunga Tarik Tunai**	Rp 46.027
	Total	Rp 46.027

***Bunga Tarik Tunai Rp 5.000.000 x 16 x (21% / 365) = Rp 48.904

***Perhitungan selisih hari (Tanggal Lembar Tagihan Dicitak - Tanggal Pembukaan) + 1

3. Perhitungan Bunga Transaksi Loan On Card (LOC)

Transaksi Loan on Card akan dibukukan lebih dulu menggunakan skema transaksi *retail*, untuk kemudian dikonversi menjadi cicilan.

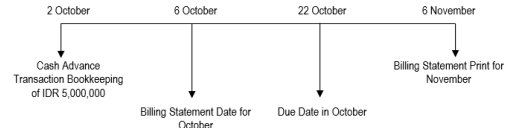
Kartu Kredit digibank menggunakan perhitungan cicilan tetap yang mana total cicilan tetap akan memiliki komposisi porsi pokok pinjaman dan porsi bunga tidak sama pada setiap bulannya, komposisi akan berbanding terbalik mulai dari angsuran pertama dilakukan sampai dengan pelunasan pembayaran angsuran pada Bank.

Tabel simulasi dibawah ini adalah ilustrasi dengan menggunakan suku bunga flat 1.25% per bulan dengan pokok pinjaman Rp20 juta dan jangka waktu/tenor cicilan 6 bulan

Cicilan ke	Total Cicilan	Porsi Pokok	Porsi Bunga
1	3.583.333	3.154.762	428.571
2	3.583.333	3.226.190	357.143
3	3.583.333	3.297.619	285.714
4	3.583.333	3.369.048	214.286
5	3.583.333	3.440.476	142.857
6	3.583.333	3.511.905	71.429

Penghapusan bunga jika terjadi kesalahan pembebanan Bunga. Apabila permohonan penghapusan bunga akibat kesalahan

Illustration of interest calculation for cash advance transactions



Billing Statement for October

Date	Transaction Details	Amount of Bill
October 02, 2021	Cash Advance Bookkeeping	IDR 5,000,000
October 06, 2021	Cash Advance Fee*	IDR 300,000
October 06, 2021	Cash Advance Fee**	IDR 14,384
	Total Bill	IDR 5,314,384

*Cash Advance Fee 6% x IDR 5,000,000 = IDR 300,000

Cash Advance Fee IDR 5,000,000 x 5* x (21%/365) = IDR 14,384

Billing Statement for November

Date	Transaction Details	Amount of Bill
	Previous Bill	IDR 5,314,384
October 22, 2021	Bill Payment Bookkeeping for October	IDR 5,314,384
November 06, 2021	Cash Advance Interest**	IDR 48,027
	Total	IDR 48,027

**Cash Advance Interest IDR 5,000,000 x 16 x (21%/365) = IDR 48,904

***Day Difference Calculation = Billing Statement Date - Bookkeeping Date + 1

3. Calculation of Interest on Loan on Card Transactions

Loan on Card transaction will be posted first using a retail transaction scheme, and then it is converted into instalment.

The digibank Credit Card uses a fixed installment calculation where the total fixed installments will have a composition of the principal portion of the loan and the interest portion which is not the same each month, the composition will be inversely proportional starting from the first installment made until the installment payment is paid off to the Bank.

The following simulation table is an illustration using a flat interest rate of 1.25% per month with a principal loan of IDR 20 million and an installment period of 6 months.

Installments	Total Installments	Principal portion	Interest portion
1	3,583,333	3,154,762	428,571
2	3,583,333	3,226,190	357,143
3	3,583,333	3,297,619	285,714
4	3,583,333	3,369,048	214,286
5	3,583,333	3,440,476	142,857
6	3,583,333	3,511,905	71,429

Interest write-off if there is an error in charging interest. If the request for an interest write-off



	<p>pembebanan bunga telah disetujui oleh Bank, maka kelebihan dana tersebut akan dikreditkan kembali ke Rekening Kartu Nasabah.</p> <p>Informasi lebih lanjut, cek go.dbs.com/id-infokk</p>	<p><i>due to an error in charging interest has been approved by the Bank, the excess funds will be credited back to the Customer's Card Account.</i></p> <p><i>For more information, please check go.dbs.com/id-infokk</i></p>
<p>Informasi Tambahan <i>Additional Information</i></p>	<p>1. Bank berhak untuk mengubah manfaat, biaya, resiko, syarat dan ketentuan produk, dan layanan produk Kartu Kredit ini dengan pemberitahuan terlebih dahulu. Setiap penggantian atau perubahan tersebut akan berlaku dan mengikat Nasabah setelah diberitahukan kepada Nasabah sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.</p> <p>2. Nasabah menyatakan dan menjamin bahwa semua informasi yang diberikan adalah lengkap dan benar dan Nasabah tidak menyembunyikan fakta yang sesungguhnya. Nasabah diharuskan segera untuk memberitahukan kepada Bank segala perubahan data pribadi dan pekerjaan Pemegang Kartu.</p> <p>3. Informasi dan aktivitas terkait Kartu Kredit digibank seperti <i>e-statement</i>, pengajuan cicilan dan lain sebagainya dapat di akses kapanpun dimanapun melalui Aplikasi digibank by DBS.</p> <p>4. Demi kenyamanan dalam bertransaksi dan menghindari denda keterlambatan, pastikan Anda melakukan pembayaran tagihan kartu kredit tepat waktu secara penuh atau setidaknya sesuai nilai total minimum yang tertera pada lembar tagihan.</p> <p>5. Untuk informasi dan keluhan, hubungi DBSI Customer Centre di 0804 1500 327 atau +6221 29852888 (dari luar negeri).</p> <p>6. RIPLAY ini dibuat dalam Bahasa Inggris dan Bahasa Indonesia. Dalam hal terdapat</p>	<p><i>1. The Bank has the right to change or amend digibank credit card benefit, rate & fees, risk, terms and conditions, and product services at any time with prior notification. Any such change or amendment will take effect and be binding on the Customer after being notified to the Customer in accordance with the provisions of prevailing laws and regulations.</i></p> <p><i>2. The Customer represents and guarantees that all information provided is complete and correct as well as the Customer does not hide the real facts. The Customer is required to immediately notify the Bank with regard to any changes to the Cardholder's personal and employment data.</i></p> <p><i>3. Information and activities related digibank Credit Card such as e-statement, request installment, and many more can be access everywhere anywhere via digibank by DBS Application.</i></p> <p><i>4. For convenience of transaction and to avoid late fees, please ensure to pay your credit card billing in timely manner in full or at least according to the minimum payment stated on the bill.</i></p> <p><i>5. For information and queries, please contact DBSI Customer Centre at 08041500327 or +6221 29852888 (from abroad).</i></p> <p><i>6. This RIPLAY is issued in English language and Indonesia language versions. If there are</i></p>



	perbedaan pengertian antara kedua versi bahasa tersebut, maka versi Bahasa Indonesia yang akan berlaku.	<i>differences in interpretation between the Indonesian text and the English text, the Indonesian text shall prevail.</i>
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Disclaimer (penting untuk dibaca):

1. Bank dapat menolak permohonan produk Anda apabila tidak memenuhi persyaratan dan peraturan yang berlaku
The product application might be declined by bank if it does not meet the conditions and policies applied.
2. Anda harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini dan berhak bertanya kepada pegawai PT Bank DBS Indonesia atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini.
Please read the Product and Service Information Summary carefully, you are entitled to inquire all the information related to the Product and Service Information Summary to the staff of PT Bank DBS Indonesia.