

Ringkasan Informasi Produk dan Layanan (RIPLAY) Versi Umum *Summary of Product and Services (RIPLAY) General Version*

[digibank Black Mastercard World] PT Bank DBS Indonesia

<p>Definisi <i>Definition</i></p>	<p>Alat pembayaran yang memberikan fleksibilitas dalam bertransaksi melalui Aplikasi digibank by DBS, yang memberikan manfaat utama berupa cicilan 0% hingga 3 bulan serta bonus hingga 3x poin rewards khusus untuk transaksi <i>groceries</i>.</p>	<p><i>A payment solution that offers enhanced flexibility in transactions through the digibank by DBS Application, providing primary benefits such as 0% installment up to 3-month and bonus up to 3x poin rewards special for groceries transaction.</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 dan Manfaat Produk <i>Product Features and Benefit</i></p>	<p>Fitur produk ini antara lain:</p> <ol style="list-style-type: none"> 1. Cicilan 0% hingga 3 bulan untuk transaksi minimum Rp300 ribu hingga Rp2 juta melalui Aplikasi digibank by DBS 2. Bonus hingga 3x poin Rewards digibank (dengan maksimum bonus 1500 poin) untuk transaksi <i>Groceries</i>. Setiap transaksi Rp10.000 = 1 Poin Rewards digibank yang berlaku selamanya. 3. Buy 1 Get 1 di The Premiere Cinema XXI setiap hari Kamis (termasuk hari libur nasional). 4. Komplimen 1 minuman Starbucks 4x per tahun atau beli 1 dapat 2 di Starbucks terminal keberangkatan bandara seluruh Indonesia. 5. Perlindungan perjalanan hingga Rp1 Milliar. 6. Keleluasaan untuk atur dan monitor aktivitas Kartu Kredit digibank 24/7 seperti akses ke e-statement, cicilan, ganti PIN dan lainnya melalui Aplikasi digibank by DBS. 	<p><i>This product features include:</i></p> <ol style="list-style-type: none"> 1. <i>0% installment up to 3 months for transaction minimum IDR 300,000 up to IDR 2,000,000 via digibank by DBS Application</i> 2. <i>Bonus up to 3x poin (with maximum bonus to be credited is 1.500 poin for Groceries transaction. Every IDR 10,000 transaction = 1 digibank Rewards Point, valid for a lifetime.</i> 3. <i>Buy 1 Get 1 at The Premiere Cinema XXI every Thursday (including public holidays).</i> 4. <i>Complimentary 1 beverages 4x per year or buy 1 Get 2 Starbucks at departure airport throughout Indonesia.</i> 5. <i>Travel insurance up to IDR1 billion.</i> 6. <i>Flexibility to manage and monitor digibank credit card activity 24/7 such as access to e-statement, installment, change PIN, and etc via digibank by DBS Application.</i>

	Syarat dan ketentuan berlaku. Informasi lebih lanjut, cek go.dbs.com/id-ccblack	<i>Terms and conditions applied. For more information, check go.dbs.com/id-ccblack</i>
Biaya Fees	<p>Biaya yang dikenakan kepada nasabah sebagai berikut:</p> <ol style="list-style-type: none"> 1. Iuran Tahunan: <ul style="list-style-type: none"> - Kartu utama: Rp700.000 - Kartu tambahan: Rp450.000 2. Suku bunga: <ul style="list-style-type: none"> - Transaksi ritel: 1.75% per bulan - Tarik tunai: 1.75% per bulan 3. Pembayaran minimum: 5% dari jumlah tagihan atau min. Rp25.000 (berlaku hingga 30 Juni 2025). 4. Biaya keterlambatan pembayaran: 1% dari total tagihan kartu kredit atau maksimal Rp100.000 (berlaku hingga 30 Juni 2025). 5. Biaya overlimit: 5% dari jumlah overlimit atau min. Rp150.000. 6. Biaya tarik tunai: 6% dari jumlah penarikan tunai atau min. Rp100.000. 7. Salinan rekening bulanan: Rp10.000 per lembar tagihan kartu kredit bulanan. 8. Biaya cetak tagihan kartu kredit bulanan: Rp25.000 per bulan. 9. Salinan bukti transaksi: Rp30.000 per slip. 10. Penggantian kartu kredit yang hilang/rusak/dicuri: Rp50.000 per kartu kredit. 11. Biaya penolakan pembayaran debit langsung: Rp50.000. 12. Biaya administrasi fitur <i>Spending by Installment</i> (SBI): Rp25.000. 	<p><i>The fees charged to customers are:</i></p> <ol style="list-style-type: none"> 1. Annual fee: <ul style="list-style-type: none"> - Primary card: IDR 700,000 - Supplementary card: IDR 450,000 2. Interest: <ul style="list-style-type: none"> - Retail transaction: 1,75%/month - Cash withdrawal: 1,75%/month 3. Minimum payment: 5% from the total value of billing amount or min IDR 25,000 (valid until 30 June 2025). 4. Late payment fees: 1% from credit card total bill or maximum IDR 100,000 (valid until 30 June 2025). 5. Overlimit fee: 5% from overlimit or min. IDR 150,000. 6. Cash advance fee: 6% from total cash advance or min. IDR 100,000. 7. Copy of billing statement: IDR 10,000 per monthly billing statement. 8. Monthly billing statement printing fee: IDR 25,000 per month. 9. Sales slip: IDR 30,000 per slip. 10. Replacement of lost/broken/stolen credit card: IDR 50,000 per credit card. 11. Cheque or direct debit cancellation fee: IDR 50,000. 12. Spending by Installment (SBI) administration fee: IDR 25,000.

13. Biaya administrasi fitur *Loan On Card* (LOC): Rp50.000.

14. Biaya administrasi fitur *SBI - Balance Conversion*: Rp50.000.

15. Biaya pembatalan cicilan: 5% dari sisa pokok cicilan, min. Rp200.000.

16. Biaya **Penukaran** Poin *Rewards / Mileage* digibank **menjadi Airline Miles** melalui DBSI Customer Centre: 5% dari Poin *Rewards/Mileage* yang ditukarkan

17. Biaya **Penukaran** Poin *Rewards / Mileage* digibank **menjadi voucher / e-voucher** melalui DBSI Customer Centre: Rp20.000.

18. Biaya pengembalian saldo kredit untuk kartu kredit: Rp15.000.

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. Sementara, riwayat pembayaran tersebut akan tercatat pada laman "Riwayat Transaksi" Aplikasi digibank by DBS pada hari kerja berikutnya:

13. *Loan On Card* (LOC) administration fee: IDR 50,000.

14. *SBI - Balance Conversion* administration fee: IDR 50,000.

15. *Installment cancellation fee*: 5% of remaining loan/installment or min. IDR 200,000.

16. digibank **Rewards point/Mileage redemption fee to Airline Miles** via DBSI Customer Centre: 5% of redeemed Rewards Point/Mileage

17. digibank **Reward Points / Mileage redemption fee to Voucher / e-Voucher** via DBSI Customer Centre: IDR 20,000.

18. *Credit balance transfer handling fee*: IDR 15,000.

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	IDR 0
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.

	<ul style="list-style-type: none"> ○ 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 <i>electronic banking (mobile banking dan internet banking)</i> 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 tanggal jatuh tempo. ● Pembayaran melalui Bank lain (termasuk melalui e-Commerce kecuali menggunakan menu transfer di ATM, membutuhkan waktu maksimum 2 hari kerja. Pastikan pembayaran Anda telah diterima oleh DBSI pada saat tanggal 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 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. ● Jika pembayaran dilakukan setelah kartu diblokir sementara, Kartu Kredit digibank Anda dapat digunakan kembali pada H+1 setelah pembayaran diterima oleh Bank 	<ul style="list-style-type: none"> ○ <i>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.</i> ● <i>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.</i> ● <i>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.</i> ● <i>Payment Fees through other banks will be determined by the bank concerned.</i> ● <i>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 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> ● <i>If payment is made after the card was temporarily blocked, you can use your Digibank Credit Card again on D+1 after the payment is received by the Bank.</i>
<p>Media Penyampaian Pelaporan <i>Reporting Media</i></p>	<p>1. Laporan elektronik: Gratis 2. Lembar tagihan kartu kredit: Rp25.000 per bulan</p>	<p>1. <i>e-Statement: Free</i> 2. <i>Billing Statement Paper: IDR 25,000/month</i></p>
<p>Risiko Produk <i>Product Risk</i></p>	<p>1. Risiko Kartu Hilang, Dicuri, atau Disalahgunakan (fraud), dan Terungkapnya PIN Nasabah wajib bertanggung jawab penuh atas kerugian Bank yang timbul akibat penyalahgunaan kartu kredit digibank yang</p>	<p>1. Risk of Lost, Stolen, or Misused (Fraud) card and PIN Disclosed <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</i></p>

	<p>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) ketika Anda mengetahui kartu Anda hilang, dicuri, disalahgunakan (<i>fraud</i>) dan PIN Anda terungkap. 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>2. Risiko Telat/Gagal Bayar 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><i>occurred in connection with any loss, theft, or disclosure of the PIN to any third party 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 overseas) 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. Risk of Late/nonpayment <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>Syarat Umum dan Tata Cara Pengajuan Kartu Kredit <i>General Requirements and</i></p>	<table border="1"> <thead> <tr> <th>Kategori</th> <th>Kriteria</th> </tr> </thead> <tbody> <tr> <td>Usia</td> <td>- Pemegang Kartu Utama minimal 21 tahun maksimal 65 tahun - Pemegang Kartu Tambahan minimal 17 tahun</td> </tr> </tbody> </table>	Kategori	Kriteria	Usia	- Pemegang Kartu Utama minimal 21 tahun maksimal 65 tahun - Pemegang Kartu Tambahan minimal 17 tahun	<table border="1"> <thead> <tr> <th>Category</th> <th>Criteria</th> </tr> </thead> <tbody> <tr> <td>Age</td> <td>- Primary Cardholder minimum 21 years old, maximum 65 years old - Supplementary Cardholder minimum 17 years old</td> </tr> </tbody> </table>	Category	Criteria	Age	- Primary Cardholder minimum 21 years old, maximum 65 years old - Supplementary Cardholder minimum 17 years old
Kategori	Kriteria									
Usia	- Pemegang Kartu Utama minimal 21 tahun maksimal 65 tahun - Pemegang Kartu Tambahan minimal 17 tahun									
Category	Criteria									
Age	- Primary Cardholder minimum 21 years old, maximum 65 years old - Supplementary Cardholder minimum 17 years old									

<i>Procedures to Apply Credit Card</i>	Persyaratan Penghasilan	Min. pendapatan Rp120 juta/tahun	<i>Income requirements</i>	<i>Min. income IDR 120 mio/year</i>
	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	<i>Location</i>	<i>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</i>
	Persyaratan Lainnya	Nasabah adalah pemegang kartu kredit aktif di bank lainnya	<i>Other Requirements</i>	<i>Customer is an active credit card holder at another bank</i>
	Persyaratan Dokumen	<ul style="list-style-type: none"> - Melampirkan KTP untuk nasabah WNI. Untuk nasabah WNA melampirkan Paspor, KITAS, KIMS/KITAS/Visa Diplomat /Service Visa/Surat Referensi Penduduk (berlaku hingga 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 	<i>Required Documents</i>	<ul style="list-style-type: none"> - To submit KTP for Indonesian 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

	<p>Tata Cara</p>	<p>melampirkan Akte Perusahaan, SIUP & NPWP</p> <p>Kartu Kredit ini Khusus Untuk Pemegang Kartu Terpilih.</p> <p>Silakan ajukan kartu kredit lain melalui bantuan sales dengan cara berikut:</p> <ol style="list-style-type: none"> 1. Buka halaman produk melalui go.dbs.com/id-blackvisa 2. Silakan klik tombol "Apply dengan Bantuan Sales". Isi data yang dibutuhkan untuk kemudian dihubungi oleh sales kami. 	<p>Procedures</p>	<p>Company Deed, SIUP and NPWP.</p> <p>This digibank Credit Card is only for selected cardholders.</p> <p>Please apply other credit card through sales help as follows:</p> <ol style="list-style-type: none"> 1. Go to product page via go.dbs.com/id-blackvisa 2. Please click "Apply dengan Bantuan Sales". Fill in the required data and click "Kirim". Customer will be contacted by Bank DBS sales.
<p>Simulasi Perhitungan <i>Calculation Simulation</i></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 (Ritel)</p> <p>Nasabah akan dibebankan bunga sebesar 1,75%/bulan atau 21%/tahun yang akan diperhitungkan untuk masing-masing jenis transaksi pembelian (<i>ritel</i>) dan transaksi tarik tunai, dari tanggal pembukuan (<i>posting date</i>) sampai tanggal pembayaran penuh. Bunga dihitung atas dasar saldo harian dan akan disesuaikan dengan pembayaran yang dilakukan oleh nasabah dan diterima oleh Bank.</p> <p>Bunga tersebut akan dibebankan jika pembayaran tagihan tidak dilakukan secara penuh/pembayaran diterima oleh Bank setelah tanggal jatuh tempo atau tidak ada pembayaran sama sekali.</p>		<p><i>The daily interest shall be determined based on calculation of the number of calendar days in 1 year, namely 365 days. Included in the interest rate calculation are as follows:</i></p> <p>1. Calculation of Interest on (Retail) Purchasing Transactions</p> <p><i>Customer shall be charged interest 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 until the date of full payment. The interest will be calculated on the basis of the daily balance and will be adjusted to the payments made by the Customer and received by the Bank.</i></p> <p><i>The interest on Purchasing Transaction will be charged if the payment is not made in full, or payment is received by the Bank after the Payment Due Date or no payment at all.</i></p>	

2. Perhitungan Bunga Transaksi Tarik Tunai

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.

$$\frac{\text{Nilai Transaksi (Rp)} \times \text{Periode bunga (hari)} \times \text{Suku bunga}}{365 \text{ hari}}$$

- Ilustrasi perhitungan bunga transaksi pembelian (ritel)



Lembar Tagihan Juli	Rincian Transaksi	Jumlah Tagihan
3 Juli	Pembukaan Pembelian Ritel	= Rp 1.000.000
	Bunga	= Rp 0 +
	Total Tagihan	= Rp 1.000.000
	Pembayaran Minimum	= Rp 5.314.384

Lembar Tagihan Agustus	Rincian Transaksi	Jumlah Tagihan
20 Juli	Tagihan Sebelumnya	= Rp 1.000.000
30 Juli	Pembukaan Pembelian Ritel	= Rp 2.000.000
	Bunga	= Rp 14.959 +
	Total Tagihan	= Rp 2.514.959
	Pembayaran Minimum	= Rp 125.748

Cara 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 Pembukaan) = 1

2. Calculation of Interest on Cash Advance Transactions

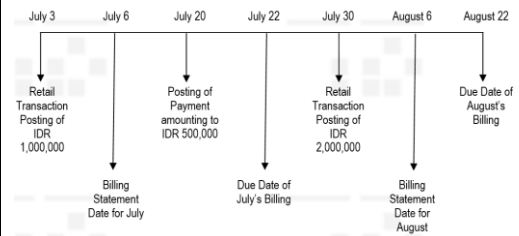
The interest is calculated and charged from the posting date of the Cash Advance Transaction until the date of full payment of the cash advance amount plus interest. The interest will be calculated based on daily bills for adjustment to partial payments (Cash Advance Transaction fees will be charged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

$$\frac{\text{Transaction Value (IDR)} \times \text{Interest period (day)} \times \text{Interest rate}}{365 \text{ days}}$$

- Illustration of interest calculation for (retail) purchasing transactions:



Billing Statement of July		
Date	Transaction Details	Amount Due
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

Billing Statement of August		
Date	Transaction Details	Amount Due
	Previous Amount Due	IDR 1,000,000
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

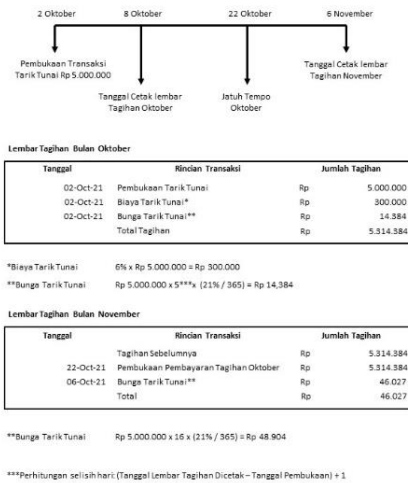
Method of interest calculation:		
Retail Transaction Interest on July's Billing	IDR 1,000,000 x 35** x (21% / 365)	= IDR 20,137
Payment of July	IDR 500,000 x 18** x (21% / 365)	= (IDR 5,178)
Total Interest		= IDR 14,959*

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

Catatan:

Bunga dari Transaksi ritel tanggal 30 Juli (Rp2.000.000) akan dibebankan di bulan berikutnya (September) jika tidak dilakukan pembayaran penuh atau tidak ada pembayaran sama sekali atas tagihan bulan Juli.

- Ilustrasi perhitungan bunga transaksi tarik tunai



3. Perhitungan Bunga Transaksi Loan On Card (LOC)

Transaksi Loan on Card akan dibukukan lebih dulu menggunakan skema transaksi ritel, 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.

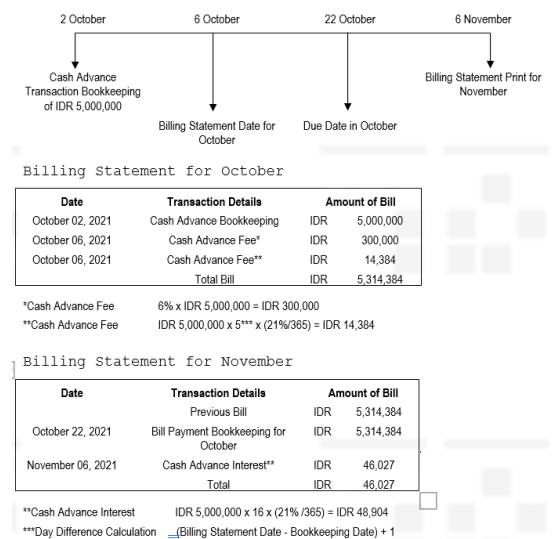
Tabel simulasi dibawah ini adalah ilustrasi dengan menggunakan suku bunga flat 1,25% per bulan dengan pokok pinjaman Rp20 juta

*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.

- Illustration of interest calculation for cash advance transactions



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

	<p>dan jangka waktu/tenor cicilan 6 bulan</p> <table border="1" data-bbox="363 376 874 633"> <thead> <tr> <th>Cicilan ke</th> <th>Total Cicilan</th> <th>Porsi Pokok</th> <th>Porsi Bunga</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>3.583.333</td> <td>3.154.762</td> <td>428.571</td> </tr> <tr> <td>2</td> <td>3.583.333</td> <td>3.226.190</td> <td>357.143</td> </tr> <tr> <td>3</td> <td>3.583.333</td> <td>3.297.619</td> <td>285.714</td> </tr> <tr> <td>4</td> <td>3.583.333</td> <td>3.369.048</td> <td>214.286</td> </tr> <tr> <td>5</td> <td>3.583.333</td> <td>3.440.476</td> <td>142.857</td> </tr> <tr> <td>6</td> <td>3.583.333</td> <td>3.511.905</td> <td>71.429</td> </tr> </tbody> </table> <p>Penghapusan bunga jika terjadi kesalahan pembebanan Bunga. Apabila permohonan penghapusan bunga akibat kesalahan 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>	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	<p><i>a principal loan of IDR 20 million and an installment period of 6 months.</i></p> <table border="1" data-bbox="906 427 1433 589"> <thead> <tr> <th>Installments</th> <th>Total Installments</th> <th>Principal portion</th> <th>Interest portion</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>3,583,333</td> <td>3,154,762</td> <td>428,571</td> </tr> <tr> <td>2</td> <td>3,583,333</td> <td>3,226,190</td> <td>357,143</td> </tr> <tr> <td>3</td> <td>3,583,333</td> <td>3,297,619</td> <td>285,714</td> </tr> <tr> <td>4</td> <td>3,583,333</td> <td>3,369,048</td> <td>214,286</td> </tr> <tr> <td>5</td> <td>3,583,333</td> <td>3,440,476</td> <td>142,857</td> </tr> <tr> <td>6</td> <td>3,583,333</td> <td>3,511,905</td> <td>71,429</td> </tr> </tbody> </table> <p><i>Interest write-off if there is an error in charging interest. If the request for an interest write-off 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>	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
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<p>Informasi Tambahan <i>Additional Information</i></p>	<p>1. Bank berhak untuk mengubah manfaat, biaya, risiko, syarat dan ketentuan produk, dan layanan produk Kartu Kredit digibank 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 diakses kapanpun dan di manapun melalui Aplikasi digibank by DBS.</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 regarding any changes to the Cardholder's personal and employment data.</i></p> <p><i>3. Information and activities related to digibank Credit Card such as e-statement, request installment, and many more can be accessed everywhere and anywhere via digibank by DBS Application.</i></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 perbedaan pengertian antara kedua versi bahasa tersebut, maka versi Bahasa Indonesia yang akan berlaku.</p>	<p>4. <i>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>5. <i>For information and queries, please contact DBSI Customer Centre at 08041500327 or +6221 29852888 (from overseas).</i></p> <p>6. <i>This RIPLAY is issued in English and Indonesian versions. If there are differences in interpretation between the Indonesian text and the English text, the Indonesian text shall prevail.</i></p>
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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 have entitled to inquire all the information related to the Product and Service Information Summary to the staff of PT Bank DBS Indonesia.