65 YEARS ANNIVERSARY 1958 - 2023
"Sustain Your Business Growth"

Bank Resona Perdania

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**Yth. Nasabah Setia**
**PT Bank Resona Perdania**

**PENGUMUMAN**
**No. 032/PGM/BRP/PFD/X/2023**
**Suku Bunga Dasar Kredit Rupiah (*Prime Lending Rate*)**
**PT Bank Resona Perdania**
**Periode 1 – 30 November 2023**

(efektif % per tahun)

| | Suku Bunga Dasar Kredit Rupiah (Prime Lending Rate) | | | | |
|---|---|---|---|---|---|
| | Berdasarkan Segmen Kredit | | | | |
| | Kredit Korporasi | Kredit Ritel | Kredit Mikro | Kredit Konsumsi | |
| | | | | KPR | Non KPR |
| Suku Bunga Dasar Kredit (SBDK) | **7,768%** | - | - | - | - |

Keterangan:
a. Suku Bunga Dasar Kredit (SBDK) digunakan sebagai dasar penetapan suku bunga kredit yang akan dikenakan oleh Bank kepada nasabah. SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko untuk masing-masing debitur atau kelompok debitur. Dengan demikian, besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK; dan
b. Dalam Kredit Konsumsi Non KPR tidak termasuk penyaluran dana melalui Kartu Kredit dan Kredit Tanpa Agunan (KTA).

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***To. Our Valued Customer***
***PT Bank Resona Perdania***

***ANNOUNCEMENT***
***No. 032/PGM/BRP/PFD/X/2023***
***Prime Lending Rate Rupiah***
***PT Bank Resona Perdania***
***For Period November 1 – 30, 2023***

*(effective % per annum)*

| | *Prime Lending Rate* | | | | |
|---|---|---|---|---|---|
| | *Based on Credit Segment* | | | | |
| | *Corporate Loan* | *Retail Loan* | *Micro Loan* | *Consumption Loan* | |
| | | | | *Housing Loan* | *Non Housing Loan* |
| *Prime Lending Rate* | ***7.768%*** | - | - | - | - |

*Remarks:*
a. *This Prime Lending Rate (PLR) is used as basis for interest rates loan determination that will be charged by Bank to customer. PLR does not include calculation of risk premium estimation which the nominal depends on Bank's assessment on each debtor risks or debtor group. The lending rate for each debtor may be different from the Prime Lending Rate; and*
b. *For Consumer non-Housing Loan excludes Credit Card and Loan without Collateral.*

***Best regards,***
***PT Bank Resona Perdania***

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