

FEES AND CHARGES

("Pricing Guide")

CURRENT ACCOUNT

Minimum Initial Deposit	Corporate	USD 1,000
		JPY 100,000
		IDR 10,000,000
		CNY 5,000
		Eqv. USD 1,000 (other Ccy)
	Individual	Eqv. IDR 3,000,000
Administration Fee		IDR 10,000 or Eqv. For Other Ccy /month/account
Interest Calculation (Subject to 20% income tax)	USD	Average balance $\geq$ USD 50,000/month
	IDR	Average balance $\geq$ IDR 100 million/month
	CNY	Average balance $\geq$ CNY 500,000/month
	Other Ccy	No interest
Account Closing		IDR 50,000 or Eqv. For Other Ccy /account
Copy of Bank Statement		IDR 75,000/month/account
Copy of Note		IDR 75,000/month
Cash Deposit for USD and JPY	Customer (credit to account)	Free
	Customer (transfer)	½ %
	Walk in Customer (transfer)	1 %
Cash Withdrawal for IDR		Free
Cash Withdrawal for USD, JPY and CNY		1.5 % (min eqv. USD 15)
Internal Transfer	Same Ccy	Free
	Exchange	Our rate
Checkbook and Giro Book		IDR 300,000/book

TIME DEPOSIT

Minimum Deposit Term : 1,3,6,12 month(s)	USD 10,000
	JPY 1,000,000
	IDR 100,000,000
	CNY 100,000
	Eqv. USD 10,000 (other Ccy)
Cancellation Before Maturity Date (for unpaid deposit interest)	No interest for that period
Cancellation Before Maturity Date (for interest on deposits that have been paid)	Deduction the principal amount of the deposit as much as the interest paid
Minimum Deposit On Call Amount Term : 1,2 week(s)	USD 50,000
	JPY 500,000

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Bank Resona Perdania

	IDR 50,000,000
Cash Withdrawal for IDR	Free
Cash Withdrawal for USD, JPY and CNY	1.5 % (min eqv. USD 15)
Currency Exchange	Bank Rate

MINIMUM AVERAGE BALANCE REQUIREMENT AND PENALTY

A. Single Account

Single Account is that the Customer has only one current account

Minimum Average Balance per Month for Single Account	Corporate	USD 1,000
		JPY 100,000
		IDR 10,000,000
		CNY 5,000
		Eqv. USD 1,000 (other Ccy)
	Individual	Eqv. IDR 3,000,000
Charges for Under Requirement of Minimum Average Balance per Month for Single Accounts (Current Account)		USD 10
		JPY 1,000
		IDR 100,000
		Eqv. USD 10 (other Ccy)

B. Combined Account

Combined account is that the Customer has more than one account

Minimum Average Balance for Combined Accounts (average of all currencies and combination of current account and time deposit)	Corporate	Eqv. IDR 10,000,000
	Individual	Eqv. IDR 3,000,000
Charges for Under Requirement of Minimum Average Balance for Combined Accounts per Month		USD 10
		JPY 1,000
		IDR 100,000
		Eqv. USD 10 (other Ccy)

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Illustration of Charges Requirements under Combined Account Minimum Average Balance

- Corporate customers have a combined account consisting of 3 current accounts with the average balance at the end of the month as follows:

- USD 100
- JPY 50,000
- IDR 2,000,000

Referring that the total combined total balance of the Customer's account does not meet the minimum average balance requirement for the combined account (<Eq. IDR 10,000,000), the Customer will be charged the minimum balance charges.

Charges will be charged and deducted from IDR account and if the account balance is insufficient, charges will be imposed and deducted from the account (sequentially): USD, JPY or other accounts that have sufficient balance.

- Individual Customers having a combined account with an average balance at the end of the month (<Eq. IDR 3,000,000) will be subject to a minimum balance penalty.

Charges will be charged and deducted from IDR account and if the account balance is insufficient, charges will be imposed and deducted from the account (sequentially): USD, JPY or other accounts that have sufficient balance.

- Customers of Corporate and Individual who have combined accounts (current account and deposit) with an average balance at the end of the month > Eq. IDR 10,000,000 for Business Entities or > Eq. IDR 3,000,000 for Individuals, then the Customer is not imposed to charges stipulating the minimum average balance combined account.
- The exchange rate used by the Bank is the Reuters closing rate at 16:00 WIB at the time of the transaction.

TRANSFER

IDR Currency	LLG/Inkaso (excluding other bank charge)	Counter *		IDR 2,500/item
		Internet Banking		IDR 1,500/item
	RTGS	Customer	Counter	IDR 25,000/item
			Internet Banking	IDR 20,000/item
		Walk in Customer	Counter *	IDR 25,000/item
	BI-FAST	Counter		IDR 2,500/item
		Internet Banking		IDR 1,500/item

* Bank's Fee is subject to VAT for Walk-in-Customer

Returned Cheque			IDR 150,000/item
Foreign Currency	Incoming		Free except CNY with Full Amount Charge CNY 20
	Outgoing T/T		Same Ccy
		Counter	1/8% of the transaction amount (min eqv. USD 25.00 max eqv. USD 250.00) + Handling comm.

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		Internet Banking	$\frac{1}{8}$ % of the transaction amount (min eqv. USD 5.00 max eqv. USD 250.00) + Handling comm.
		Exchange or from Swap	Handling comm. (outgoing T/T and exchange (account debiting) processed in the same day)
		Cash (Customer)	$\frac{1}{2}$ % + Handling comm.
		Cash (Walk in Customer)	1% + Handling comm. + VAT
	Full Amount Charge		Charge claimed by other Bank + Handling comm. eqv. USD 12.50
	Cancellation & Amendment for outgoing transfer in JPY currency		Eqv. USD 40
	Cancellation & Amendment for outgoing transfer in other currency		Eqv. USD 20
	Trace Charge		Handling comm. eqv. USD 12.50
Handling Commission for T/T	Resona Group		Eqv. USD 12.50
	Non-Resona Group		Eqv. USD 15

IMPORT

Letter of Credit	Issuance		$\frac{1}{2}$ % (min eqv. USD 10) + Swift charge
	Swift charge to Resona Group for Issuance		Eqv. USD 22.50
	Swift charge to Non-Resona Group for Issuance		Eqv. USD 25
	Amendment		Increase amount: $\frac{1}{2}$ % (min eqv. USD 10) + Swift charge
			Other: Eqv. USD 10 + Swift charge
	Swift charge for Amendment		Eqv. USD 12.50
Documents with L/C	T/R Commission (acceptance)		T/R amount x 1% pa x period
	Settlement	Same Ccy	$\frac{1}{8}$ % (min eqv. USD 10 max eqv. USD 250)
		Exchange	Our rate*
Documents without L/C	Collect Commission		$\frac{1}{4}$ % (min eqv. USD 10 max eqv. USD 250)
	Settlement	Same Ccy	$\frac{1}{8}$ % (min eqv. USD 10 max eqv. USD 250)
		Exchange	Our rate*
	Swift Charge		Eqv. USD 30

* Applications for currency exchange are processed on the same day as the settlement of the L/C

EXPORT

Letter of Credit	Advising	Customer	Eqv. USD 20/item + Swift Charges (if any)
		Walk-in-Customer	Eqv. USD 50/item + Postage or Swift Charges (if any)

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	Advising Amendment	Customer	Eqv. USD 15/item
		Walk-in-Customer	Eqv. USD 35/item + Postage or Swift Charges (if any)
Documentary	With L/C		¼ % (min eqv. USD 10 max eqv. USD 2,500) + Courier Charges + Postage (if any)
	Without L/C		¼ % (min eqv. USD 10 max eqv. USD 2,500) + Courier Charges + Postage (if any)
	Trace Charge		Eqv. USD 20/item
Courier Charges			As charged by Courier Agent
Postage			Eqv. USD 10

OTHER SERVICES

Safe Deposit Box	Small	IDR 1,000,000 + VAT/year
	Large	IDR 1,500,000 + VAT/year
	Penalty for delay payment	IDR 50,000/month
Bank Reference		IDR 50,000/item + VAT
Audit Confirmation		IDR 100,000/item + VAT + overseas document delivery charges
Bank Guarantee		2% x period (months)/12 months (min eqv. USD 15)
Clean Bill	Bank Cheque (exclude USD)	½ % (min eqv. USD 10 max eqv. USD 250) + Admin fee eqv. USD 10 + Courier Charges (if any) + Foreign bank fee
Collection of Debit Document Outside SKNBI Mechanism (Amount in one cheque/bilyet giro > IDR 500 million) *) based on provision ASPI, maximum charges borne IDR 100,000		Bank as Recipient Bank
		Bank as Collected Bank
		Nil (no charges applied)
		• BI-RTGS general charges amount of IDR 25,000/ transaction and • Charges borne by Recipient Bank *)

IMPORTANT ADDITIONAL INFORMATION

- Charges and administration fees for zero balance account will be charged to other accounts with sufficient balances.
- Acceptance of foreign currency notes, cheques, drafts and cheques from other Banks is at the sole discretion of the Bank.
- Availability of Bank Notes only in USD, JPY and CNY for both deposit and withdrawal.
- Transfers in CNY currency for individual customers, please contact Marketing in Charge.

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- e. The period of settlement process for the collection of debit document outside SKNBI mechanism is a maximum of 10 (ten) business days.
- f. For Safe Deposit Box, terms and conditions apply, please contact Marketing in Charge.

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www.perdania.co.id

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