

| Ringkasan Informasi Produk dan Layanan (RIPLAY) Versi Umum | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Nama Penerbit : PT Bank Mestika Dharma, Tbk | | Jenis Produk : Bank Garansi | | Suatu dokumen yang diterbitkan oleh Bank yang merupakan fasilitas yang berfungsi untuk memberikan jaminan tanpa syarat atas terpenuhinya suatu kewajiban oleh pihak tertentu yang dijamin (<i>Account Party</i>), dalam hal ini calon Konsumen Bank, apabila pihak yang dijamin tersebut tidak dapat memenuhi kewajibannya (<i>wanprestasi</i>) terhadap pihak ketiga (<i>Beneficiary</i>). BG hanya dapat diterbitkan untuk <i>Beneficiary</i> yang berada di dalam negeri | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Nama Produk : <i>Trade Finance</i> | | Deskripsi Produk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mata Uang : IDR (Rupiah) dan Valuta Asing (USD, SGD) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fitur Utama Kredit | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Limit Kredit : - | | Jangka waktu pinjaman/tenor : Minimum 1 hari - Maksimum sampai dengan 1 tahun | | Deposito, Blokir Rekening Giro/Tabungan, Tanah dan/atau Bangunan, Kendaraan Pribadi/Niaga | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Suku Bunga * : - | | Jenis Agunan ¹⁾ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ¹⁾ Untuk Penerbitan Fasilitas Trade Finance dalam Mata Uang Valas, Agunan Kendaraan Pribadi/Niaga tidak berlaku | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Angsuran | | Pokok pinjaman dibayarkan pada saat terjadi klaim pembayaran dari <i>Beneficiary (On Demand)</i> atau pada saat akhir tenor (<i>Maturity Date</i>) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| *berlaku pada tanggal dokumen ini diterbitkan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Manfaat | | | Resiko | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Memberikan jaminan tanpa syarat atas terpenuhinya suatu kewajiban oleh pihak tertentu yang dijamin (<i>Account Party</i>). | | | 1. Risiko fluktuasi nilai tukar jika mata uang pinjaman naik dengan kondisi mata uang agunan berbeda dengan mata uang pinjaman maka, calon Konsumen wajib untuk menambah agunan. 2. Jika calon Konsumen wanprestasi dalam hal tidak memenuhi persyaratan yang telah ditetapkan dalam Surat Persetujuan Pemberian Kredit dan/atau Perjanjian Kredit sehingga akan menimbulkan risiko yang berdampak negatif seperti contohnya : a. Calon Konsumen tidak dapat memperoleh pinjaman baru. b. Calon Konsumen dapat dikenakan denda keterlambatan yang jumlahnya signifikan. c. Calon Konsumen diwajibkan menanggung seluruh biaya yang timbul untuk penyelesaian kredit. d. Agunan calon Konsumen dapat dieksekusi. e. Calon Konsumen dapat diminta pertanggungjawabannya sesuai dengan ketentuan hukum yang berlaku. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya | | | Persyaratan dan Tata Cara | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Pengajuan Pinjaman | | | Calon Konsumen harus melengkapi persyaratan : | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Provisi/Komisi : - | | | <table><tr><th>Jenis Dokumen</th><th>Peroranga</th><th>PT</th><th>CV/FA</th><th>UD/PD</th></tr><tr><td>Asli formulir aplikasi permohonan kredit</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Copy Kartu Identitas (KTP) Direksi, Pemegang Saham, dan/atau Pesero)</td><td>-</td><td>✓</td><td>✓</td><td>-</td></tr><tr><td>Copy Kartu Identitas (KTP) Calon Konsumen</td><td>✓</td><td>-</td><td>-</td><td>✓</td></tr><tr><td>Copy Kartu Identitas (KTP) Suami/Istri (bagi yang sudah berkeluarga)</td><td>✓</td><td>-</td><td>-</td><td>✓</td></tr><tr><td>Copy Kartu Keluarga</td><td>✓</td><td>-</td><td>-</td><td>✓</td></tr><tr><td>Copy Akte Nikah (bagi yang sudah berkeluarga)</td><td>✓</td><td>-</td><td>-</td><td>✓</td></tr><tr><td>Akta lahir anak sulung dan bungsu (bagi yang tidak ada akta nikah)</td><td>✓</td><td>-</td><td>-</td><td>✓</td></tr><tr><td>Akta pisah harta (jika ada)</td><td>✓</td><td>-</td><td>-</td><td>✓</td></tr><tr><td>Surat ganti nama (jika ada)</td><td>✓</td><td>-</td><td>-</td><td>✓</td></tr><tr><td>Pasfoto Calon Konsumen dan pasangan</td><td>✓</td><td>-</td><td>-</td><td>✓</td></tr><tr><td>Kwitansi telepon/listrik/air</td><td>✓</td><td>-</td><td>-</td><td>✓</td></tr><tr><td>Copy akte pendirian perusahaan dan perubahannya</td><td>-</td><td>✓</td><td>✓</td><td>-</td></tr><tr><td>Copy SK Menteri/Persetujuan/Bukti Penerimaan Laporan</td><td>-</td><td>✓</td><td>-</td><td>-</td></tr><tr><td>Copy NPWP Perusahaan</td><td>-</td><td>✓</td><td>✓</td><td>-</td></tr><tr><td>Copy NPWP Pribadi</td><td>✓</td><td>-</td><td>-</td><td>✓</td></tr><tr><td>Copy Izin Usaha</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Kontrak Kerja /Undangan Pelelangan/Kontrak Jual Beli</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Copy Surat Permintaan BG dari Pihak Ketiga</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr></table> | | | Jenis Dokumen | Peroranga | PT | CV/FA | UD/PD | Asli formulir aplikasi permohonan kredit | ✓ | ✓ | ✓ | ✓ | Copy Kartu Identitas (KTP) Direksi, Pemegang Saham, dan/atau Pesero) | - | ✓ | ✓ | - | Copy Kartu Identitas (KTP) Calon Konsumen | ✓ | - | - | ✓ | Copy Kartu Identitas (KTP) Suami/Istri (bagi yang sudah berkeluarga) | ✓ | - | - | ✓ | Copy Kartu Keluarga | ✓ | - | - | ✓ | Copy Akte Nikah (bagi yang sudah berkeluarga) | ✓ | - | - | ✓ | Akta lahir anak sulung dan bungsu (bagi yang tidak ada akta nikah) | ✓ | - | - | ✓ | Akta pisah harta (jika ada) | ✓ | - | - | ✓ | Surat ganti nama (jika ada) | ✓ | - | - | ✓ | Pasfoto Calon Konsumen dan pasangan | ✓ | - | - | ✓ | Kwitansi telepon/listrik/air | ✓ | - | - | ✓ | Copy akte pendirian perusahaan dan perubahannya | - | ✓ | ✓ | - | Copy SK Menteri/Persetujuan/Bukti Penerimaan Laporan | - | ✓ | - | - | Copy NPWP Perusahaan | - | ✓ | ✓ | - | Copy NPWP Pribadi | ✓ | - | - | ✓ | Copy Izin Usaha | ✓ | ✓ | ✓ | ✓ | Kontrak Kerja /Undangan Pelelangan/Kontrak Jual Beli | ✓ | ✓ | ✓ | ✓ | Copy Surat Permintaan BG dari Pihak Ketiga | ✓ | ✓ | ✓ | ✓ |
| Jenis Dokumen | Peroranga | PT | CV/FA | UD/PD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Asli formulir aplikasi permohonan kredit | ✓ | ✓ | ✓ | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Copy Kartu Identitas (KTP) Direksi, Pemegang Saham, dan/atau Pesero) | - | ✓ | ✓ | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Copy Kartu Identitas (KTP) Calon Konsumen | ✓ | - | - | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Copy Kartu Identitas (KTP) Suami/Istri (bagi yang sudah berkeluarga) | ✓ | - | - | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Copy Kartu Keluarga | ✓ | - | - | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Copy Akte Nikah (bagi yang sudah berkeluarga) | ✓ | - | - | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Akta lahir anak sulung dan bungsu (bagi yang tidak ada akta nikah) | ✓ | - | - | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Akta pisah harta (jika ada) | ✓ | - | - | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surat ganti nama (jika ada) | ✓ | - | - | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pasfoto Calon Konsumen dan pasangan | ✓ | - | - | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kwitansi telepon/listrik/air | ✓ | - | - | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Copy akte pendirian perusahaan dan perubahannya | - | ✓ | ✓ | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Copy SK Menteri/Persetujuan/Bukti Penerimaan Laporan | - | ✓ | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Copy NPWP Perusahaan | - | ✓ | ✓ | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Copy NPWP Pribadi | ✓ | - | - | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Copy Izin Usaha | ✓ | ✓ | ✓ | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kontrak Kerja /Undangan Pelelangan/Kontrak Jual Beli | ✓ | ✓ | ✓ | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Copy Surat Permintaan BG dari Pihak Ketiga | ✓ | ✓ | ✓ | ✓ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Penerbitan : 2.5% per annum dari nilai BG yang diterbitkan/minimum IDR 500.000,- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya tambahan di luar format standart (jika ada) : Rp 150.000,- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Perubahan BG : Rp 100.000,-/USD 10,- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Administrasi (Kredit Korporasi) : Rp 2.000.000,- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Administrasi (Kredit Non Korporasi) : Rp 1.000.000,- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Materai : Rp 10.000,- per dokumen yang dibubuhi materai | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Pengikatan Agunan : Sesuai dengan tarif notaris Rekanan Bank Mestika. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Survei/Appraisal : Sesuai ketentuan Bank | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Biaya yang timbul insidental

Biaya Asuransi Agunan : Sesuai dengan tarif asuransi Rekanan Bank Mestika.

Pengaduan dalam Pemanfaatan Produk Bank:

Setiap pengaduan dalam pemanfaatan produk Bank yang diajukan oleh Nasabah dapat dilakukan dengan beberapa cara : tatap muka, telepon,surat cetak, surat elektronik dan layanan konsumen Otoritas Jasa Keuangan (OJK), namun tidak termasuk pengaduan yang dilakukan melalui pemberitaan di media massa. Nasabah menyampaikan pengaduan dengan menggunakan Formulir Pengaduan Nasabah yang paling kurang terdiri dari:

- Nama Nasabah
- Nomor Rekening
- Deskripsi Pengaduan
- Nama dan tanda tangan petugas yang melakukan fungsi pelayanan dan penyelesaian pengaduan nasabah

Nasabah dapat menyampaikan pertanyaan dan pengaduan melalui: www.bankmestika.co.id atau menghubungi MestikaCall 14083. Dalam hal tidak terdapat kesepakatan terhadap hasil penanganan pengaduan antara Nasabah dengan Bank, maka Nasabah dapat:

- a. Menyampaikan pengaduan kepada otoritas sektor keuangan untuk penanganan pengaduan sesuai dengan kewenangan masing-masing; atau
- b. Mengajukan sengketa kepada lembaga atau badan penyelesaian sengketa yang mendapat persetujuan dari otoritas sektor keuangan atau kepada pengadilan.

Simulasi

Contoh simulasi total pembayaran Calon Konsumen :

| | |
|--------------------|--|
| Nilai BG | : Rp 850.000.000,- |
| Biaya penerbitan | : 2.5% |
| Biaya Administrasi | : Rp 2.000.000,- |
| Total Pembayaran | : Rp (850.0000.000,- X 2.5%) + 2.000.000,- |
| | : Rp 23.250.000,- |

- perhitungan diatas hanya merupakan simulasi/ estimasi biaya bukan jaminan atau perkiraan yang sebenarnya.
- Selain biaya diatas masih terdapat diantaranya : biaya appraisal, pengikatan, dan biaya lain.

Informasi Tambahan

- 1. Untuk fasilitas kredit yang diberikan, calon Konsumen akan dikenakan biaya-biaya yang harus disediakan dalam rekening calon Konsumen sebelum pencairan kredit.
- 2. Calon Konsumen wajib membayar kewajibannya kepada Bank tepat waktu.
- 3. Biaya-biaya yang akan dikenakan ke Calon Konsumen akan mengacu pada informasi yang disebutkan pada Surat Persetujuan Pemberian Kredit dan Perjanjian Kredit.

Disclaimer (penting untuk dibaca):

- 1. Bank dapat menolak permohonan kredit Calon Konsumen apabila tidak memenuhi persyaratan dan peraturan yang berlaku.
- 2. Calon Konsumen harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini sebelum menyetujui pinjaman Calon Konsumen dan berhak bertanya kepada pegawai Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini.



PT Bank Mestika Dharma, Tbk.
Berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia
serta merupakan peserta penjaminan LPS

Tanggal Cetak Dokumen
28 April 2024 - 22.07.54