

## TARIF DAN LIMIT TRANSAKSI LAYANAN PERBANKAN ELEKTRONIK

*update : 1 Agustus 2025*

### Biaya dan Limit

| Jenis Layanan                               | Deskripsi                    | Biaya    | Limit                     |                           |                        |
|---------------------------------------------|------------------------------|----------|---------------------------|---------------------------|------------------------|
|                                             |                              |          | Transaksi Minimum         | Limit Transaksi           | Limit Harian Transaksi |
| Personal Internet Banking & Mobile Banking* | Pemindahbukuan               | Gratis   | 10,000                    | 1,000,000,000             | 1,000,000,000          |
|                                             | Transfer ke Rekening Sendiri | Gratis   | 10,000                    | No Limit                  | No Limit               |
|                                             | Transfer Antar Bank :        |          |                           |                           |                        |
|                                             | a. Online                    | Gratis   | 10,000                    | 50,000,000                | 100,000,000            |
|                                             | b. RTGS                      | 25,000   | 100,000,001               | 200,000,000               | 1,000,000,000          |
|                                             | c. SKN                       | Gratis   | 10,000                    | 100,000,000               | 500,000,000            |
|                                             | d. BI-FAST                   | Gratis   | 10,000                    | 100,000,000               | 200,000,000            |
| Corporate Internet Banking*                 | Pemindahbukuan               | Gratis   | 10,000                    | 5,000,000,000             | 5,000,000,000          |
|                                             | Transfer ke Rekening Sendiri | Gratis   | 10,000                    | No Limit                  | No Limit               |
|                                             | Transfer Antar Bank :        |          |                           |                           |                        |
|                                             | a. RTGS                      | 25,000   | 100,000,001               | 5,000,000,000             | 5,000,000,000          |
|                                             | b. SKN                       | Gratis   | 10,000                    | 500,000,000               | 5,000,000,000          |
|                                             | c. BI-FAST                   | Gratis   | 10,000                    | 250,000,000               | 250,000,000            |
| ATM                                         | Dari ATM OK! Bank :          |          |                           |                           |                        |
|                                             | a. Penarikan Tunai           | Gratis** | 50,000                    | 1,250,000                 | 10,000,000             |
|                                             | b. Transfer Antar Bank       | 6,500    | 10,000                    | 25,000,000                | 50,000,000             |
|                                             | c. Cek Saldo                 | Gratis   | n/a                       | n/a                       | n/a                    |
|                                             | d. Pemindahbukuan            | Gratis   | 10,000                    | 25,000,000                | 100,000,000            |
|                                             | e. Saldo Kurang              | 3,000    | n/a                       | n/a                       | n/a                    |
|                                             | Dari ATM / EDC Bank lain :   |          |                           |                           |                        |
|                                             | a. Penarikan Tunai           | Gratis** | diatur oleh ATM Bank lain | diatur oleh ATM Bank lain | 10,000,000             |
|                                             | b. Transfer Antar Bank       | 6,500    | 10,000                    | 25,000,000                | 50,000,000             |
|                                             | c. Cek Saldo                 | 4,000    | n/a                       | n/a                       | n/a                    |
|                                             | d. Debit                     | Gratis   | mengikuti merchant        | 25,000,000                | 25,000,000             |
|                                             | e. Saldo Kurang              | 3,000    | n/a                       | n/a                       | n/a                    |

\*selama masa promo s/d Maret 2024 biaya Transfer SKN dan Online gratis

\*\*5x per bulan dengan minimum balance Rp 5,000,000

### CATATAN

Biaya transfer RTGS sudah termasuk biaya yang dibebankan oleh Bank Indonesia yaitu :

- Rp 6.000 (s.d Pukul 10.00 WIB)
- Rp 15.000 (> Pukul 10.00 – 14.00 WIB)
- Rp 21.000 (> 14.00 WIB)

### Tarif Layanan Lainnya

| Jenis Layanan                     | Deskripsi                                        | Biaya Nasabah |
|-----------------------------------|--------------------------------------------------|---------------|
| Internet Banking & Mobile Banking | Registrasi                                       | Gratis        |
|                                   | Penutupan                                        | Gratis        |
|                                   | Soft Token                                       | Gratis        |
|                                   | Biaya Administrasi Bulanan                       | Gratis        |
|                                   | Hard Token (Khusus Corporate Internet Banking)   |               |
|                                   | a. 2 Hard Token pertama                          | Gratis        |
|                                   | b. Penggantian token karena rusak/blokir         | 100,000       |
| ATM                               | c. Penggantian token karena hilang/baterai habis | 100,000       |
|                                   | Biaya Bulanan                                    | Gratis        |
|                                   | Kartu Baru                                       | Gratis        |
|                                   | Kartu Rusak                                      | Gratis        |
|                                   | Kartu Hilang                                     | 30,000        |
|                                   | Kartu Tertelan                                   | 30,000        |
|                                   | Penggantian Kartu (Lupa PIN)                     | 30,000        |
|                                   | Cetak Ulang PIN                                  | Gratis        |

### Pembelian dan Pembayaran

| Jenis Layanan   | Biaya  |
|-----------------|--------|
| a. Pembayaran : |        |
| - XL            | Gratis |
| - Indosat       | Gratis |
| - Smartfren     | Gratis |
| b. Pembelian :  |        |
| - XL :          |        |
| 25.000          | 1,500  |
| 50.000          | 1,500  |
| 100.000         | 1,500  |
| 150.000         | 1,500  |
| 200.000         | 1,500  |
| 300.000         | 1,500  |
| 500.000         | 1,500  |
| 1.000.000       | 1,500  |
| - Indosat       |        |
| 25.000          | 1,500  |
| 50.000          | 1,500  |
| 100.000         | 1,500  |
| 150.000         | 1,500  |
| 200.000         | 1,500  |
| 250.000         | 1,500  |
| 500.000         | 1,500  |
| 1.000.000       | 1,500  |
| - Smartfren     |        |
| 25.000          | 1,000  |
| 50.000          | 1,000  |
| 60.000          | 1,000  |
| 100.000         | 2,000  |
| 150.000         | 3,500  |
| 200.000         | 5,000  |
| 300.000         | 8,000  |
| 500.000         | 15,000 |

### Pembayaran Lainnya

| Jenis Layanan      | Biaya  |
|--------------------|--------|
| a. Credit Card PVT | 6.500* |
| b. Merchant PVT    | 6.500* |

\*mengikuti biaya transfer online

### Tiering Pembukaan Deposito

| Tiering                      | 1 month | 3 Month | 6 Month | 12 Month | 24 Month |
|------------------------------|---------|---------|---------|----------|----------|
| 8.000.000 - 9.999.999,99     | 4.25%   | 4.25%   | 4.25%   | 4.25%    | 5.00%    |
| 10.000.000 - 50.000.000      | 4.25%   | 4.50%   | 4.75%   | 4.25%    |          |
| 50.000.001 - 100.000.000     | 4.25%   | 5.00%   | 5.25%   | 4.75%    |          |
| 100.000.001 - 999.999.999,99 | 4.75%   | 5.50%   | 5.75%   | 5.00%    |          |
| ≥ 1.000.000.000              | 6.00%   | 6.00%   | 6.00%   | 5.75%    | 5.75%    |

\*suku bunga dapat berubah sewaktu-waktu mengikuti ketentuan Bank

### Tiering Break Deposito

| Tiering                    | 1 month | 3 Month | 6 Month | 12 Month | 24 Month |
|----------------------------|---------|---------|---------|----------|----------|
| 8.000.000 - 999.999.999,99 | 1.50%   | 1.50%   | 1.50%   | 1.50%    | 1.50%    |
| ≥ 1.000.000.000            | 3.25%   | 3.25%   | 3.25%   | 3.25%    | 3.25%    |

\*suku bunga dapat berubah sewaktu-waktu mengikuti ketentuan Bank

### Tiering Denda Deposito

| Tiering                      | 1 month | 3 Month | 6 Month | 12 Month | 24 Month |
|------------------------------|---------|---------|---------|----------|----------|
| 8.000.000 - 99.999.999,99    | 100,000 | 100,000 | 100,000 | 100,000  | 50,000   |
| 100.000.000 - 499.999.999,99 | 150,000 | 150,000 | 150,000 | 150,000  |          |
| 500.000.000 - 999.999.999,99 | 200,000 | 200,000 | 200,000 | 200,000  |          |
| ≥ 1.000.000.000              | 250,000 | 250,000 | 250,000 | 250,000  |          |