



PaninBank

Credit Card & Personal Loan

German Desk at Panin Bank

February 2019

Visa Credit Card

Corporate Card

Corporate Card



Credit limit range
20 - 350 Mio

- To cover business expenses.
- Company responsibility.
- Name of company will be printed on the card.
- Credit limit for each employee is defined by company.
- Provide “**Intellilink**” service to monitor the transactions (to HR or Finance Department)
- Enjoy all the usage program, except “**Installment Transaction Program**”
- Free Annual Fee for life

Interest & Fees

Interest & Fees	Description
Interest	2.25% per month
Late payment fee	IDR 150,000
Overlimit fee	IDR 150,000
Replacement fee	IDR 50,000
Bill statement fee	IDR 25,000



Product Features



SMS Alert

Bank will send **notification** thru mobile phone to ensure that the transaction is genuine and done by the cardholder.

3D Secure

- Bank will send **OTP (One Time Password)** for any **Online** transaction to secure/protect the transactions.
- OTP will be sent thru **mobile phone** that is registered in the bank.



Product Features



E-Statement

Electronic Billing Statement service. Bank will send the monthly Billing Statement thru email. Cardholder will receive the bill faster than hardcopy.

“0%” Installment

3 Months installment with **0%** interest for any transactions with minimum of IDR 1,000,000.

(Not applicable for Corporate Card)



Product Features



Point Rewards

Cardholder will get 1 point reward for every purchase of IDR 25,000. Point can be redeemed to Airline mileage (Garuda Indonesia, Singapore Airlines and Air Asia).

Travel Insurance

Flight accident (max IDR 1 bio) & Travel inconvenience (flight delayed, lost baggage)



Product Features



Airport Lounge facility

Town	Airport	Lounge
Jakarta	Soekarno Hatta Terminal 2	Old Town
	Soekarno Hatta Terminal 3	Sapphire
		Bon Bon Voyage Kitchen
Yogyakarta	Adi Sucipto	Borobudur Lounge
Palembang	Sultan Mahmud Badarrudin	JW Lounge
Medan	Kualanamu	Sapphire
		Old Town
Balikpapan	Sepinggan	Old Town



Documents Required

Documents	Personal card	Corporate card
Application Form	√	√
Copy of ID (individual)	√	√
Copy of Tax ID (individual)	√	√
Income Document	√	-
Copy of Company Legal License	-	√
Copy of ID all the Directors stated in the license	-	√
Company copy of Tax ID	-	√
Recommendation letter from company (credit limit for each employee)	-	√
Panin Bank Current Account (company)	-	√

Corporate Card – Process

- Open company Saving/Current account at Panin bank (any branches).
- Branch will help to process the Corporate card to Card Centre.
- Recommended employees have to fill up & sign the application form and attach with copy of ID & Tax ID.
- Minimum card is 3 per company.
- There will be dedicated PIC for both, Panin Bank (Card Centre) and the company.
- Credit Card and monthly billing statement will be delivered to PIC.
- Monthly payment will be deducted directly from the company account.

Corporate Card – Process

- There will be Agreement between Card Centre and the company.
- Card Centre will provides “**Intellilink service**” to HR/Finance to monitor the transaction, doing reconciliation and produce the report.
- Any request, inquiry or problems, company PIC will liaise with Panin Bank (Card Centre) PCI.

Kredit Express Panin (Personal Loan)

Kredit Express Panin

Kredit Express **Panin**

Kredit Tanpa
Agunan*



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*Syarat & Ketentuan Berlaku. PT. Bank Panin, Tbk. terdaftar dan diawasi oleh Otoritas Jasa Keuangan



PaninBank

Product Specification

Item	Regular	Corporate
Loan type	Unsecured loan (no collateral)	Secured Loan
Plafond	IDR 5 mio - 300 mio	IDR 5 mio - 500 mio
Interest	1.4% flat per month	Below 1% flat per month
Tenor	12 months - 36 months	12 months - 60 months
Provision fee	3% loan approved	Below 3% loan approved
Administration fee	IDR 50,000 per year	Free
Late payment fee	6% installment amount	6% installment amount
Early paid off fee	6% remaining balance	6% remaining balance

Corporate Personal Loan Process

- Panin Bank offers the product to HR or Finance with special pricing.
- Loan will be guaranteed by company :
 1. HR/Finance will deduct employee salary every month and transfer it to Panin Bank to pay the loan installment.
 2. If employee resign, company will settle the remaining balance.
- Employee have to fill up the application form, sign and attach with copy of ID, Tax ID and employee ID.
- HR/Finance provides Recommendation letter informing employee data (name, occupation and loan amount).

Corporate Personal Loan Process

- Panin Bank will send installment report to HR/Finance every month. Based on the report, HR will transfer the payment to Panin Bank.
- There will be Agreement between Panin Bank and the company.
- Panin Bank will assign dedicated team to manage this Corporate Personal Loan.

The German Desk will help to process all inquiries to Panin Bank so that a smooth process is ensured. Therefore it is recommended to go through the German Desk.

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