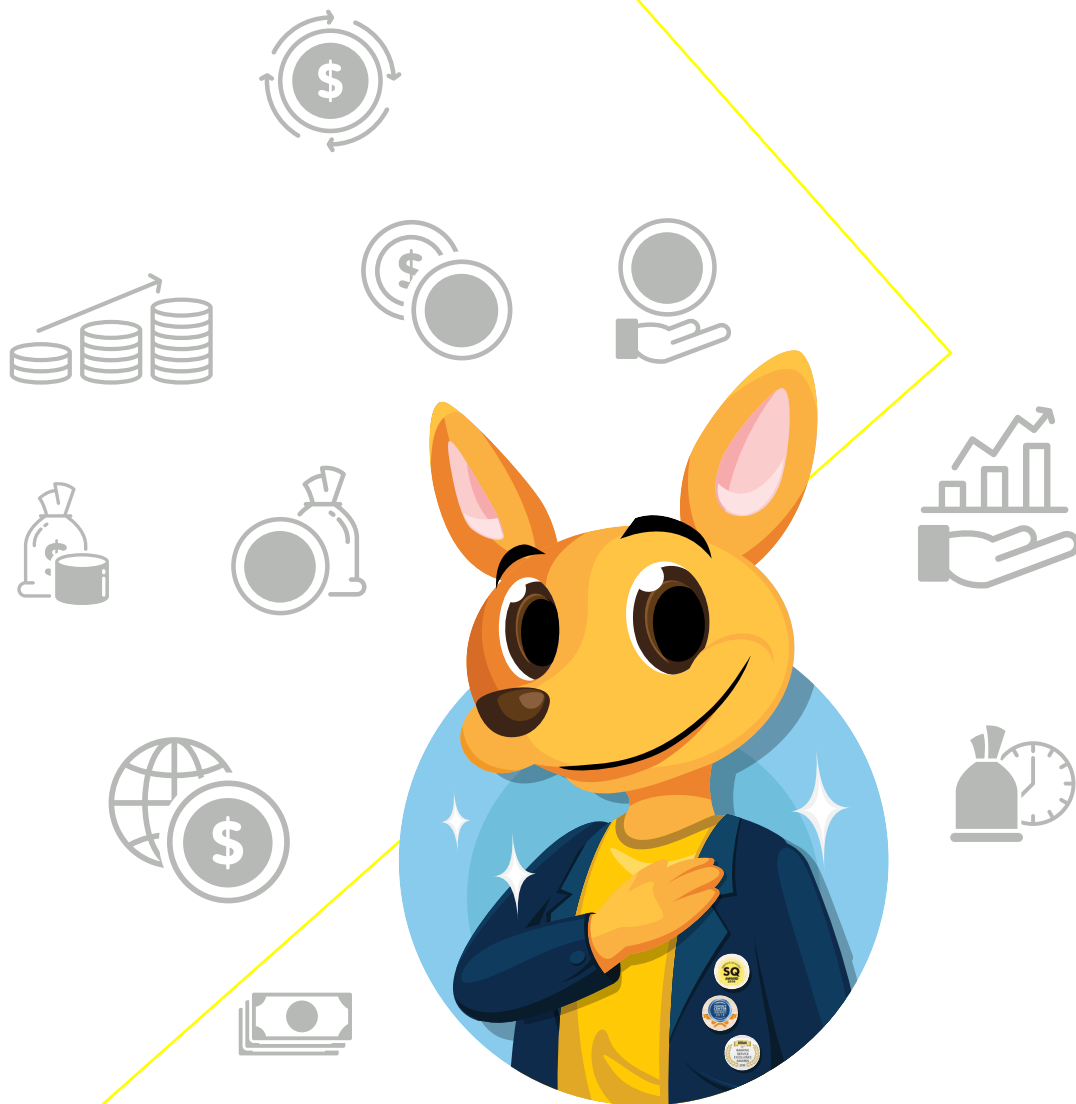


Tarif dan Biaya *Fees and Charges*

Individual Customer





Daftar ini berlaku untuk seluruh cabang Bank Commonwealth (Bank) di Indonesia. Bank berhak untuk mengubah biaya-biaya fasilitas dan layanan ini sewaktu-waktu dan perubahan ini akan diinformasikan kepada Nasabah sesuai dengan peraturan perundang-undangan yang berlaku.

This list is applicable at all Bank Commonwealth (Bank) branches in Indonesia. Bank, at any time, may adjust these fees if facilities and services and will inform the customers referred to the applicable laws and regulations.

Tarif dan Biaya

Fees and Charges

Current Account								
Current Account	IDR	USD	AUD	SGD	EUR	GBP	JPY	CNY
• Setoran Awal <i>Opening Balance</i>	1,000,000	100	100	100	100	100	10,000	500
• Biaya Administrasi Bulanan <i>Monthly Administration Fee</i>	10,000	1	1	1	1	1	100	Gratis <i>Free</i>
• Saldo Rata-rata Minimum <i>Minimum Average Balance</i>	1,000,000	100	100	100	100	100	10,000	100
• Biaya dibawah Saldo Rata-rata Minimum <i>Below Minimum Average Balance Fee</i>	50,000	5	5	5	5	5	500	25
• Biaya Penutupan Rekening <i>Account Closure Fee</i>	50,000	5	8	8	5	3	500	25
CommBank Premium Current Account (CPCA)	IDR	USD	AUD					
• Setoran Awal <i>Initial Deposit</i>	25,000,000	2,500	2,500					
• Biaya Administrasi Bulanan <i>Monthly Administration Fee</i>	20,000	2	2					
• Saldo Rata-rata Minimum <i>Minimum Average Balance</i>	5,000,000	500	500					
• Biaya dibawah Saldo Rata-rata Minimum <i>Below Minimum Average Balance Fee</i>	50,000	5	5					
• Biaya Penutupan <i>Account Closure Fee</i>	50,000	5	8					

Cek / Cheque	
Indonesian Rupiah	IDR
• Buku Cek atau Bilyet Giro <i>Cheque/Bilyet Giro Book</i>	300,000
• Biaya Tolakan Kliring <i>Dishonored Fee</i>	125,000
• Pembatalan Cek <i>Stop Payment</i>	25,000
<p>Hanya tersedia untuk mata uang Rupiah untuk Buku Cek atau Giro. <i>Available only in IDR for Cheque/ Bilyet Giro Book.</i></p>	

Tarif dan Biaya

Fees and Charges

Rekening Tabungan / Savings Account							
	SMART SAVER	GOAL SAVER	BONUS SAVER	TABUNGAN BUNGA HARIAN	AUSSTUDENT		
Indonesian Rupiah	IDR	IDR	IDR	IDR	IDR	AUD	
• Setoran Awal <i>Initial Deposit</i>	-	50,000	1,000,000	500,000	10,000,000	1,000	
• Saldo Mengendap <i>Holding Balance</i>	-	-	100,000	100,000	100,000	10	
• Biaya Administrasi Bulanan* <i>Monthly Administration Fee</i>	Gratis <i>Free</i>	Gratis <i>Free</i>	Gratis <i>Free</i>	10,000	5,000	0,5	
• Saldo Rata-rata Minimum <i>Minimum Average Balance</i>	-	-	25,000,000	100,000	5,000,000	500	
• Biaya Dibawah Saldo Rata-rata Minimum <i>Below Minimum Average Balance Fee</i>	-	-	25,000	10,000	50,000	5	
• Biaya Penutupan Rekening <i>Account Closure Fee</i>	-	-	100,000	100,000	50,000	8	
	COMMCASH						
Mata Uang Asing / Foreign Currency	USD	AUD	SGD	EUR	GBP	JPY	CNY
• Setoran Awal <i>Initial Deposit</i>	100	100	100	100	100	10,000	500
• Biaya Administasi Bulanan <i>Monthly Administration Fee</i>	0,5	0,5	0,5	0,5	0,5	50	Gratis <i>Free</i>
• Saldo Rata-rata Minimum <i>Minimum Average Balance</i>	10	10	10	10	10	1,000	100
• Biaya Dibawah Saldo Rata-rata Minimum <i>Below Minimum Average Balance Fee</i>	1	1	1	1	1	100	25
• Biaya Penutupan Rekening <i>Account Closure Fee</i>	5	8	8	5	3	500	25

*Bebas biaya administrasi bulanan untuk Nasabah CommBank Premier

Tarif dan Biaya

Fees and Charges

Deposito Berjangka / Time Deposit				
	INTERNET / MOBILE BANKING		CABANG / BRANCH	
Indonesian Rupiah	IDR		IDR	
• Penempatan Minimum <i>Minimum Placement</i>	10,000,000		50,000,000	
• Tenor <i>Term</i>	1, 3, 6, dan 12 bulan <i>1, 3, 6 and 12 months</i>			
• Penalti Pencairan dipercepat <i>Prepayment Penalty</i>	0.5%			
• Suku Bunga <i>Interest Rate</i>	Tidak dibayarkan <i>Not paid</i>			
Mata Uang Asing / Foreign Currency	USD	AUD	USD	AUD
• Penempatan Minimum <i>Minimum Placement</i>	1,000	1,000	5,000	5,000
• Tenor <i>Term</i>	1, 3, 6, dan 12 bulan <i>1, 3, 6 and 12 months</i>			
• Penalti Pencairan dipercepat <i>Prepayment Penalty</i>	0.5%			
• Suku Bunga <i>Interest Rate</i>	Tidak dibayarkan <i>Not paid</i>			

Tarif dan Biaya

Fees and Charges

Layanan Transaksi Individu / Individual Transaction Services		
	<i>INTERNET / MOBILE BANKING</i>	<i>CABANG / BRANCH</i>
Indonesian Rupiah	IDR	IDR
Layanan Transaksi / Transaction Services		
Pemindahbukuan Internal / Overbookings (Internal Transfers)		
• Transfer antar rekening Bank Commonwealth <i>Overbookings (Internal Transfer)</i>	Gratis <i>Free</i>	Gratis <i>Free</i>
Pemindahbukuan Eksternal / External Transfers		
• <i>Online</i>	6,500	-
• Sistem Kliring Nasional Bank Indonesia (SKNBI)	2,500	2,900
• <i>Bank Indonesia - Real Time Gross Settlement (BI-RTGS)*</i>	25,000	30,000
• Kliring diatas Rp500,000,000 <i>Clearing above IDR500,000,000</i>	-	100,000
Kliring / Clearing (Cheque and Bilyet Giro)		
• Warkat Kliring dalam kota <i>Clearing Payment</i>	-	1,500
<p>* Biaya tersebut termasuk biaya transaksi yang dibayarkan ke BI antara lain untuk biaya pemeliharaan sistem BI-RTGS/SKNBI dan biaya operasional. <i>Fees & charges are inclusive of any payable to BI, such as maintenance fee for BI-RTGS/SKNBI and Operational fee.</i></p> <p>Catatan: Efektif tanggal 1 Desember 2021, biaya layanan transaksi individu di <i>Internet Banking / Mobile Banking</i> (Commbank ID dan CommBank Mobile) untuk RTGS menjadi Rp25.000, SKN menjadi Rp2.500, SWIFT (<i>Cable Fee</i>) menjadi Rp40.000,-.</p>		

Tarif dan Biaya

Fees and Charges

Layanan Transaksi Individu / Individual Transaction Services		
	INTERNET / MOBILE BANKING	CABANG / BRANCH
Indonesian Rupiah	IDR	IDR
Layanan Transaksi / Transaction Services		
Pengiriman Transfer Dalam Mata Uang Asing / Remittance		
• SWIFT (Cable Charge)	40,000	50,000
Dollar Amerika Serikat / US Dollar	USD	USD
Layanan Transaksi / Transaction Services		
• Komisi Transfer / Transfer Commission		
Melibatkan pertukaran mata uang asing Foreign Exchange	Gratis Free	Gratis Free
Tidak melibatkan pertukaran mata uang asing (USD) No Foreign Exchange (USD)	8	0.125 % Min 15 Max 100
• Biaya Bank Koresponden (untuk transfer Full Amount) (USD) Correspondence Fee (Full Amount) (USD)	20	20
• Biaya Transfer Tanggal Valuta yang sama (USD) Same Day Value Fee (USD)	15	15
• Biaya permintaan, pembatalan & perubahan instruksi (USD) Inquiry/Cancellation/Amendment (USD)	-	20
• Biaya Transafer yang masuk (USD) Incoming Transfer (USD)	-	3
• Pembayaran Tagihan Bill Payment	Gratis Free	-
	INTERNET / MOBILE BANKING	
	Minimal / Minimum atau setara / or equivalent to	Maksimal / Maximum atau setara / or equivalent to
	Per Transaksi Per Transaction	Per Hari Per Day
Indonesian Rupiah	IDR	IDR
• Internal Transfer	10,000	1,000,000,000
• Online Transfer	50,000	100,000,000
• SKNBI	100,000	500,000,000
• BI-RTGS	100,000,000	500,000,000
• SWIFT	10,000	200,000,000
• Pembayaran Tagihan Bill Payment	-	50,000,000
• Pembelian Reksa Dana Mutual Fund Subscriptions	Tidak ada maksimum limit No Maximum limit	

Tarif dan Biaya

Fees and Charges

ATM Debit							
	ATM COMMBANK	ATM PRIMA/BCA	ATM BERSAMA	ATM CIRRUS	CBA LINK	DEBIT MASTERCARD	DEBIT PRIMA/BCA
Indonesian Rupiah	IDR	IDR	IDR	IDR	IDR	IDR	IDR
• Cek Saldo <i>Balance Inquiry</i>	Gratis <i>free</i>	4,000	4,000	5,000	-	-	-
• Transfer Antar Bank <i>Interbank Transfer</i>	6,500	6,500	6,500	-	-	-	-
• Tarik Tunai <i>Cash Withdrawal</i>	Gratis <i>free</i>	Gratis* <i>free</i>	Gratis* <i>free</i>	30,000**	10,000	-	-
• Tarik Tunai untuk Rekening AusStudent <i>Cash Withdrawal (for AusStudent Account)</i>	Gratis <i>free</i>	Gratis* <i>free</i>	Gratis* <i>free</i>	30,000**	Gratis <i>free</i>	-	-
• Transfer Antar Rekening Bank Commonwealth <i>Internal Transfer/ Overbooking</i>	Gratis <i>free</i>	Gratis <i>free</i>	Gratis <i>free</i>	-	-	-	-
• Pembayaran Tagihan <i>Bill Payment</i>	Gratis <i>free</i>	-	-	-	-	-	-
• Transaksi Debit <i>Purchase Debit Transaction</i>	Gratis <i>free</i>	-	-	-	-	Gratis <i>free</i>	Gratis <i>free</i>
<p>* Efektif 1 September 2018, gratis hingga 10 (sepuluh) transaksi per bulan jika rata-rata TRB bulanan \geq IDR10 juta atau gratis 5 (lima) transaksi per bulan jika rata-rata TRB Anda $<$ IDR10 juta. Biaya Tarik Tunai akan dikenakan apabila melebihi jumlah gratis transaksi sebesar Rp7.500,- per transaksi. <i>Effective September 1st, 2018, free of charge up to 10 transaction per month if the TRB average \geq IDR10 million or free 5 (five) transactions per month if average TRB $<$ IDR10 million. Cash Withdrawal fees will be charged IDR7,500 if the transaction amount exceeding based on TRB.</i></p> <p>** Penarikan tunai melalui ATM Cirrus akan menggunakan konversi rate sesuai dengan base currency MasterCard (USD). <i>Cash withdrawal through ATM Cirrus will be based on master card conversion rate (USD).</i></p>							
Biaya ATM Lainnya / Other ATM Charges						IDR	
• Iuran Tahunan <i>Annual Fee</i>						Gratis <i>Free</i>	
• Biaya Administrasi Bulanan <i>Monthly Administration Fee</i>						Gratis <i>Free</i>	
• Biaya Pembuatan Kartu ATM untuk Pertama kali <i>First Issuance of ATM Card</i>						Gratis <i>Free</i>	
• Biaya penggantian kartu karena hilang/dicuri, rusak, tertelan <i>Replacement Card due to lost/stolen, broken, swallowed</i>						25,000	
• Kartu tambahan <i>Supplement Card</i>						25,000	

Tarif dan Biaya

Fees and Charges

ATM Debit				
	GPN	GPN ADD ON**	REGULER/ PLATINUM MASTERCARD	PREMIER / WORLD MASTERCARD
Indonesian Rupiah	IDR	IDR	IDR	IDR
Limit Transaksi / <i>Transaction Limit</i>				
• Minimum Transfer per transaksi <i>Minimum Transfer per transaction</i>	50,000	50,000	50,000	50,000
• Maksimum Penarikan Tunai per Hari <i>Maximum daily cash withdrawal</i>	10,000,000	2,500,000	10,000,000	12,500,000
• Maksimum Transfer Internal per hari <i>Maximum daily internal transfer</i>	50,000,000 atau setara/ <i>or equivalent</i>	50,000,000 atau setara/ <i>or equivalent</i>	50,000,000 atau setara/ <i>or equivalent</i>	100,000,000 atau setara/ <i>or equivalent</i>
• Maksimum Transfer antar Bank melalui jaringan ATM Bersama dan ATM Prima/BCA per hari <i>Maximum daily transfer interbank through ATM Bersama and ATM Prima/ BCA</i>	25,000,000	5,000,000	25,000,000	45,000,000 atau setara/ <i>or equivalent</i>
• Maksimum Pembelian <i>Online</i> dan/ atau Pembelian Debit melalui jaringan Prima/ATM Bersama/GPN atau Maestro/Mastercard per hari* <i>Maximum daily purchase online and/ or debit through ATM Bersama/GPN or Maestro/Mastercard.</i>	10,000,000	10,000,000	25,000,000 atau setara/ <i>or equivalent</i>	50,000,000
<p>* Pembelian <i>Online</i> hanya berlaku untuk Kartu Debit Mastercard Bank Commonwealth dan tidak berlaku untuk Kartu Debit GPN Bank Commonwealth <i>Online purchases only valid for Debit Mastercard Bank Commonwealth and not valid for GPN Card Bank Commonwealth</i></p> <p>** GPN <i>Add On</i> berlaku jika kartu GPN menjadi kartu kedua <i>GPN Add-on valid if GPN Card becomes the second card</i></p>				

Tarif dan Biaya

Fees and Charges

Other Fees	
Reksa Dana / Mutual Fund	IDR
• Biaya Pembelian <i>Subscription Fee</i>	Diskon 50% untuk biaya pembelian* <i>Discount 50% for Subscription fee*</i>
• Biaya Pencairan <i>Redemption Fee</i>	Tidak ada Biaya Pencairan, tergantung pada prospektus produk <i>No redemption fee, depend on product prospectus</i>
• Biaya Pengalihan <i>Switching Fee</i>	Diskon 50% untuk Biaya Pengalihan* <i>Discount 50% on Switching Fee</i>
*Diskon ini hanya untuk transaksi melalui <i>Internet/mobile Banking</i> / <i>Discount is only applicable for purchase through Internet/Mobile Banking</i>	
Biaya terkait dengan Token / Charges related to Token	IDR
• SMS Token	Gratis / <i>Free</i>
• Biaya Hard Token untuk permata kali <i>First Time Hard Token</i>	100,000
• Penggantian Token karena baterai habis/kerusakan sistem <i>Replacement for Broken Token Due to Low Battery/System Error</i>	Gratis <i>Free</i>
• Penggantian Token karena kerusakan yang disebabkan oleh Nasabah <i>Replacement for Broken Token Due to Customer's Negligence</i>	100,000
• Penggantian Token karena hilang <i>Replacement for Lost Token</i>	100,000
• Penggantian Token karena User ID Dorman <i>Replacement Token for Dormant User ID</i>	100,000
• Lepas Blokir Token <i>Unblock Token</i>	Gratis <i>Free</i>
Safe Deposit Box	IDR
• Uang Jaminan <i>Bond Money</i>	900,000
Biaya Tahunan* / Annual Fee*	
• Small (S) Box	400,000
• Medium (M) Box	500,000
• Large (L) Box	700,000
Biaya Layanan Lainnya / Other Service Fee	IDR
• Biaya Administrasi Laporan Bulanan Konsolidasi elektronik <i>Consolidated e-Statement</i>	Gratis <i>Free</i>
• Biaya Meterai Laporan Bulanan (per bulan) <i>Statement (stamp duty - per month)</i>	10,000
• Biaya cetak laporan bulanan <i>Monthly statement printing</i>	25,000 per bulan <i>per month</i>
• Surat Referensi <i>Reference Letter</i>	50,000
• Surat Audit <i>Audit Letter</i>	100,000
• Permintaan Bukti Potong Pajak – Tahun Sebelumnya <i>Inquiry tax reporting (previous years)</i>	50,000
• Instruksi pembayaran berkala <i>Standing Instruction</i>	50,000/per instruksi <i>per standing instruction</i>
• Transaksi melalui Fax (saldo rata-rata kurang dari Rp300 juta) <i>Transaction via Fax (TRB less than IDR300 million)</i>	25,000
*) Tidak termasuk Ppn 10% / <i>not included VAT 10%</i>	

Tarif dan Biaya

Fees and Charges

Bank Notes*

Penarikan Tunai Mata Uang Asing Nasabah Perorangan per bulan *Bank Notes Withdrawal Fee for Individual Customer per month*

LIMIT TRANSAKSI LIMIT TRANSACTION	USD**	AUD	SGD	MATA UANG LAINNYA OTHERS CURRENCY
0 - 5,000	Gratis / Free	Gratis / Free	Gratis / Free	0.50%
>5,000 - 10,000	Gratis / Free	Gratis / Free	0.50%	0.50%
>10,000	0.50%	0.50%	0.50%	0.50%

Penyetoran Tunai Mata Uang Asing Nasabah Perorangan per hari *Bank Notes Deposit Fee for Individual Customer per day*

LIMIT TRANSAKSI LIMIT TRANSACTION	USD**	AUD	SGD	MATA UANG LAINNYA OTHERS CURRENCY
≤10,000	Gratis / Free	Gratis / Free	Gratis / Free	0.50%
> 10,000	0.50%	0.50%	0.50%	0.50%

* Biaya dihitung hanya dari kelebihan.
Bank Notes Fees is calculated from the exceed.

** Khusus untuk mata uang USD dengan seri bank notes H dan K akan dikenakan biaya tambahan 0.5 % dari setoran.
USD bank notes serial H and K will be charged additional fee 0.5 % from total deposit.