



**SIMULASI CICILAN**

**BUNGA 2019**

**KTA COMMBANK**

**TYMEDIGITAL**



4G 62% 20:48



https://commbank.co.id

2



CommonwealthBank



Interest Rate Table



Fees & Charges



Branch, ATM & Tyme  
Digital Kiosk

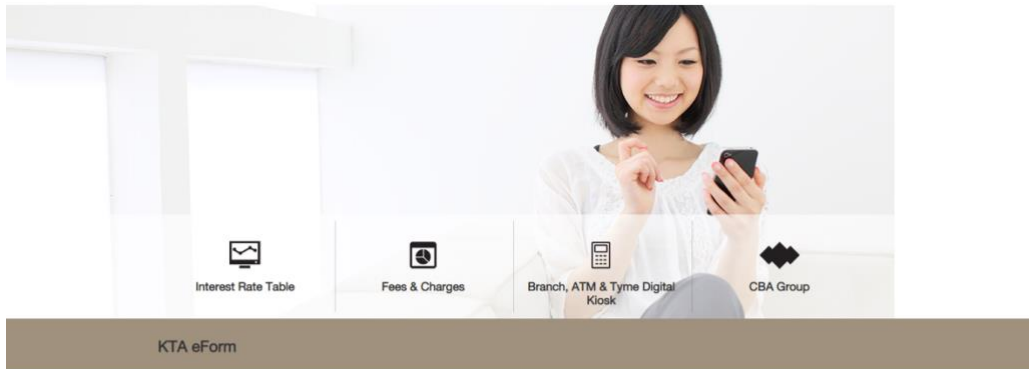


CBA Group

## KTA eForm

Home / KTA eForm

KTA TymeDigital is a non-collateral loan facility from PT Bank Commonwealth ("Commonwealth



Home / KTA eForm

KTA TymeDigital is a non-collateral loan facility from PT Bank Commonwealth ("Commonwealth Bank"), intended for individuals to meet their daily funding needs, such as to pay for children's education, marriage, home renovation, and any other needs.

**KTA TymeDigital Excellences:**

- 1 No collateral loan, with loan amount from IDR 10 million until IDR 30 million (an increase of IDR 1 million)
- 2 No Provision Fees, no Administration Fees and no Annual Fees
- 3 Easy and fast process

**Submission term:**

- 1 Age 21 - 55 years old
- 2 e-KTP holder
- 3 Permanent employee
- 4 Minimum income IDR 3.500.000 (three million and five hundred thousand Rupiah) nett/month
- 5 Indonesian citizens

Currently KTA TymeDigital is only available for Jabodetabek, Surabaya, Bandung, Medan, Palembang, Semarang, Yogyakarta and Denpasar.

Register Now

all field is mandatory to be filled.

**Personal Information**

Name  Date of Birth

Gender  Mobile Phone Number

Address according to ID  Mother's Maiden Name

Email

**Loan Information**

Loan Amount Requested  Request of Tenor

**ID Number**

ID Number (only for e-KTP)  Application Code

\*must used e-KTP

\*Please fill with Application code KTA001, if you do not know the Application code

**Job Information**

(only for employee)

Company Name

(currently KTA TymeDigital is only available for Jabodetabek, Surabaya, Bandung, Medan, Palembang, Semarang, Yogyakarta and Denpasar)

I hereby agree to give the above information to Bank including the third parties who cooperates with the Bank and agree that:

All information I mentioned above can be used for the KTA TymeDigital application purposes, the Bank also allowed to contact me to other other Bank's products. However, I also give the authorization to the Bank to check either from Sistem Debitur Bank Indonesia (SDI), Sistem Layanan Informasi Keuangan (SLIK), Credit Bureau and/or the file regarding my credit application to the Bank.

All information, documents and/or data I provided to the Bank is true and appropriate in accordance to the actual circumstances

I hereby agree to the terms and condition [here](#)

**Captcha**

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20 February 2019  
Account Terms And Conditions Change

20 February 2019  
Account Terms And Conditions Change II

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**15000 30**  
24 Hours

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AYO by BANK

LEMBAGA PENYIARAN BERSAMA

INDONESIA KESEHATAN

PT. Bank Commonwealth is registered and supervised by Financial Services Authority.

19 February 2019 Bank Commonwealth Debit Card with Maestro logo will be deactivated on May 10th, 2019

10 January 2019 Pengumuman Penonaktifkan Kartu Debit Maestro Nesaabah

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**Ilustrasi Angsuran:**

Jumlah Pinjaman	Tenor 12 bulan	Tenor 18 bulan
	(1.99% flat per bulan)	(1.99% flat per bulan)
10,000,000	1,032,333	754,556
11,000,000	1,135,567	830,011
12,000,000	1,238,800	905,467
13,000,000	1,342,033	980,922
14,000,000	1,445,267	1,056,378
15,000,000	1,548,500	1,131,833
16,000,000	1,651,733	1,207,289
17,000,000	1,754,967	1,282,744
18,000,000	1,858,200	1,358,200
19,000,000	1,961,433	1,433,656
20,000,000	2,064,667	1,509,111
21,000,000	2,167,900	1,584,567
22,000,000	2,271,133	1,660,022
23,000,000	2,374,367	1,735,478
24,000,000	2,477,600	1,810,933
25,000,000	2,580,833	1,886,389
26,000,000	2,684,067	1,961,844
27,000,000	2,787,300	2,037,300
28,000,000	2,890,533	2,112,756
29,000,000	2,993,767	2,188,211
30,000,000	3,097,000	2,263,667

**Simulasi:****Ilustrasi Angsuran/bulan:**

Angsuran / bulan = pinjaman + (bunga setara flat / bulan x jangka waktu x pinjaman) / jangka waktu

Ilustrasi :

1. Jumlah fasilitas pinjaman yang disetujui: Rp. 20,000,000.00 (Dua Puluh Juta Rupiah)
2. Jangka waktu pinjaman yang di setujui : 18 bulan
3. Suku bunga flat per bulan = 1.99%
4. Dana dicairkan tanggal 10
5. Tanggal jatuh tempo pembayaran angsuran = tanggal 10 setiap bulan (atau pada hari kerja sebelumnya jika tanggal 10 jatuh pada hari libur)

$$\text{Angsuran / bulan} = [20,000,000.00 + (1.99\% \times 18 \times 20,000,000.00)] / 18 = \text{Rp } 1,509,111.00$$

**Ilustrasi Denda Keterlambatan Pembayaran:**

Biaya keterlambatan / hari = (6% x Angsuran / Bulan) / 30 hari

Contoh Jika pembayaran angsuran baru dilakukan tanggal 15 (dari jatuh tempo di tanggal 10)

Biaya keterlambatan 5 hari = [(6% x Rp1,445,111.00)/30 hari] \* 5 = Rp14,451.11