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GENERAL TERMS AND CONDITIONS DANAMON GLOBAL CURRENCY CARD CASH WITHDRAWAL PROGRAM AT OVERSEAS ATMS

These General Terms and Conditions of the Danamon Global Currency Card Cash Withdrawal Fee Saving Program ("General Terms and Conditions of the Program") apply to Program Participants who participate in the Danamon Global Currency Card Cash Withdrawal Fee Saving Program (the "Program") organized by PT Bank Danamon Indonesia Tbk ("Bank Danamon").

Program Participants hereby agree and bind themselves to all provisions outlined in the General Terms and Conditions of the Program as follows:

I. Program Period

The Program is implemented during the period from 1 May 2025 to April 30, 2026 (the "Program Period").

II. Program Participant Criteria

This program is only available to Customers who meet the following criteria:

1. Customers who already have a Danamon Global Currency Card (BIN 541143) linked to the Danamon LEBIH PRO Savings account or Danamon LEBIH PRO iB account.
2. The Danamon Global Currency Card and the Danamon LEBIH PRO / Danamon LEBIH PRO iB Savings account must be active.

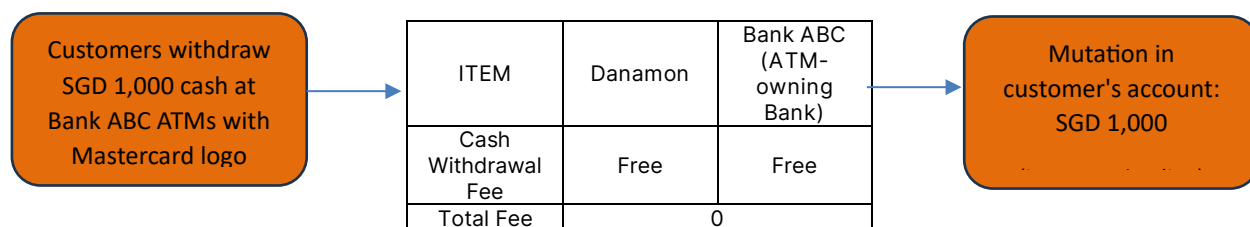
III. Program Terms and Conditions

1. Program Participants are required to read and understand the General Terms and Conditions of the Program.
2. Bank Danamon reserves the right to refuse or cancel the participation of any Program Participant if they do not meet the General Terms and Conditions of the Program.
3. The Program Participant is fully responsible for all risks, losses, demands, lawsuits, and/or claims arising from their participation in and/or cancellation of participation in this Program.
4. Cash withdrawal fees at overseas ATMs (Mastercard/Cirrus/Maestro network) are applicable when the withdrawal transaction made with the Danamon Global Currency Card, in the currency of the transaction country, matches the currency of the Danamon LEBIH PRO / Danamon LEBIH PRO iB Savings account, namely: USD, SGD, AUD, NZD, JPY, CNY, GBP, HKD, CAD and SAR. The minimum balance before the transaction per currency is as follows:

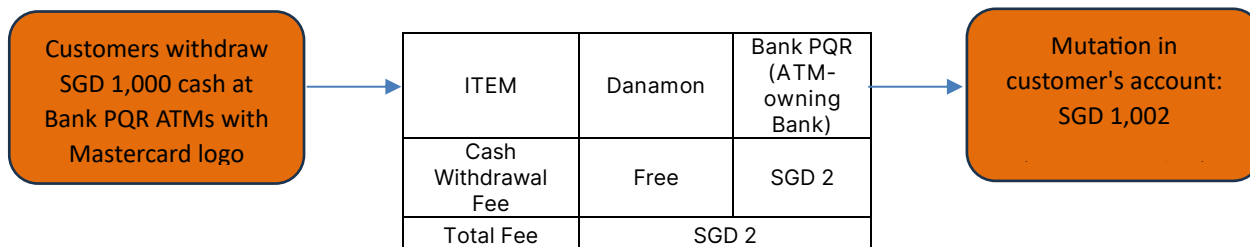
Account Currency	Regular Cash Withdrawal Fee	Minimum Balance Before Transaction	Cash Withdrawal Fee Saving Program
AUD	3	500	0
CNY	15	2,500	0
EUR	3	300	0
GBP	3	250	0
JPY	250	50,000	0
NZD	3	550	0
SGD	3	500	0
USD	3	300	0
HKD	15	2.500	0
CAD	3	500	0
SAR	6	1.000	0

5. If the minimum balance before the transaction is not fulfilled, then a cash withdrawal fee will be charged to the Danamon LEBIH PRO / Danamon LEBIH PRO iB Savings account in the amount corresponding to the account currency.
6. For cash withdrawal transactions using the Danamon Global Currency Card at overseas ATMs (Mastercard/Cirrus/Maestro network), if the currency of the transaction country is different from the currency of the Danamon LEBIH PRO / Danamon LEBIH PRO iB Savings account, a cash withdrawal fee of IDR 25,000 will be charged to the IDR currency account.
7. Cash withdrawal fees (access fees) imposed by acquiring banks (ATM-owning banks) will be charged according to the rates set by each acquiring banks.
8. Simulation of cash withdrawal at Singapore ATMs:

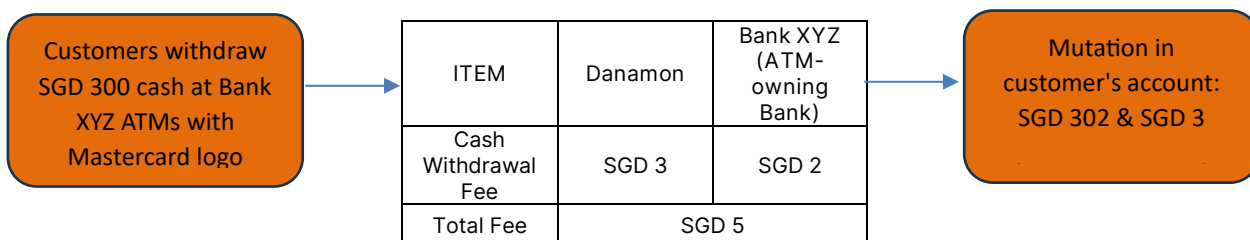
Scenario 1. The balance before the transaction comply with the terms of the cash-free program ($\geq$ SGD 500) and no cash withdrawal fee from the ATM owner bank



Scenario 2. The balance before the transaction comply with the terms of the cash-out fee saving program ($\geq$ SGD 500) and charged cash withdrawal fee from the ATM owner bank



Scenario 3. The balance before the transaction is not comply with the terms of the cash withdrawal fee saving program ($<$ SGD 500) and charged cash withdrawal fee from the ATM owner bank



IV. Customer Complaints

1. Program Participants can submit complaints regarding banking products or services either orally or in writing through the nearest Bank Danamon branch office, by contacting Hello Danamon at 1-500-090, or via email at hellodanamon@danamon.co.id
2. Detailed procedures for submitting complaints can be accessed on the Bank Danamon website at: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Handling-Complaints-Customers>.



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V. Additional Terms and Conditions

1. The General Terms and Conditions of this Program are an integral part of the General Terms and Conditions of Accounts and Banking Services, General Terms and Conditions of Sharia Banking Accounts and Services of PT Bank Danamon Indonesia Tbk, and the Terms and Conditions of Danamon Debit/ATM Cards. These terms and conditions remain valid unless otherwise specified in the General Terms and Conditions of this Program.
2. The Program Participant hereby agrees and acknowledges that Bank Danamon has the right to amend, modify, or complete the General Terms and Conditions of this Program from time to time. Any changes, additions, or updates to these terms will be communicated via the available communication channels at Bank Danamon. In the event of a change in the benefits, risks, costs, or terms and conditions under this Program, the Program Participant has the right to submit written objections to Bank Danamon within 30 (thirty) working days from the date of notification of the change. If no objection is raised within the specified period, the Program Participant is deemed to have agreed to the amendment. Should the Program Participant disagree with the amendments, they may cancel their Program membership, provided that all obligations to Bank Danamon are fulfilled (if any).
3. The Program Participant declares that no transactions associated with money laundering or other unlawful transactions, as defined by applicable laws and regulations in Indonesia, will take place.
4. If there are indications of fraud, abuse, transaction irregularities, abnormal transactions, money laundering, or actions that are not in accordance with laws and regulations, Bank Danamon reserves the right to cancel the transaction, terminate the use of the Bank's products/services, cancel participation in the Program, or revoke the provision of Program benefits to the concerned Program Participant. Program Participants remain obligated to settle any outstanding obligations with the Bank (if any).
5. In case of any irregularities related to this Program or suspected fraudulent activity, Program Participants are advised to immediately contact Hello Danamon.
6. The General Terms and Conditions of this Program are aligned with the provisions of relevant laws and regulations, including the Financial Services Authority regulations.
7. Bank Danamon is licensed and supervised by the Financial Services Authority and Bank Indonesia and is a participant in the Deposit Insurance Corporation guarantee program.

Notice

1. Customers should exercise caution regarding fraudulent activities conducted by individuals impersonating Bank Danamon representatives and offering gifts of any kind. Any fraud or criminal acts committed by third parties in connection with or on behalf of the Program are beyond Bank Danamon's authority.
2. Passwords, M-PIN, T-PIN, and OTP are strictly confidential. Customers should beware of fraudulent attempts by individuals claiming to be Bank Danamon officers via telephone, fax, email, or other communication channels requesting personal information, including passwords, M-PIN, T-PIN, or OTP. Bank Danamon representatives will never request such confidential information from Customers.