

## Customer Documents

No	Document Type	Employee	Business Owner	Professional
1	Application Form	✓	✓	✓
2	Copy of ID card (husband & wife)	✓	✓	✓
3	Copy of Family Card	✓	✓	✓
4	Copy of Marriage / Divorce / Death Certificate	✓	✓	✓
5	Copy of Tax ID Number	✓	✓	✓
6	Copy of Saving / Checking Account for the last 3 months	✓	✓	✓
7	Latest salary slip and letter of employment from company	✓		
8	Copy of Akta Pendirian Perusahaan and its addendums, SIUP, TDP, NIB, NPWP for debtor with business entity		✓	
9	Financial Statement of the past 2 years for prospective NFIE debtor with business entity and loan application ≥ IDR 5 Billion		✓	
10	Copy of Professional License or Legal Consent of the Profession			✓
11	Statement letter / income details for professional with personal practice			✓
12	Statement letter from debtor to build (for KSB / PKSB facility)	✓	✓	✓
13	Statement letter from debtor regarding property ownership credit facilities and consumer credit with owned property as collateral	✓	✓	✓

14	Receipt of down payment and order letter/booking fee	✓	✓	✓
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#### Collateral Document

No	Document Type	New Property	Secondary Property
1	Certificates (SHM/SHGB/SHMRS)		✓
2	Permits Building License		✓
3	Latest Deed of Sale and Purchase, if any		✓
4	Property Tax of last year		✓
5	House Order Letter	✓	
6	Budget Plan – for KPPR/PPPR		✓

#### Costs

Below are costs that may incur and may change from time to time according to Bank regulations. Changes will be informed to Customer by written communication and will refer to credit covenant.

Cost	Cost Amount
Provision	1% from credit plafond
Administration	0.1% from credit plafond At minimum IDR1 million
Property & Life Insurance	Premium as calculated by insurance partner
Appraisal	Starting from IDR500 k <ul style="list-style-type: none"> <li>As charged by partnering Kantor Jasa Penilaian Publik</li> <li>Primary collateral will not be charged with appraisal fee</li> </ul>
Notary Fee	As charged, if any
Installment Auto Debit Fee	IDR10 thousand per month
Accelerated Settlement	Amount is determined in Credit Covenant Must be paid by customer who make earlier/faster repayment
Tardiness Fee	4.99% per month from unpaid installment

#### Understanding Risks in Mortgage

- There may be **accelerated payment fee** for faster repayment, both for whole and partial repayment. Fee amount has been declared in Credit Covenant.
- **Increase in interest rate** may increase the amount of monthly installment.
- Bank will **report customer historical loan in SLIK system**. Bank may synchronize collectability data from all Bank Danamon facilities should customers fail to carry out payment at the end of loan tenor.
- Delay in installment payment will be charged with **tardiness fee**.
- If **customer fails to pay or commit breach of contract**, Bank has the right to seize/confiscate collateral asset in Bank Danamon.

### **Further Information**

For further information about Danamon's Home Ownership Loan:

Call Hello Danamon 1-500-090

Visit your nearest branch

Make Your Dreams Come True – Apply Now

PT. Bank Danamon Indonesia, Tbk. Terdaftar dan diawasi oleh Otoritas Jasa Keuangan.