

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	<ul style="list-style-type: none"> 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	✓	✓	✓

Collateral Document :

No	Document Type	Primary 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		✓

Mortgage Fees

Below are Fees 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 loan agreement.

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

Further Information

For further information about Danamon's Home Ownership Loan:

Call Hello Danamon 1-500-090

Visit your nearest branch

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