GENERAL TERMS AND CONDITIONS
D-BANK PRO

I. DEFINITIONS

In these General Terms and **Conditions of** D-Bank PRO (**"General Terms and Conditions**"), the following terms shall have the meanings set out below unless the context requires otherwise:

1. **"Bank"** or **"Bank Danamon"** means PT Bank Danamon Indonesia Tbk, with its registered office in South Jakarta, acting through its head office, branches or other forms of office throughout Indonesia, and is the issuer of D-Bank PRO.
2. **"Instruction/Transaction Deadline"** means the deadline for submitting instructions or carrying out transactions in accordance with the Bank's applicable regulations.
3. **"BI-FAST"** is the process of transferring funds in Indonesian Rupiah from a Customer's account held with the Bank to another bank participating in the BI-FAST scheme, using an account number, mobile phone number or email address that has been linked to the Customer's account number and registered with the other bank, whereby the funds are credited directly to the recipient's account.
4. **"Biometric Login"** is the process of logging in to D-Bank PRO using Customer identity verification involving the scanning or analysis of certain body parts, namely: fingerprints or facial recognition (*Face ID)* registered on the Customer's mobile phone.
5. **"CIF"** or **"Customer Identification File"** refers to data within the Bank's system that stores all information and data relating to customers who hold accounts with the Bank, including savings, deposits, current accounts and loans.
6. **"Proxy List"** is the process of registering a mobile phone number and/or email address in the Bank's system as an alias or proxy for the customer's account number at the Bank.
7. **"D-Bank PRO"** is a banking information and transaction service provided by the Bank to customers, which customers can access via their mobile phones.
8. **"D-Point"** refers to reward points earned by customers through banking transactions or activities, the amount of which is determined by the Bank.
9. **"E-KYC"** or **"Electronic Know Your Customer"** is a feature within the verification stage of D-Bank PRO that enables the electronic, non-face-to-face verification process in accordance with applicable regulations, using services provided by third parties in partnership with the Bank.
10. **"Force Majeure"** means any circumstance beyond the Bank's reasonable control, which is unforeseeable and cannot be anticipated, and which renders it impossible to continue or causes a delay in banking transactions. Such events include, but are not limited to:
    a. Natural disasters, lightning strikes, earthquakes, floods, storms, explosions,

fires and other natural disasters;

b. Epidemics or the imposition of quarantine;
c. War, crime, terrorism, insurrection, civil unrest, civil war, riots, sabotage and revolution;
d. Strikes;
e. Computer virus attacks, *Trojan horses* or malicious components that may disrupt services, *web browsers*, devices or *Internet Service Providers*; and
f. System or transmission failures, power cuts, telecommunications disruptions, government policies, banking system failures.

11. **"Delete Proxy"** means the process of deleting a Proxy (mobile phone number and/or email address) registered with the Bank so that it is no longer linked to the Bank account.
12. **"Debit/ATM Card"** means a card issued by the Bank at the Customer's request, which functions as an ATM card and/or a debit card and/or performs other functions as determined by the Bank.
13. **"Virtual Debit Card"** means a Debit/ATM Card in virtual (non-physical) form
14. **"Credit Card"** means a card issued by the Bank and provided to the Customer at the Customer's request under a licence from a principal with whom the Bank cooperates, which may be used as a means of payment for obligations arising from economic activities, including payment transactions and/or to make cash withdrawals, whereby the Customer's payment obligations are met in advance by the Bank and the Customer is obliged to make such payments by the due date each month, either in a lump sum or as an installment payment.
15. **"Physical Credit Card"** means a Credit Card that is physically printed.
16. **"Virtual Credit Card"** means a Credit Card in virtual form that is not physically printed.
17. **The Account Opening Service** is a feature/service for opening a savings account via D-Bank PRO.
18. **The Credit Card Application Service** is a feature/service for applying for a credit card via D-Bank PRO.
19. **"m-PIN"** or ***"Mobile Personal Identification*** **Number"** is a secret code or password used by the Customer on D-Bank PRO when authorising banking transactions.
20. **A Customer** is an individual who uses banking products or services at the Bank in accordance with the type of product, service or transaction, as well as the requirements and restrictions determined by the Bank.
21. **"OTP"** or ***"One Time*** **Password"** is a confidential verification code sent via text message (SMS) to the mobile phone number and/or email address registered and recorded in the Bank's system when accessing D-Bank PRO, which serves as an authentication tool to validate transactions carried out by the Customer.
22. **"Password"** is a secret code/password associated with the User ID required by the Customer to access and use D-Bank PRO.

23. **"Temporary Password"** is a secret code/password received when the Customer resets their Password because they have forgotten it or it has been blocked, and must be changed upon logging in to D-Bank PRO.
24. **"Account Opening Application"** means an application to open a savings account via D-Bank PRO by a Customer who does not yet hold any of the Bank's products.
25. **"PIN"** is a secret code/password used by the Customer when authorising banking transactions.
26. **"Proxy Transfer"** is the process of transferring a Proxy previously linked to an account at another bank so that it is linked to a Bank account.
27. **"Proxy"** means a telephone number and/or email address linked to a specific account number (Current or Savings), serving as an alias for that account number.
28. **"Quick Response Code"** or **"QR Code"** is a two-dimensional code consisting of three square markers in the bottom left, top left and top right corners, comprising a black module of square dots or pixels, and capable of storing alphanumeric data, characters and symbols.
29. **"Payment QR Code"** is a QR Code used to facilitate contactless payment transactions, either via scanning or without scanning.
30. **"QRIS"** or **"National QR Code Payment Standard (*Quick Response Code Indonesian Standard*)"** is the QR Code Payment standard established by Bank Indonesia in Indonesia.
31. A **dormant account** is a customer account that has no transaction activity other than administrative fees and interest on deposits, for a specific period determined by the Bank, as communicated by the Bank via the communication channels provided by the Bank.
32. "**General Terms and Conditions for Accounts and Banking Services**" refers to the General Terms and Conditions for Accounts and Banking Services issued by the Bank, including any subsequent amendments, additions and updates, which can be accessed on the Bank's official website via the following link: bdi.co.id/syartumbank.
33. "**General Terms and Conditions for Sharia Accounts and Banking Services**" means the General Terms and Conditions for Sharia Accounts and Banking Services issued by the Bank, together with any subsequent amendments, additions and updates, which can be accessed on the Bank's official website at the following link: bdi.co.id/layanansyariah.
34. **"General Terms and Conditions for Danamon Debit/ATM Cards"** refers to the General Terms and Conditions for Danamon Debit/ATM Cards issued by the Bank, including any subsequent amendments, additions and updates, which can be accessed on the Bank's official website at the following link: bdi.co.id/syartumdebit.

35. **"General Terms and Conditions for Credit Cards"** means the-General Terms and Conditions of Danamon Credit Card Membership (Danamon Visa, Mastercard®, and JCB Credit Cards) and the General Terms and Conditions of the Danamon American Express® Card issued by the Bank, including any subsequent amendments, additions and updates, which can be accessed on the Bank's official website via the following link: bdi.co.id/syartumkk
36. **Signature** means the Customer's signature as stated on the electronic Identity Card provided by the Customer to the Bank, which shall be used and recorded by the Bank to comply with the requirements of the applicable laws and regulations in Indonesia.
37. **A Transfer** is a transaction involving the transfer or remittance of funds, based on the Customer's instructions, to their own account or to another party's account.
38. A **Financial Transaction** is a transaction via D-Bank PRO that results in a change to the account balance, such as QRIS transactions, transfers, bill payments, purchases, online shopping, and other transactions in accordance with the Bank's terms and conditions.
39. **A Non-Financial Transaction** is a transaction that does not result in a change to the account balance, such as requests for: balance enquiries, account statements, data amendments, credit card activation/deactivation, changes to the Customer's personal details, blocking/unblocking of debit cards, resetting *the* D-Bank PRO *password*, and other transactions in accordance with the Bank's terms and conditions.
40. **A QRIS transaction** is a payment transaction method using QRIS on D-Bank PRO.
41. **A Cross-Border QR Transaction** is a cross-border payment transaction carried out by scanning a payment QR code generated by *a merchant* in a foreign country, in accordance with the regulations set by Bank Indonesia and the Bank's applicable terms and conditions.
42. **Changing a Proxy** is the process of changing the bank account linked to the Proxy (mobile phone number and/or email address registered with the Bank).
43. **User ID** is the customer identity required for D-Bank PRO users to access and use D-Bank PRO, as generated by the Bank's system.
44. **Video Banking** is a feature of D-Bank PRO that enables face-to-face verification with a Bank officer, once the Customer has completed the process of entering their details.

II. REGISTRATION, ACTIVATION, TERMINATION AND SUSPENSION OF D-BANK PRO

1. Customers may use D-Bank PRO to carry out banking transactions provided by the Bank, which the Bank will notify the Customer of in any form and via any means in accordance with applicable legal provisions.

2. Before using D-Bank PRO, the Customer must read, understand, and agree to the features, risks and terms and conditions of D-Bank PRO.

3. If the Customer already holds an Account or Credit Card with the Bank but does not yet have a D-Bank PRO account, the Customer may create such an account as follows:
   a. The Customer may register using a Debit/ATM Card, Primary Credit Card or e-KTP in accordance with the Bank's applicable requirements.
   b. The Customer must enter the data requested by D-Bank PRO to create a User ID and Password.
   c. Once the validation of the Customer's details has been successfully completed, the Bank's system will send an OTP to the Customer's email address and mobile phone number registered with the Bank's system.
   d. Once the OTP has been successfully validated, the customer must create an m-PIN.

4. Prospective customers who do not yet have an account or credit card with the Bank may create a D-Bank PRO account via the account opening registration process on the D-Bank PRO app. The Bank will send an OTP to the registered email address and mobile phone number. Prospective customers must enter this OTP into the D-Bank PRO app, which will be verified by the Bank's system to ensure that the email address and mobile phone number used do indeed belong to the prospective customer.
5. D-Bank PRO registration is valid for only 1 (one) mobile phone number (an Indonesian mobile phone number) and 1 (one) User ID/email address per CIF *(Customer Identification File)* held by the customer. If the mobile phone number/User ID/Email Address does not match the details recorded in the Bank's system, the Customer must first update their details in accordance with the Bank's applicable regulations.
6. The Bank reserves the right to request that the Customer complete any Customer data or profile details that were not provided by the Customer at the time of registration, and to update such details should new information regarding the Customer's data become available; this is in accordance with the requirement for complete data as stipulated by the applicable regulations.

7. Devices, Applications, Browsers and Networks for accessing D-Bank PRO
   a. D-Bank PRO is accessible on Android devices running version 8.0 or later and iOS devices running version 14.0 or later
   b. Customers must have a User ID and a mobile phone number with an Indonesian provider (, starting with +62) that is active in order to use D-Bank PRO.
   c. All costs incurred in connection with accessing D-Bank PRO (including but not limited to internet data and electricity charges) shall be borne by the

Customer.

8. The Customer may terminate D-Bank PRO by contacting Hello Danamon (1-500-090 orhellodanamon@danamon.co.id) or via a Bank branch. Termination of D-Bank PRO does not close the Customer's Account or Credit Card.
9. The Customer agrees that any Financial Transaction instructions issued prior to the termination of D-Bank PRO, relating to subsequent transactions to be carried out by the Bank after the termination of D-Bank PRO, shall be cancelled and shall not be binding on the Bank.
10. Specifically for credit card transactions, the Customer agrees that instructions issued prior to the termination of D-Bank PRO for subsequent transactions to be carried out by the Bank after the termination of D-Bank PRO shall be subject to the Bank's applicable terms and conditions.
11. Transactions that are *pending* and due on the date of termination of D-Bank PRO cannot be cancelled.

III. USER ID, PASSWORD, OTP and m-PIN

1. Customers may use their User ID and Password to access D-Bank PRO.
2. The D-Bank PRO Password must consist of 8–16 alphanumeric characters, contain at least 1 uppercase letter, 1 lowercase letter, 1 number, and may include special characters; it must not contain spaces or tabs.
3. The use of User ID, Password, OTP, m-PIN, fingerprint and facial recognition is at the customer's discretion.
4. Customers who hold a Debit Card or Credit Card but do not yet have a D-Bank PRO account may create one as follows:
   a. Customers must enter the required details on D-Bank PRO to create a User ID and Password.
   b. A verification code will be sent by the Bank's system to the Customer's mobile phone number registered with the Bank once the data validation process has been successfully completed.
   c. The customer creates their own m-PIN once the activation code has been successfully sent and validated by the Bank's system.
5. Customers who do not yet hold a Bank product may create a D-Bank PRO account using their User ID/Email Address and an active mobile phone number provided during the Bank product registration process, such as when opening an account or applying for a credit card. An OTP will be sent by the Bank's system to the email address and/or the Customer's mobile phone number to be entered by the Customer into D-Bank PRO and verified by the Bank's system as part of the validation process for the User ID/Email Address and/or mobile phone number registered by the Customer during the Bank product registration process.
6. The use of the User ID/Email Address, Password, Token Secret Code, Verification Code, OTP, m-PIN and Facial Recognition is the Customer's sole responsibility.

7. The Customer is obliged to safeguard their User ID/Email Address, Password, Token Secret Code, Verification Code, m-PIN and Facial Recognition for their own benefit by, amongst other things:
   a. Changing their Password and m-PIN regularly.
   b. Updating their facial recognition details with the Civil Registry Office if they frequently experience failures during the facial recognition process.
   c. Using their User ID/Email Address, Password, Token Secret Code, Verification Code, OTP and m-PIN with care to ensure they are not disclosed to others.
   d. Do not write down or store your User ID, email address, password, token secret code, verification code, OTP or m-PIN on your mobile phone, other items or in places where others could easily find them.
   e. Do not disclose your User ID/Email Address, Password, Token PIN, Verification Code, OTP and m-PIN to anyone else, including bank staff or family members/close friends.
   f. Do not use Passwords and m-PINs that are easy to guess, such as your date of birth or personal details.
   g. Do not disclose or consent to the use of your User ID/Email Address, *Password*, Token PIN, Verification Code, OTP or m-PIN at the behest of another person, an external party or the Bank.
   h. Use your own mobile phone to access D-Bank PRO; do not use a mobile phone that can be accessed by multiple people.
   i. Be wary of fraud attempts by individuals claiming to be Bank staff via telephone, fax or email, who ask for personal data, including User ID/Email Address, Password, Token Secret Code, Verification Code, OTP and m-PIN, as Bank staff will never request or ask for such information.
8. If your User ID/Email Address, Password and m-PIN have become known to others, you must immediately change your Password or request the closure of your D-Bank PRO account and re-register, as you did when you first registered. The customer is responsible for any risks, losses and consequences that may arise should they delay or fail to change their password or m-PIN, or to request the closure of their D-Bank PRO account.
9. If a customer has forgotten their password or there are discrepancies in their details – for example, a mobile phone number that needs updating – they can visit to update their details via the D-Bank PRO Settings menu or click 'Forgot Password' before logging in to D-Bank PRO. Customers may also visit their nearest bank branch or contact Hello Danamon (1-500-090 orhellodanamon@danamon.co.id).
10. Customers may contact Hello Danamon (1-500-090 orhellodanamon@danamon.co.id) to enquire about their own User ID or email address if they cannot recall it, subject to prior verification of their identity in accordance with applicable regulations.

11. Customers are responsible for all transaction instructions they carry out using their Password, OTP, m-PIN and Token Secret Code for transactions via D-Bank PRO, including any risks that may arise.
12. If the Customer's Debit/ATM Card is deactivated in accordance with the Bank's regulations (due to loss, damage, blocking or expiry), the Customer may only carry out limited transactions via D-Bank PRO until the Debit/ATM Card is replaced and/or reactivated.
13. Customers are advised to take preventative and security measures for their computers, tablets and mobile phones, including:
    a. Updating anti-virus software.
    b. Updating *the operating system*.
    c. Taking precautions against accessing unwanted websites.
14. Customers are advised not to use public Wi-Fi to access D-Bank PRO.
15. Customers are required to report to the Bank via Hello Danamon (1-500-090 orhellodanamon@danamon.co.id) or a Bank branch if they become aware of any unauthorised access to D-Bank PRO by third parties who are not responsible.
16. Customers are advised not to disclose their personal data or information in any form to unauthorised third parties, and are required to confirm and report immediately to the Bank any suspicious activity by unauthorised parties via Hello Danamon (1-500-090 orhellodanamon@danamon.co.id), a Bank branch, the Bank's official website, or other channels used for customer service.
17. Customers may not use the same password as before when changing their password on D-Bank PRO.
18. Any D-Bank PRO account that has not been used (is inactive) by the Customer for a period of 6 (six) months will be classified as an inactive D-Bank PRO account. An inactive D-Bank PRO account may be reactivated in accordance with the Bank's applicable terms and conditions.
19. The use of Passwords, Token Secret Codes, OTPs and m-PINs on D-Bank PRO has the same legal force as a written instruction signed by the Customer. The Bank is under no obligation to examine or investigate the authenticity, validity or authority of the Customer to enter Passwords, Token Secret Codes, OTPs and m-PINs, or to assess or verify the accuracy or completeness of such instructions; therefore, such instructions are legally binding on the Customer as they stand.
20. The Customer is responsible for all risks, losses and consequences that may arise in the event of misuse of the Password, Token Secret Code, OTP and m-PIN by the Customer or a third party.

IV. BLOCKING OF D-BANK PRO

1. The Customer hereby acknowledges and agrees that the Bank is entitled to block and/or terminate the Customer's access to D-Bank PRO if:
    a. The Customer enters the Password/m-PIN incorrectly 3 (three) times in succession.

b. The Bank becomes aware of, or has sufficient grounds and/or evidence to suspect, that fraud or a criminal offence involving the Customer's Account and/or D-Bank PRO has occurred or is about to occur.
c. The Customer has provided the Bank with incorrect or incomplete information required by the Bank.
d. The Customer fails to comply with or breaches these General Terms and Conditions.
e. A request from the Police, the Public Prosecutor's Office, a Court or other authority in accordance with the provisions of applicable laws and regulations.
f. The Customer has not activated D-Bank PRO in accordance with the Bank's applicable provisions.

2. In the event of a service block caused by a Customer's request or an incorrect password entry, the Customer must request *a* password *reset* via a Bank branch or Hello Danamon (1-500-090 orhellodanamon@danamon.co.id) without the need to re-register. After resetting the password, a temporary password will be sent by the D-Bank PRO system to the mobile phone number registered with the Bank, which must be changed within one (1) day of receiving the temporary password via SMS.
3. However, if the service is blocked due to an incorrect m-PIN entry, the customer must request an m-PIN reset via Hello Danamon (1-500-090 orhellodanamon@danamon.co.id) and must reactivate the service via D-Bank PRO.

V. USE OF D-BANK PRO

A. GENERAL

1. Customers must use their User ID/Email Address and Password/Biometric Login to access D-Bank PRO. For security reasons, the Bank may ask customers to enter their m-PIN to carry out certain transactions that require additional security.
2. When accessing D-Bank PRO, customers may enable Biometric Login. The Biometric Login feature is a technology provided on the customer's mobile phone; therefore, the Bank shall not be responsible for, including but not limited to:
   a. The quality or security of the Biometric Login feature; and/or
   b. Any negligence and/or misuse by the Customer and/or any other party of the Biometric Login feature on the Customer's mobile phone
3. Customers may only carry out transactions or access other services via D-Bank PRO provided that their User ID/Email Address and Password have been successfully validated by the system used by the Bank.
4. The m-PIN for D-Bank PRO transactions must be successfully validated by

the system used by the Bank before the transaction is processed by the Bank.

5. The Customer hereby agrees that D-Bank PRO may only be used for the types of transactions specified by the Bank and that the Customer must meet the requirements and comply with the transaction limits set by the Bank.
6. Should a new or different version of *the software* and/or application and/or other *hardware* become available for D-Bank PRO, the Bank will notify the Customer of this via the communication channels available at the Bank, and the Bank reserves the right not to support previous versions.
7. Should the Customer fail to upgrade to a version that supports the use of D-Bank PRO, the Bank reserves the right to reject any transactions carried out by the Customer. Should the Customer be unable to access all or part of the features of D-Bank PRO, the Bank shall not be responsible for any losses arising from the Customer's failure to comply with the applicable terms and conditions of D-Bank PRO.
8. The Customer must ensure the accuracy, completeness and/or correctness of the data/orders/instructions submitted by the Customer in the format of orders/instructions in accordance with the Bank's applicable regulations.
9. The Customer agrees to promptly complete and submit to the Bank all documents required by applicable laws and regulations.
10. Any consequences or risks that may arise as a result of errors, mistakes, negligence, forgery, misuse, incompleteness, ambiguity and/or inaccuracy in the Customer's orders, data or documents, and/or as a result of the execution of such orders or instructions, the Customer shall be responsible for.
11. The Bank may at any time suspend, restrict, add to, and/or amend the features and/or services available on D-Bank PRO, which the Customer may access via D-Bank PRO or through the Bank's available communication channels.
12. The Customer hereby agrees that the Bank shall only execute transactions based on the Customer's instructions submitted via D-Bank PRO; however, the Bank reserves the right to postpone and/or cancel transactions or services on D-Bank PRO, including but not limited to:
    a. Insufficient funds in the Account associated with the transaction.
    b. The Customer's D-Bank PRO account and/or account is blocked, and the Debit/ATM Card is blocked, or the Customer's account to be debited has been closed, or the Customer's credit card has been closed or blocked.
    c. The Bank is aware of, or has sufficient evidence and/or grounds to suspect, that fraud or criminal activity has occurred or is about to occur in relation to the transaction.
    d. The instructions given by the customer contravene applicable laws and

regulations.

e. Account blocking at the request of the relevant authority.
f. Blocking of a credit card at the request of the relevant authority.

13. The Customer hereby agrees that any instruction received and executed by the Bank may not be cancelled or amended by the Customer on any grounds whatsoever.
14. In carrying out the Customer's instructions, the Bank reserves the right to apply specific procedures or requirements, such as security procedures to validate data and verify the accuracy of the Customer's instructions.
15. When the Customer accesses D-Bank PRO, the Bank will display transaction security information periodically on the D-Bank PRO transaction screen after the Customer has logged in; the Customer is then obliged to read this security information before carrying out any transactions on D-Bank PRO.
16. The Customer must enter transactions manually without the aid of software; should there be any indication that transactions are being entered using software or other auxiliary devices, the Bank reserves the right to restrict transactions carried out by the Customer and/or terminate D-Bank PRO.
17. D-Bank PRO is accessible 24 (twenty-four) hours a day and 7 (seven) days a week; however, the Customer agrees and understands that at certain times, D-Bank PRO may be inaccessible due to system repairs or maintenance, or in the event of Force Majeure. In the event of repairs or maintenance to the D-Bank PRO system, the Bank will notify the Customer in advance via the communication channels available at the Bank before the system maintenance is carried out.
18. The Bank carries out maintenance on the D-Bank PRO system from time to time to ensure the security of the Bank's services. However, during such operations, there is a possibility that malware or malicious applications may be infiltrated or misused by third parties. In such circumstances, the Bank will notify the Customer via the communication channels available at the Bank to minimise any potential losses to both the Customer and the Bank.
19. Customers are required to check in advance the quality of the mobile network provider's service they are using, as well as the security of the computer, tablet or mobile phone they are using when accessing D-Bank PRO; the Bank is not responsible for transaction failures resulting from the aforementioned factors.
20. Customers must ensure that the electronic devices used to access D-Bank PRO are maintained regularly and are free from viruses and/or any software that may cause disruption to the customer's electronic devices or the Bank's systems.
21. Customers may contact Hello Danamon (1-500-090 orhellodanamon@danamon.co.id) in the event of any issues relating to transactions or for any enquiries or information regarding the use of D-Bank

PRO.

22. The right to use D-Bank PRO may not be transferred, either in part or in full, temporarily or permanently, to any other party without the Bank's prior written consent.
23. If the ATM/Debit Card is deactivated in accordance with the Bank's terms and conditions (due to loss, damage, blocking or expiry), the Customer may only access and use D-Bank PRO for transactions between Bank accounts and certain other transactions as specified by the Bank, until the Debit Card and/or ATM Card is reactivated.
24. If the Credit Card is inactive, damaged, blocked or has expired, the Customer may only access and use certain features or services of D-Bank PRO in accordance with the Bank's terms and conditions, until the Credit Card is reactivated.
25. The Customer must immediately notify the Bank of any changes to their details or information, and any other matters differing from the details or information previously provided to the Bank, including but not limited to the mobile phone number and email address registered by the Customer. The Customer shall be solely responsible for any failure to notify the Bank of such changes.

B. ACCOUNT OPENING SERVICES

1. Only individual customers who are Indonesian nationals and hold a valid e-KTP, an email address and an active mobile phone number may use the Account Opening Service at .
2. The Customer must follow the steps instructed by the system when using the Account Opening Service.
3. The Customer must ensure the accuracy, completeness and/or correctness of the data and/or orders/instructions submitted by the Customer (including the obligation to ensure that all data required for the Account Opening Application has been filled in/provided completely and correctly) in accordance with the format of orders/instructions specified by the Bank.
4. Once all data and information have been completed by the Customer, the Customer must carry out a check to ensure the accuracy of the data and information to be submitted. Subject to clause 2, the Customer's application cannot be cancelled or amended (for any reason) once the Customer has submitted the application to the Bank.
5. The Bank may utilise third-party services when carrying out the Account Opening Service. The Customer must read, understand and agree to the terms and conditions set by such third parties as set out elsewhere.
6. The Customer must complete the authentication process in accordance with the provisions set by the Bank. The Customer shall be deemed to have been authenticated if the data and information provided by the Customer match the

data and information used by the Bank to carry out verification. The verification methods used on D-Bank PRO may include E-KYC, Video Banking, and/or via a Bank branch.

7. The Customer shall be responsible for any consequences that may arise as a result of errors, mistakes, negligence, forgery, misuse, incompleteness, ambiguity and/or inaccuracy in the Customer's orders or data, and/or as a result of the execution of such orders or instructions.
8. An application to open an account is deemed to be an official request by the Customer to the Bank and constitutes evidence of an instruction from the Customer to proceed with the account opening process.
9. The Bank will assess the Customer's application on the basis of: (i) the data and information provided by the Customer; and (ii) data and information from other sources obtained by the Bank.
10. The Bank may reject or accept an application to open an Account (by the Customer) based on the Bank's policies and considerations.
11. The Customer hereby agrees that the Account Opening Service via D-Bank PRO may only be used to apply for the opening of specific Accounts in accordance with the Bank's applicable terms and conditions.
12. The Customer hereby agrees that the Account Opening Service via D-Bank PRO may only be used to apply for the opening of specific Accounts in accordance with the applicable provisions.
13. The Customer may proceed with the account opening within 14 (fourteen) calendar days from the start of the account opening process. If, within those 14 (fourteen) calendar days, the Customer does not proceed with the pending account opening process on D-Bank PRO, the Customer must repeat the account opening process via the Account Opening Service from the beginning.
14. Account opening applications shall be processed as follows:
    a. Registration may only be carried out once for each e-KTP number, mobile phone number and email address.
    b. The Customer may select the account product they wish to open from the available account product options.
15. If the Customer carries out the verification process via E-KYC, the Customer hereby grants consent and authorisation to the Bank to forward their e-KTP details, self-taken photograph, mobile phone number and email address to a certified electronic service provider collaborating with the Bank in order to comply with the applicable laws and regulations in Indonesia.
16. If the Customer carries out the account opening verification process via a Bank branch, the verification process will be conducted in accordance with the Bank's working days and operating hours. If the Customer carries out the account opening verification process via Video Banking, the verification process will be conducted by a Bank officer on the day and at the time in accordance with the Bank's applicable regulations.

17. Once the verification process is successful, the Customer's account will be created and they will receive an email notification informing them of their account number with the Bank.
18. If the account opening application via D-Bank PRO coincides with a public holiday and the Customer deposits funds on that public holiday, the Customer understands that interest will begin to accrue from the next Business Day.
19. Signatures will be used and recorded by the Bank to comply with the requirements of the applicable laws and regulations in Indonesia.

C. NON-FINANCIAL TRANSACTION SERVICES

1. The Bank's execution of non-financial transactions shall comply with the provisions of applicable laws and regulations.
2. Every Non-Financial Transaction carried out via D-Bank PRO will be recorded in the Bank's system.
3. Customers may update their personal details, namely their mobile phone number, email address, postal address, office address, home telephone number and office telephone number, via D-Bank PRO.
4. These personal details may only be updated once every 1 (one) month by the customer.
5. For every change to personal details made by the Customer, the Customer will receive a notification via the communication channels available at the Bank, including *pop-up messages, push notifications,* email, and SMS (SMS applies only to changes to mobile phone numbers and email addresses).
6. Card blocking may be temporary or permanent, whereby:
   a. A temporary block is the blocking of a Debit/ATM Card via D-Bank PRO for a specific period in accordance with the Customer's needs, until the Customer unblocks the card via the Debit Card Settings page.
   b. A permanent block is the permanent deactivation of a Debit/ATM Card via D-Bank PRO, meaning the card can no longer be used by the Customer.
7. When a customer blocks or unblocks their Debit/ATM Card, they will receive a notification in the form of *a pop-up message, a push notification* and an email.
8. Unblocking a Debit/ATM Card can only be done if the blocking was carried out via D-Bank PRO. For blocks not carried out via D-Bank PRO, this can be done at a branch or by contacting Hello Danamon.
9. Customers can reactivate a dormant account via D-Bank PRO.
10. Customers who reactivate a Dormant Account will be asked to enter a 6-digit m-PIN as a sign of consent for the Bank to change the status of the Dormant Account to an active account.
11. In the event that a reactivated Dormant Account shows no transaction activity other than administrative fees and interest on deposits for a specific

period set by the Bank, the Bank reserves the right to revert the account status from Active to Dormant.

12. For every Dormant Account reactivation transaction carried out by the Customer, the Customer will receive a notification via the communication channels available at the Bank, including *pop-up messages, push notifications* and emails.

D. FINANCIAL TRANSACTION SERVICES

1. The accessible Account(s) are the Account(s) (as the source of funds) held with the Bank and registered under a single CIF, including Joint OR Accounts.
2. The Customer must ensure there are sufficient funds in the Account before issuing a Financial Transaction instruction. The Bank reserves the right not to execute the Customer's instruction if the funds available in the Customer's Account are insufficient to carry out the instruction, or due to Force Majeure.
3. For every Financial Transaction, the system will always confirm all data/information entered by the Customer.
4. The Customer must enter their m-PIN on D-Bank PRO as a sign of approval for the Financial Transaction instruction; at the same time, the system will store the data/information approved by the Customer, which will be retained at the Bank's data centre. Such data/information constitutes accurate and valid data received by the Bank and serves as valid evidence of the Customer's instruction to the Bank to carry out the Financial Transaction.
5. In the case of Financial Transactions with an effective date in the future or recurring Financial Transactions, the Customer is given the opportunity to cancel the transaction by cancelling it via D-Bank PRO no later than 1 (one) calendar day before the effective date of the transaction in question.
6. For every Financial Transaction instruction from the Customer relating to a transaction successfully carried out by the Bank, the Customer will receive a transaction receipt in the form of a reference number as binding proof that the transaction has been carried out by the Bank; this will be sent to the communication channels available to the Bank, including the email address registered with D-Bank PRO.
7. In the event of a rejection or return, the funds will be refunded by the Bank by crediting the account from which the debit was made in accordance with the Bank's applicable procedures, after deduction of the relevant transfer fees. Any losses arising from such a return shall be the Customer's sole responsibility.

E. LIMITS ON FINANCIAL TRANSACTIONS

1. Financial Transactions that may be carried out by the Customer are subject to the services provided by the Bank and are subject to change in accordance with the Bank's applicable terms and conditions.

2. The daily limit for Financial Transactions is in accordance with the Bank's applicable regulations, which can be viewed via the communication channels available at the Bank.
3. The Financial Transaction limit on D-Bank PRO is a separate limit from the limits of other e-channel services, whilst still taking into account the overall e-channel service limit set by the Bank, which can be viewed via the channels available at the Bank.
4. The Customer hereby grants the Bank consent that the Bank, at its sole discretion, has the right and authority to amend the Financial Transaction limit at any time, and that any such amendment to the Financial Transaction limit will be communicated by the Bank to the Customer via or other communication channels available at the Bank.

F. TRANSFER

1. General Terms and Conditions for Transfers

a. The Customer hereby agrees that the Bank has full authority to:
   1) refuse to execute a Transfer instruction if the Customer refuses to provide the necessary details relating to the Transfer instruction and/or the Customer refuses to provide other required information (in accordance with the Bank's applicable procedures), or due to insufficient funds or an inactive account;
   2) cancel a transfer transaction or temporarily suspend, delay, block or return a transfer transaction if requested by the competent authorities (including, but not limited to, the Financial Transaction Reports and Analysis Centre (PPATK) or other authorised bodies) and/or law enforcement agencies in accordance with applicable regulations, or to cancel a transfer instruction and/or transfer based on a court order or judgement;
   3) refuse to execute a Transfer if the institution or operator involved in the Transfer is unwilling to carry out the Transfer order, or delay crediting the funds if this relates to rules or regulations in the country of the institution or operator involved in the Transfer (e.g. the existence of transaction or foreign exchange restrictions) or if the recipient has not met the requirements stipulated by the relevant regulations or the institution or operator involved in the Transfer; provide Customer data relating to the Transfer transaction if requested by the institution or operator involved in the Transfer;
   4) charge fees in connection with the execution of the Transfer by the Bank, including Transfer fees, fax, telex and/or commission charges, fees for services provided by the institution or operator involved in the Transfer, return fees and any other applicable charges relating to the execution or cancellation of the Transfer instruction. The Customer

fully agrees to these fees being charged to them. The amount and method of payment shall be in accordance with the Bank's applicable terms and conditions;

5) to credit funds back to the Customer's account in the event of a Transfer being returned by the Receiving Bank, and any losses arising from such a return shall be the sole responsibility of the Customer;
6) amend the terms and conditions relating to Transfers, and such amendments shall be notified in accordance with the applicable provisions.

b. The Customer agrees and hereby accepts full responsibility for any and all claims, lawsuits and demands from any party (including from the Customer themselves), as well as for any and all losses and risks that may arise, whether due to:
   1) the matters set out in Section G, point 1(a) above;
   2) Force Majeure (including but not limited to damage, defects, errors, disruptions, deficiencies or loss in the transmission of transfer orders or messages sent via fax, telex, SWIFT, BI-RTGS or other media, or due to errors committed by institutions or operators involved in the Transfer);
   3) instructions sent by the Bank are not executed or are delayed by the institution or operator involved in the Transfer, even though the Bank itself took the initiative to use that institution or operator;
   4) Any reduction in the nominal value of the transaction due to taxes, levies or depreciation; or
   5) the unavailability of the currency specified for the Transfer due to conversion or Transfer restrictions, or the occurrence of Force Majeure.

2. Transfers Between Danamon Bank Accounts (in the same or different currencies)

a. Transfers in Rupiah or foreign currencies available at the Bank (in the same or different currencies) may be carried out by the Customer as the sender via D-Bank PRO.
b. The Bank will execute the transfer order once the relevant transfer details have been received in full and are clear, in accordance with the Bank's applicable regulations; the funds will be debited at the time the transfer transaction is executed and credited to the recipient's account.
c. The Bank's system will process the transfer in accordance with the data entered by the Customer via D-Bank PRO, including the transmission of any messages relating to the transfer using clear words, codes or

numbers (where applicable), whilst complying with and being subject to the applicable laws and regulations and the Bank's terms and conditions.

d. Where necessary, the Bank, with the Customer's consent, reserves the right to request additional information (including but not limited to other relevant documents or letters) by verifying and confirming with the Customer regarding the transaction carried out.

e. Same Currency Transfer*:*

   1) A *Same Currency* Transfer is a money transfer transaction carried out on the Customer's instruction to their own account or that of another party in the same currency as the account from which the funds are debited.

   2) *Same Currency* Transfers may be carried out for *immediate, future-dated* and *recurring* transactions*.*

f. *Cross-Currency* Transfer*:*

   1) A *Cross-Currency* Transfer is a money transfer transaction carried out on the customer's instructions to their own account (Foreign Exchange Transaction) or to a third party (Foreign Exchange Transfer) in a currency different from that of the account from which the funds are debited.

   2) *Cross-currency* transfers can only be carried out for *immediate* transactions using the exchange rate (value) at the time the transaction is executed, whereby the funds will be debited by the Bank provided there are sufficient funds available in the account.

   3) *Cross-Currency* Transfers may only be carried out within the Instruction/Transaction Time Limit.

   4) The customer agrees that the execution of *Cross-Currency* transactions is subject to applicable regulations, including a willingness to comply with the requirements set by the Bank.

   5) *Cross-Currency* Transfers may be carried out under the following conditions:

      a) *Transactions that may be carried out are:*

         (1) Transactions from a foreign currency to the Indonesian rupiah.

         (2) Transactions from a foreign currency to another foreign currency available at the Bank.

      b) Transactions between the Indonesian rupiah and a foreign currency are not permitted.

      c) Transactions carried out on a Business Day within the Instruction/Transaction Cut-off Time will be processed on the same Business Day. Transactions outside the Instruction/Transaction Cut-off Time will not be processed.

      d) A transaction is deemed successful once the Customer's funds/account have been debited by the Bank. The applicable exchange rate of IDR is the rate at the time the Customer approves the transaction via D-Bank PRO by clicking the "Send" button.

G. BI-FAST PROXY

1. In the 'BI-FAST Settings' menu, the Customer can register a proxy, amend a proxy, delete a proxy, and transfer a proxy.
2. The terms and conditions for carrying out transfer transactions via a proxy are as follows:
   i. Customers can make transfers to other accounts within the Bank or at other banks using a proxy.
   ii. Before making a transfer to a Proxy as the transfer destination, customers must ensure that the intended Proxy is linked to an account at the receiving bank.
   iii. Transfer transactions using a Proxy to another account within the same bank will be processed via *overbooking* (inter-account transfer).
   iv. Transfer transactions using a Proxy to an account at another bank will utilise the BI-FAST service.
   v. The Bank will process the transfer instruction once the customer has confirmed the intended Proxy on D-Bank PRO.
3. Customers can view their own Proxies linked to their accounts at the Bank or at other banks on D-Bank PRO, using the email address and mobile phone number registered with the Bank.
4. The terms and conditions for registering a Proxy on D-Bank PRO are as follows:
   i. Only mobile phone numbers and/or email addresses already registered in the Bank's system may be registered as a Proxy.
   ii. Should a customer wish to change their mobile phone number and/or email address, they must first update their details via Hello Danamon (1-500-090 or at a Bank branch).
   iii. Customers may select an active account to link to their mobile phone number and/or email address when registering a Proxy.
   iv. During the Proxy registration process, the Bank will send an OTP to the mobile phone number or email address the Customer has chosen to register as a Proxy on D-Bank PRO; therefore, the Customer must ensure that the mobile phone number and/or email address to be registered as a Proxy is a valid and active mobile phone number and/or email address. Failure on the part of the Customer to ensure the accuracy and completeness of the mobile phone number and/or email address to be registered as a Proxy will result in the Customer not receiving the OTP sent by the Bank to that mobile phone number or email address.
   v. If the proxy registration on D-Bank PRO is successful, the Bank will send an email notification confirming the successful proxy registration to the email address registered with the Bank and/or via *a push notification*, which can be viewed in the 'Notifications' menu on D-Bank PRO.

vi. 1 (one) Savings or Current Account may only be linked to 1 (one) mobile phone number or 1 (one) email address belonging to the Customer.

5. The terms and conditions for changing a proxy in D-Bank PRO are as follows:
   i. Customers may change their proxy by selecting the “Change” button on the details screen of the proxy they wish to change, which is located in the “BI-FAST Settings” menu.
   ii. If the Proxy Change transaction on D-Bank PRO is successful, the Bank will send a notification email regarding the successful Proxy Change transaction to the email address registered with the Bank and/or via *a push notification*, which can be viewed at under the ‘Notifications’ menu in D-Bank PRO.
   iii. If a Customer intends to close a Savings or Current Account that has previously been linked to a Proxy (mobile phone number and/or email address), the Customer must either Delete the Proxy or Change the Proxy (by changing the Savings or Current Account registered to that Proxy to another account that is still active). Failure by the Customer to ‘Delete Proxy’ or ‘Change Proxy’ (changing the Savings or Current Account registered to that Proxy to another active account with the Bank) will result in the Customer being unable to receive funds from senders who use the Customer’s Proxy as the transfer destination.
6. The procedure for deleting a proxy on D-Bank PRO is as follows:
   i. Customers may delete a Proxy registered with the Bank by selecting the “Delete” button on the details screen of the Proxy to be deleted, which is located in the “BI-FAST Settings” menu.
   ii. If the Proxy Removal transaction on D-Bank PRO is successful, the Bank will send a notification email regarding the successful Proxy Removal transaction to the email address registered with the Bank and/or via *a push notification*, which can be viewed in the “Notifications” menu on D-Bank PRO.
   iii. A proxy that has been deleted is no longer stored in the BI-FAST system and cannot be the recipient of funds transferred from other banks via the BI-FAST service.
   iv. Customers may re-register a proxy that has previously been deleted via D-Bank PRO.
7. The terms and conditions for transferring a Proxy on D-Bank PRO are as follows:
   i. The mobile phone number and/or email address registered in the Bank’s system must match the Proxy linked to the other bank account.
   ii. Customers can transfer a Proxy by selecting the ‘Transfer to Danamon’ button on the Proxy details screen found in the “BI-FAST Settings” menu.
   iii. If the proxy transfer transaction on D-Bank PRO is successful, the Bank will send an email notification regarding the successful proxy transfer transaction to the email address registered with the Bank and via *a push notification*, which can be viewed in the ‘Notifications’ menu on D-Bank PRO.

H. QRIS TRANSACTIONS

1. Customers may carry out QRIS Scan/QRIS Pay transactions or Cross-Border QR transactions via the QRIS menu available on D-Bank PRO.

2. Customers must scan the payment QR code or upload a photo of the payment barcode/QR code to D-Bank PRO to carry out a QRIS transaction or a cross-border QR transaction.
3. Customers must generate a QR code via D-Bank PRO, which will then be presented to the merchant to be scanned when carrying out a QRIS ‘ Pay’ transaction.
4. Customers must select the funding source for QRIS payments, namely from their own bank account or credit card available on D-Bank PRO.
5. The Bank will execute the payment instruction for a QRIS Transaction or Cross-Border QR Transaction based on the Payment QR Code that has been scanned either by the customer or by the merchant, or that has been scanned or uploaded by the customer via D-Bank PRO, provided that:
   (1) the data relating to the execution of the QRIS Transaction and/or Cross-Border QR Transaction is received in full and is correct;
   (2) there are sufficient funds available in the Account, or the Credit Card limit is sufficient and available for use, and the amount has been successfully debited; and
   (3) the transaction complies with applicable laws and regulations.
6. Scan-and-pay QRIS Transactions and/or Cross-Border QR Transactions funded by a Credit Card are only valid for VISA, Mastercard and JCB Credit Cards.
7. QRIS transactions and/or QR Cross transactions funded by a credit card do not earn points (D-Points).
8. The Customer hereby agrees that payment instructions executed automatically by the Bank are binding on the Customer upon the Bank’s receipt of such payment instructions, and that such payment instructions cannot be cancelled or amended for any reason whatsoever.
9. In Cross-Border QR Transactions where the Customer is required to enter the amount manually, there is a possibility that the amount displayed on the confirmation page may differ from the amount previously entered. Should this occur, the D-Bank PRO screen will display a confirmation of the change in amount, which must be approved by the Customer before proceeding with the transaction.
10. In QRIS Pay transactions, the Bank’s system will process the QRIS Pay payment in accordance with the data sent by the merchant when the merchant scans the QRIS code displayed on the D-Bank PRO mobile application.
11. The transaction limits for QRIS and/or Cross-Border QR transactions, whether per transaction or per day, are subject to the limits set by Bank Indonesia and the Bank, which will be communicated in the form and via the communication channels available at the Bank in accordance with applicable legal provisions.
12. When carrying out QRIS scan/pay transactions and/or QR Cross-Border

transactions, the Customer must ensure the accuracy of the merchant's name, the recipient's account number and the transaction amount. The Customer is responsible for any consequences arising therefrom, including losses resulting from negligence in verifying such information.

13. By carrying out QRIS 'scan and pay' Transactions and/or Cross-Border QR Transactions, the Customer agrees that the Bank is authorised to provide the Customer's data recorded in the Bank's system to the recipient of the funds for the purposes of identifying the QRIS Transaction and/or Cross-Border QR Transaction in question.

I. DEBIT CARDS

1. The terms and conditions for using the Debit/ATM Card and/or Virtual Debit Card settings on D-Bank PRO are as follows:
   a. When using the Debit/ATM Card and/or Virtual Debit Card settings features on D-Bank PRO, the Customer must comply with all terms and conditions set by the Bank, including transaction requirements and limits, as well as the laws and regulations specifically governing Debit/ATM Cards and/or Virtual Debit Cards.
   b. Before being able to use the physical Debit/ATM Card and/or Virtual Debit Card settings features, the Customer must complete registration/activation on D-Bank PRO. If the Customer completes registration/activation using a Debit/ATM Card, they may immediately access the Debit/ATM Card and/or Virtual Debit Card features on D-Bank PRO.
   c. Virtual Debit Cards are only available for certain account types as determined by the Bank.
   d. Customers will automatically receive a Virtual Debit Card when opening an account via D-Bank PRO, and it will be automatically stored in D-Bank PRO. Customers can view their Virtual Debit Card when logging into D-Bank PRO via the Debit Card management menu, which can be accessed through the settings.
   e. Customers can apply for a Debit/ATM Card or a Virtual Debit Card via the 'Apply for a New Card' menu in the Debit Card settings on D-Bank PRO.
   f. The Virtual Debit Card will be activated automatically when opening a new account via D-Bank PRO or when applying for a Virtual Debit Card via D-Bank PRO.
   g. Virtual Debit Cards may only be used for online debit transactions one calendar day after the Virtual Debit Card has been activated and linked to the account.
   h. The customer hereby understands and agrees that the Debit/ATM Card and/or Virtual Debit Card settings feature may only be used for specific

types of transactions in accordance with the Bank's terms and conditions.

J. CREDIT CARDS

1. Before using the Credit Card features, the Customer must register/activate their account on D-Bank PRO.
2. If the Customer registers for D-Bank PRO using a Credit Card, they may immediately access the Credit Card features on D-Bank PRO without needing to link the Credit Card to their D-Bank PRO account.
3. Customers may apply for a Credit Card (Physical Credit Card and/or Virtual Credit Card) via D-Bank PRO, subject to the following conditions:
   i. You must be an Indonesian citizen and hold a valid e-KTP, an email address and an active mobile phone number.
   ii. Prospective customers who do not yet have a D-Bank PRO account and wish to apply for a credit card via the Credit Card Application Service on D-Bank PRO must open a savings account in accordance with the Bank's policy. Customers will be asked to provide the details and/or information required to open a savings account, as well as other details and information relating to their credit card application.
   iii. Customers who already hold a savings account and a D-Bank PRO account may use the Credit Card Application Service on D-Bank PRO after logging in, without the need to open a savings account.
   iv. Credit Card Application transactions via D-Bank PRO may only be carried out for 1 (one) Electronic Identity Card number, 1 (one) mobile phone number and 1 (one) email address, or in accordance with the provisions set by the Bank from time to time.
   v. Customers must follow the steps instructed by the system when using the Credit Card Application Service.
   vi. Customers may select the credit card product they wish to apply for from the available credit card options.
   vii. Customers must ensure the accuracy of the data and information to be submitted.
   viii. The Customer's application cannot be cancelled or amended (for any reason) once the Customer has submitted the application to the Bank.
   ix. Applications submitted via the Credit Card Application Service are deemed to be the Customer's official application to the Bank and constitute evidence of the Customer's instruction to proceed with the credit card application process.
   x. The Customer must complete the authentication process in accordance with the provisions set by the Bank. The Customer will be deemed to have been authenticated if the data and information provided by the Customer match the data and information used by the Bank for

verification purposes.

xi. The credit card application will be processed if the Customer meets the applicable requirements for both the credit card product and the associated savings account.

xii. The Bank will carry out a credit analysis of the Customer's credit card application. If necessary, the Customer will be asked to upload additional documents, including proof of income such as payslips or an Annual Tax Return (SPT), for further eligibility checks.

xiii. The Bank may use third-party services when processing the Credit Card Application Service. The Customer must read, understand and agree to the terms and conditions set by such third parties as set out elsewhere.

xiv. If the Customer does not meet the credit card requirements and the Bank rejects the credit card application, but the Customer meets the requirements for opening a savings account, the Customer agrees that a savings account will be opened.

xv. The Customer hereby agrees that the Credit Card Application Service may only be used to apply for specific Credit Cards and that the Customer must meet the requirements and comply with the terms and conditions for applying for each type of Credit Card.

xvi. Credit card applications, whether for physical or virtual credit cards, made via D-Bank PRO constitute valid and binding credit card applications on the Customer and therefore cannot be cancelled or amended for any reason.

xvii. The use of the Credit Card Application Service by a third party as a result of the Customer's negligence is the Customer's sole responsibility.

xviii. The Customer's participation in the Credit Card Application Service is at the Customer's own initiative, and there is no coercion from any party.

xix. The Bank reserves the right to accept or reject applications for both Physical Credit Cards and Virtual Credit Cards based on the Bank's own policies and considerations.

xx. Should the credit card application be approved, the following shall apply:
   1) The Customer will receive 2 (two) cards, namely: (i) a Physical Credit Card which will be sent to the Customer's home or office address registered in the Bank's system (specifically for the Danamon PayLight Card, the card will only be sent if requested by the primary Credit Cardholder); and/or (ii) a Virtual Credit Card which can be accessed via D-Bank PRO;
   2) The Bank will send a notification to the Customer via the communication channels available to the Bank, including by email and/or text message (SMS), informing them of the Credit Card product and the approved credit limit.
   3) The Customer will receive the Physical Credit Card PIN via a short message service (SMS) to the Customer's mobile phone number registered in the Bank's system.

4) The Customer will receive the physical credit card and an information sheet from the Bank to activate the physical credit card via SMS or via D-Bank PRO. To activate via SMS, the Customer must send an SMS to the number stated on the information sheet, using the SMS format specified by the Bank. Once a reply confirming that the card has been successfully activated is received, the physical credit card can be used. To activate via D-Bank PRO, the Customer must log in to their D-Bank PRO account, access the Credit Card home screen, and enter the Physical Credit Card's CVV number and m-PIN as confirmation.

xxi. In the event that a credit card application is rejected, the Bank will send a notification to the customer via the communication channels available to the Bank, including by email and/or text message (SMS), informing them that the credit card application has not been approved.

xxii. If the application for a Virtual Credit Card has been approved, the Credit Card will be activated and will automatically appear on the portfolio page and the Credit Card home page within the D-Bank PRO app.

4. The specific terms and conditions for Virtual Credit Cards are as follows:
   i. Customers applying for a Virtual Credit Card must have a Physical Credit Card registered on D-Bank PRO (as the primary Credit Cardholder). The Physical Credit Card must be active, have no outstanding balances, and/or not be blocked.
   ii. The Virtual Credit Card may only be used for transactions in accordance with the Bank's applicable terms and conditions, including but not limited to *online* transactions.
   iii. Customers can access the card number, CVV, and expiry date of the Virtual Credit Card via the D-Bank PRO app. The Virtual Credit Card has a different card number to the Physical Credit Card.
   iv. Customers may adjust *the limit* of the Virtual Credit Card via the D-Bank PRO app up to a maximum equal to the limit of the Physical Credit Card linked to that Virtual Credit Card.
5. The terms and conditions for each type of credit card refer to the terms and conditions applicable to that specific type of credit card, which can be accessed via the Bank's available communication channels.
6. The Bank will notify the Customer if there are any transactions or requests that cannot be processed on the same day, via the Bank's available communication channels in accordance with the applicable provisions.
7. The Customer hereby agrees that the Bank shall execute transactions relating to the Credit Card based on the Customer's instructions via D-Bank PRO; however, the Bank reserves the right to postpone and/or cancel the execution of such instructions, including but not limited to the following circumstances:
   1) There is insufficient credit limit available on the Customer's Credit Card to be used by the Customer to carry out transactions via D-

Bank PRO.

2) The Customer's account and/or credit card is blocked.
3) The Bank is aware of, or has sufficient evidence and/or grounds to suspect, that fraud or a criminal offence has occurred or is about to occur in relation to transactions involving the use of the Credit Card via D-Bank PRO.
4) Instructions given by the Customer regarding the use of the Credit Card via D-Bank PRO contravene applicable laws and regulations.
5) The Customer's Credit Card account has been blocked at the request of the relevant authorities.
6) Other matters as set out in the general terms and conditions of Credit Card membership.

8. The process of activation, changes to features and termination of the Credit Card requested by the Customer shall be subject to the procedures and terms and conditions applicable to each respective Credit Card.
9. The Customer hereby agrees that the Credit Card features may only be used for the types of transactions and requests specified by the Bank, and the Customer must meet the requirements and comply with the transaction limits for Credit Card use as determined by the Bank.
10. When using the Credit Card features provided by the Bank via D-Bank PRO, the Customer must follow the instructions provided by the Bank, comply with the terms and conditions set by the Bank, and observe applicable laws and regulations, particularly those relating to services and transactions using the Credit Card.
11. The Credit Cards that Customers may register with the D-Bank PRO Credit Card feature are those issued by the Bank which the Customer already holds and which are registered under a single CIF.

K. PURCHASE OF INSURANCE PRODUCTS

The insurance products marketed by the Bank are insurance products from insurance companies, the marketing of which is carried out through a partnership with the Bank. Insurance products are not products of the Bank nor are they the Bank's responsibility; they cannot be categorised as third-party deposits with the Bank guaranteed by the Government of the Republic of Indonesia, and the risks associated with insurance products are the responsibility of the Insurance Company.

L. LOANS

Customers who hold loan facilities in the form of Home Ownership Loans (KPR), Flat Ownership Loans (KPA) and Unsecured Loans (KTA) can access the Loan Dashboard feature via D-Bank PRO.

M. APPLICATION FOR CREDIT FACILITIES WITH THIRD PARTIES

1. When applying for credit facilities from third parties, the Customer agrees to be redirected to the third party's website and will no longer be on the D-Bank PRO website.
2. The third-party credit products or facilities marketed are credit products from the Third Party, the marketing of which is carried out through a partnership with the Bank and do not constitute the Bank's products or responsibilities. All responsibilities, risks, credit analysis processes and approvals are entirely the authority and responsibility of the third party. The use of the Bank's logo or attributes is solely intended to indicate the existence of a partnership between the Third Party and the Bank.
3. The terms and conditions, as well as the application documents for credit facilities with third parties, are subject to the terms and conditions applicable to the relevant third party.

VI. FEE TERMS

1. The fee terms applicable to D-Bank PRO are subject to change at any time and will be communicated to the Customer in advance via the Bank's available communication channels.
2. Customers are obliged to pay fees (including, but not limited to: fees relating to services requested by the Customer, such as transfer fees to other banks and payment fees) and other applicable fees charged by the Bank in connection with the execution of Transactions. The amount and method of debiting such fees shall be in accordance with the Bank's applicable fee schedule, which can be viewed via the communication channels available at the Bank.
3. The Customer shall not be charged any fees or penalties in connection with the registration process on the Bank's system (except for the cost of equipment, electricity or the Customer's use of data packages).
4. Any fees incurred in accessing D-Bank PRO are the Customer's responsibility.
5. The Customer is not charged *a Merchant Discount Rate* (MDR) on any QRIS service transactions at specific shops or service providers (merchants).

VII. POWER OF ATTORNEY

1. The Customer hereby authorises the Bank to debit fees relating to D-Bank PRO.
2. The power of attorney granted by the Customer in these General Terms and Conditions is granted with the right of substitution and shall remain in force for as long as the Customer uses D-Bank PRO and for as long as the Customer's obligations to the Bank have not been fully discharged ; such power of attorney may not be revoked nor shall it terminate for any reason whatsoever, including the grounds set out in Article 1813 (the grant of power of attorney terminates:

upon revocation by the principal; upon notification of termination by the principal; upon the death, incapacity or bankruptcy of the principal or the agent), Article 1814 (the principal may revoke the power of attorney whenever he so wishes, and if there are grounds for doing so, may compel the agent to return the power of attorney held by him), and Article 1816 (the appointment of a new agent to carry out the same matter results in the revocation of the first power of attorney, with effect from the date on which the latter is notified of such appointment) of the Indonesian Civil Code, and said power of attorney forms an integral part of these General Terms and Conditions.

VIII. PROHIBITIONS

1. The right to use D-Bank PRO may not be transferred for any reason whatsoever, whether in part or in full, temporarily or permanently, to any other party without the Bank's prior written consent. The Customer is responsible for any misuse of D-Bank PRO, including both Financial Transactions and Non-Financial Transactions.
2. The Customer is prohibited from disclosing in any way whatsoever to any person, and by any means whatsoever, any information relating to Passwords, Verification Codes, Token Secret Codes and m-PINs, as well as any details, documents or other information received by the Customer, both during and after the use of D-Bank PRO.
3. The Customer acknowledges and hereby agrees that any breach of the provisions referred to in the Prohibitions set out in points 1 and 2 of these General Terms and Conditions shall entitle the Bank to suspend or terminate the Customer's use of D-Bank PRO, subject to prior notice.

IX. DECLARATIONS AND WARRANTIES

1. The Customer declares and agrees that the instructions given by the Customer to the Bank to carry out transactions via D-Bank PRO, the execution of which requires or utilises a User ID/Email Address, Password, Token PIN, Signature, Verification Code, and-PIN, shall be recognised as valid instructions and, at the same time, as the Customer's consent to the execution of a transaction; furthermore, such instructions shall have the same legal force as a written order signed by the Customer and shall be legally binding as evidence, unless the Customer can prove otherwise.
2. The Customer hereby declares and agrees that the Bank is entitled to record every instruction from the Customer submitted via D- PRO, and that evidence of such instructions and/or conversations (whether in the form of moving images (video), photographs (*images)*, transaction records, and/or tape/cartridge recordings, and/or copies of such evidence) shall be accepted as valid and binding evidence.
3. The Customer acknowledges that they are aware of and understand that

transaction procedures via D-Bank PRO involve risks that may arise, including, but not limited to:

a. Misuse of D-Bank PRO due to negligence or error in entering data or instructions to the Bank, which may result in, amongst other things:
   1) Transactions that may be initiated by the Customer but are claimed to have been carried out by unauthorised third parties;
   2) Customer data being used by unauthorised third parties;
   3) User ID/Email Address/Password, Token PIN, m-PIN, OTP becoming known to other parties, including family members.
b. Delays or failures in access, or delays or failures in the provision of transaction information or data on D-Bank PRO and/or the execution of transactions for which instructions were submitted via D-Bank PRO, caused, amongst other things, by: Force Majeure; the carrying out of repairs or installation; or the use of D-Bank PRO in a manner deviating from that stipulated by the Bank in accordance with these General Terms and Conditions; or other causes beyond the Bank's control.
c. Data or information presented by the Bank via D-Bank PRO is incorrect or corrupted due to interference from parties attempting to carry out unauthorised access to damage data, or other third parties acting in bad faith.
d. Damage occurring to hardware and software from the mobile phone industry and mobile network operators, virus attacks and other harmful components.

4. The Bank is responsible for the smooth operation of the systems managed by the Bank, and the Customer agrees that any failure of the systems and/or means of communication caused by Force Majeure and/or due to the Customer's failure to comply with the applicable terms and conditions shall be the Customer's risk and responsibility. In this regard, the Customer agrees and hereby authorises the Bank to make corrections to the Customer's Account in relation to Banking Transactions carried out by the Customer; and if, at the time the correction is made, the funds in the Customer's Account prove to be insufficient, the Customer hereby agrees to pay the Bank in cash and in full upon the Bank's first notification to the Customer.
5. The Customer hereby declares that the Bank has provided sufficient explanation regarding the characteristics of D-Bank PRO and that the Customer has understood and comprehends all the consequences of using D-Bank PRO, including the benefits, risks and costs associated with D-Bank PRO, which can also be viewed via the communication channels available at the Bank.
6. The Customer hereby authorises the Bank to process the Customer's data/information for the purposes of verification, analysis and evaluation in connection with credit/financing applications and/or other products/services applied for by the Customer in accordance with applicable laws and regulations. The Customer hereby declares and consents to the Bank disclosing the

Customer's data/information to: (i) authorities with jurisdiction over the Bank's activities, both in Indonesia and abroad; and (ii) parties collaborating with the Bank.

7. The Customer hereby authorises the Bank to process the Customer's data/information for the purposes of product/service development, including but not limited to surveys, segmentation and/or evaluation, provided that such processing does not contravene applicable laws and regulations, including the disclosure of the Customer's data/information to other parties within the MUFG group of companies, as well as other third parties collaborating with the Bank for similar purposes.
8. The Bank shall maintain the confidentiality of the data provided by the Customer. The Bank's Privacy Notice is available on the Bank's official website at the following link:www.danamon.co.id/id/Tentang-Danamon/Pemberitahuan-Privasi-PT-Bank-Danamon-Indonesia-Tbk, and the Customer hereby declares that they have read, understood, agreed to, and are bound by the Bank's Privacy Notice.
9. The Customer's participation in using D-Bank PRO is entirely of their own volition, and there is no coercion from any party.
10. The data and information provided by the Customer on D-Bank PRO must be true, accurate, complete, up-to-date and valid, and the Bank reserves the right to verify the accuracy of the data and information provided by the Customer. All data, information and documents provided by the Customer will be stored by the Bank; the Bank is therefore under no obligation to return them.

X. TRANSACTION NOTIFICATION CHANNELS

1. The Bank will send notifications regarding transactions via the communication channels available to the Bank, including via Push Notifications (Messages & Information) on D-Bank PRO, the Danamon Corporate Website, SMS, or via the email address registered by the Customer.

2. The Customer may choose to enable or disable the Push Notifications (Messages & Information) feature on the D-Bank PRO app. Should the Customer choose to disable the Push Notifications feature, the Customer acknowledges and agrees that there is a risk that they may not receive transaction- , information on features, products and services, or other information that may be of benefit to the Customer.

XI. CUSTOMER SERVICE PROCEDURES AND COMPLAINT RESOLUTION

1. Customers and/or their representatives may submit complaints regarding transactions, banking products and/or services, either verbally and/or in writing,

via a Bank Danamon branch, Hello Danamon: 1-500-090 (GSM), email:hellodanamon@danamon.co.id and/or other channels designated by the Bank.

2. For full details of the procedures and mechanisms regarding the customer complaints service, please refer to the Bank's official website, which can be accessed via the following link:www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah .

XII. MOBILE TELEPHONE NUMBERS AND E-MAIL ADDRESSES

1. The mobile phone number and/or email address registered by the Customer at the time of registration/activation for D-Bank PRO will be used by the Bank to send information regarding the status of Financial Transactions carried out by the Customer and other information relating to D-Bank PRO.
2. All information relating to D-Bank PRO will be sent by the Bank to the mobile telephone number and/or email address referred to in point 1, the accuracy of which has been confirmed by the Customer.
3. The Bank shall not be responsible for the security of data/information sent to the Bank via email that is not registered with D-Bank PRO, or that is not in a secure format as has been and/or will be determined by the Bank.
4. The Customer must immediately notify the Bank of any changes to their mobile phone number and/or email address via the communication channels available at the Bank, and the Bank shall not be responsible for any negligence on the part of the Customer if they fail to notify the Bank of such changes.
5. Customers may update their mobile phone number and email address via the 'Personal Data Update Settings' menu on D-Bank PRO / Hello Danamon / at a branch. Customers will be required to complete a reactivation process once the changes have been successfully made.

XIII. GOVERNING LAW AND JURISDICTION

1. These General Terms and Conditions shall be interpreted in accordance with and governed by the laws of the Republic of Indonesia.
2. In the event of any difference in interpretation, dispute and/or conflict arising from or in connection with these General Terms and Conditions between the Customer and the Bank, such matters shall be resolved in accordance with the mechanisms set out in the General Terms and Conditions for Accounts and Banking Services.

XIV. MISCELLANEOUS

1. These General Terms and Conditions form an integral part of the General Terms

and Conditions for Accounts and Banking Services/General Terms and Conditions for Sharia Accounts and Banking Services, the General Terms and Conditions for Danamon Debit/ATM Cards, the General Terms and Conditions for Credit Cards, the General Terms and Conditions for Danamon American Express Credit and Charge Cards, and the General Terms and Conditions for each applicable banking product or service offered by the Bank. In the event of any discrepancy or conflict between the provisions of these General Terms and Conditions and the general terms and conditions referred to above, the provisions set out in these General Terms and Conditions shall prevail.

2. If any provision of these General Terms and Conditions is, by virtue of a government regulation or a court ruling, prohibited, unenforceable, invalid or declared null and void, this shall not affect the validity of the other provisions of these General Terms and Conditions, and such other provisions shall remain valid, binding and enforceable. With regard to any provision that is prohibited or unenforceable, the Bank shall amend such provision and replace it with a provision that is enforceable in accordance with the Bank's applicable regulations.
3. If, at the time the Customer submits a request for a Financial Transaction and/or Non-Financial Transaction via D-Bank PRO, the Customer in question is unable to provide the documents required by applicable laws and regulations or as required by the Bank, the Customer hereby agrees to promptly fulfil the said requirements and submit them to the Bank, and to accept all consequences arising should such requirements not be met.
4. In the event of any inconsistency between these General Terms and Conditions and any marketing materials (including but not limited to brochures), the provisions set out in these General Terms and Conditions shall prevail.
5. The Customer hereby agrees and acknowledges that the Bank is entitled to amend, modify or supplement these General Terms and Conditions. Any amendments, additions or updates to these General Terms and Conditions will be notified via the communication channels available at the Bank in accordance with the applicable laws and regulations in Indonesia.
6. In the event of any changes to the benefits, risks, costs, or the terms and conditions of these General Terms and Conditions , the Customer is entitled to submit a written objection to the Bank within 30 (thirty) Working Days from the date of notification of such changes by the Bank via the communication channels available at the Bank. The Customer agrees that the Bank shall deem the Customer to have consented to such changes should the Customer fail to raise an objection within the aforementioned period. Should the Customer not consent to such changes, the Customer is entitled to cease using the Bank's features, services or products, provided that the Customer first settles all outstanding obligations owed to the Bank.
7. Should there be any indication of fraud, misconduct, irregular transactions,

unusual transactions, indications of money laundering offences and/or actions that contravene applicable laws and regulations, the Bank reserves the right to cancel transactions or terminate the Customer's use of D-Bank PRO. The Customer remains obliged to settle all outstanding obligations to the Bank (if any).

8. The Customer declares that there are no, and will be no, transactions indicating money laundering offences and/or other transactions that are prohibited under the laws and regulations in force in Indonesia.
9. The headings and terms used in these General Terms and Conditions are intended solely to facilitate understanding of the content of these General Terms and Conditions.
10. The Customer agrees to sign any additional documents as may be reasonably required by the Bank in connection with D-Bank PRO.
11. The Customer hereby declares that they have received, read, understood, and agreed to be bound by these General Terms and Conditions and the laws and regulations in force in the Republic of Indonesia and the customary practices applicable to banking, as well as other provisions stipulated by the Financial Services Authority and Bank Indonesia in relation to transaction services via electronic media, including D-Bank PRO.
12. These General Terms and Conditions have been aligned with the provisions of applicable laws and regulations, including the regulations of the Financial Services Authority.
13. PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority and Bank Indonesia, and is a participant in the Indonesia Deposit Insurance Corporation.

PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority and Bank Indonesia, and is a member of the Indonesia Deposit Insurance Corporation

24-hour Information/Complaints Service.
Hello Danamon: 1-500-090
Email Address: hellodanamon@danamon.co.id
Website: www.danamon.co.id