

## GENERAL TERMS AND CONDITIONS D-BANK PRO

### I. DEFINITION

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

1. **"Bank" or "Bank Danamon"** means PT Bank Danamon Indonesia Tbk, domiciled in South Jakarta, acting through its head office, branch offices, or other office formats throughout Indonesia, and is the provider of D-Bank PRO.
2. **"Instruction/Transaction Cut-Off Time"** means the latest time by which an instruction/transaction may be executed in accordance with the Bank's prevailing policies.
3. **"BI-FAST"** means a Rupiah fund transfer process from a Customer's account at the Bank to another bank participating in BI-FAST, using an account number, mobile phone number, or Email Address that has been linked to the Customer's account and registered at the receiving bank, where funds are received in real-time by the beneficiary account.
4. **"Biometric Login"** means a D-Bank PRO login process using biometric verification involving scanning or analyzing certain physical features of the Customer, such as fingerprint or facial recognition, as registered on the Customer's mobile device.
5. **"CIF" or "Customer Identification File"** means the data file within the Bank's system that stores all customer information and data for Customers who hold Accounts at the Bank, including savings accounts, time deposits, current accounts, and loans.
6. **"Proxy Registration"** means the registration process of the Customer's mobile number and/or Email Address in the Bank's system as an alias (Proxy) for the Customer's Bank account number.
7. **"D-Bank PRO"** means the Bank's digital banking information and transaction service that can be accessed by Customers using a mobile device.
8. **"D-Point"** means reward points earned by Customers from banking transactions/activities, with the number of points determined by the Bank.
9. **"E-KYC (Electronic Know Your Customer)"** means a digital verification feature in D-Bank PRO used to conduct non-face-to-face identity verification in accordance with prevailing regulations by utilizing services from third-party providers working with the Bank.
10. **"Force Majeure"** means any circumstance beyond the reasonable control and foreseeability of the Bank that prevents or delays banking transactions. Force Majeure events include, but are not limited to:
  - a. Natural disasters, lightning strikes, earthquakes, floods, storms, explosions, fires, and other natural disasters;
  - b. Epidemics or quarantine enforcement;
  - c. War, crime, terrorism, rebellion, riots, civil unrest, sabotage, and revolution;
  - d. Strikes;
  - e. Computer viruses, Trojan, or other harmful components that may disrupt services, web browsers, devices, or Internet Service Providers;
  - f. System or transmission failures, power outages, telecommunication disruptions, government policies, or banking system failures.
11. **"Proxy Deletion"** means the deletion of a Proxy (mobile number and/or Email Address) registered at the Bank, resulting in such Proxy no longer being linked to any Bank account.
12. **"Debit/ATM Card"** means a card issued by the Bank at the Customer's request that functions as an ATM card and/or debit card and/or other functions determined by the Bank.
13. **"Virtual Debit Card"** means a non-physical (digital) Debit/ATM Card.

14. **“Credit Card”** means a payment card issued by the Bank upon the Customer’s application based on a principal license agreement, which may be used as a payment instrument for economic activities including payments and/or cash withdrawals, where the Bank settles the Customer’s payment obligations first and the Customer is required to make payment to the Bank in full or in installments by the due date each month.
15. **“Physical Credit Card”** means a Credit Card issued in physical form.
16. **“Virtual Credit Card”** means a non-physical Credit Card that is not printed and is accessible digitally.
17. **“Account Opening Service”** means the feature/service for opening a savings account through D-Bank PRO.
18. **“m-PIN (Mobile Personal Identification Number)”** means the confidential PIN used by the Customer in D-Bank PRO to authorize banking transactions.
19. **“Customer”** means an individual who uses the Bank’s products/services in accordance with the applicable requirements and limitations of each product/service/transaction.
20. **“OTP (One-Time Password)”** means a confidential verification code sent via SMS and/or email to the Customer’s registered mobile number and/or email when accessing D-Bank PRO, functioning as an authentication tool to validate transactions.
21. **“Password”** means the Customer’s confidential code linked to the User ID, required to access and use D-Bank PRO.
22. **“Temporary Password”** means the confidential code issued to the Customer when resetting the Password due to forgotten/blocked Password, which must be changed upon the next login to D-Bank PRO.
23. **“Account Opening Application”** means the submission of an application to open a savings account via D-Bank PRO by a Customer who does not yet hold any Bank products.
24. **“PIN”** means a confidential code used by the Customer when authorizing banking transactions.
25. **“Proxy Migration”** means the process of transferring a Proxy previously linked to an account at another bank to be linked to a Bank account.
26. **“Proxy”** means the Customer’s mobile number and/or email address linked to a specific Bank account (Savings or Current Account) and serving as an alias for that account number.
27. **“Quick Response Code” or “QR Code”** means a two-dimensional code consisting of three finder patterns located at the top left, top right, and bottom left corners, with black square modules capable of storing alphanumeric characters, symbols, and data.
28. **“Payment QR Code”** means a QR Code used to facilitate contactless payment transactions, whether via scanning or without scanning.
29. **“QRIS (Quick Response Code Indonesian Standard)”** means the national QR code standard for payments established by Bank Indonesia.
30. **“Dormant Account”** means a Customer Account that has no transaction activity other than administrative fees and interest for a certain period as determined and communicated by the Bank.
31. **“General Terms and Conditions of Banking Accounts and Services”** refers to the Bank’s general terms applicable to banking accounts and services, including future amendments, accessible at [bdi.co.id/syartumbank](http://bdi.co.id/syartumbank).
32. **“General Terms and Conditions of Sharia Banking Accounts and Services”** refers to the Sharia-compliant general terms applicable to Sharia accounts and services, including future amendments, accessible at [bdi.co.id/layanansyariah](http://bdi.co.id/layanansyariah).
33. **“General Terms and Conditions of Danamon Debit/ATM Cards”** refers to the terms applicable to Debit/ATM Cards issued by the Bank, including future amendments, accessible at [bdi.co.id/syartumdebit](http://bdi.co.id/syartumdebit).

34. **“General Terms and Conditions of Credit Cards”** refers to the membership terms for Danamon Credit Cards (Visa, Mastercard®, JCB) and Danamon American Express® Cards, including amendments, accessible at *bdi.co.id/syartumkk*.
35. **“Signature”** means the Customer’s signature as stated on the electronic Indonesian identity card (e-KTP) submitted to the Bank and recorded to comply with prevailing laws and regulations.
36. **“Transfer”** means the transfer or remittance of funds based on the Customer’s instruction to their own account or another party’s account.
37. **“Financial Transactions”** mean transactions performed via D-Bank PRO that affect account balances, including QRIS Transactions, Transfers, bill payments, purchases, online shopping, and other transactions as governed by the Bank.
38. **“Non-Financial Transactions”** mean transactions that do not impact account balances, such as balance inquiries, account statements, data updates, card blocking/unblocking, Credit Card linking/unlinking, D-Bank PRO password reset, and other non-financial activities permitted by the Bank.
39. **“QRIS Transaction”** means a payment transaction conducted using QRIS on D-Bank PRO.
40. **“Cross-Border QR Transaction”** means a cross-border payment transaction performed by scanning a Payment QR Code generated by a foreign merchant, in accordance with Bank Indonesia’s regulations and Bank policies.
41. **“Proxy Update”** means the process of changing the Bank account linked to a Proxy (registered mobile number and/or email).
42. **“User ID”** means the Customer’s unique identifier created by the Bank’s system and required to access and use D-Bank PRO.
43. **“Video Banking”** means a feature in D-Bank PRO used for conducting face-to-face verification with Bank personnel after the Customer completes data entry.

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

1. The Customer may use D-Bank PRO to conduct banking transactions provided by the Bank, which shall be informed by the Bank in any form and through any communication channel in accordance with prevailing laws and regulations.
2. Before using D-Bank PRO, the Customer is required to read, understand, and agree to the characteristics, risks, and terms of D-Bank PRO.
3. If the Customer already has an Account or Credit Card at the Bank but does not yet have a D-Bank PRO account, the Customer may create such account as follows:
  - a. The Customer may register using a Debit/ATM Card or a Credit Card (only Primary Credit Cards) or an electronic ID (e-KTP), in accordance with the Bank’s applicable requirements.
  - b. The Customer must enter the required data in D-Bank PRO to create a User ID and Password.
  - c. After the Customer’s data is successfully validated, the Bank’s system will send an OTP to the Customer’s registered email address and mobile phone number.
  - d. After the OTP is successfully validated, the Customer is required to create an m-PIN.
4. Prospective Customers who do not have an Account or Credit Card at the Bank may create a D-Bank PRO account through the account-opening registration process in the D-Bank PRO application. The Bank will send an OTP to the email address and mobile phone number registered by the prospective Customer. The prospective Customer must enter the OTP into

- D-Bank PRO, which will be verified by the Bank's system to ensure that the email address and mobile phone number truly belong to the prospective Customer.
5. Registration for D-Bank PRO is valid for only one (1) mobile phone number (Indonesian number) and one (1) User ID/email address per one CIF. If the mobile number/User ID/email address does not match the data recorded in the Bank's system, the Customer must first update their data in accordance with the Bank's procedures.
  6. The Bank has the right to request the Customer to complete any Customer data or profile information not yet provided during registration, and to update such information if new information becomes available, in accordance with the prevailing requirements.
  7. Devices, Applications, Browsers, and Networks for accessing D-Bank PRO:
    - a. D-Bank PRO can be accessed on Android devices with minimum version 8.0 and iOS devices with minimum version 14.0. The Bank may change these minimum requirements with prior notification through the Bank's communication channels.
    - b. Customers must have a User ID and an active Indonesian mobile number (starting with +62) for using D-Bank PRO.
    - c. All costs incurred in relation to accessing D-Bank PRO (including but not limited to data, internet connection, and electricity costs) shall be borne by the Customer.
  8. Termination of D-Bank PRO may be initiated by the Customer by contacting Hello Danamon (1-500-090 or [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id)) or by visiting a Bank Branch. Termination of D-Bank PRO does not close the Customer's Account(s) or Credit Card(s).
  9. The Customer agrees that any Financial Transaction instructions submitted before the termination of D-Bank PRO, for transactions to be executed after such termination, will be cancelled and shall not be binding on the Bank.
  10. Specifically for Credit Card feature transactions, the Customer agrees that instructions submitted prior to the termination of D-Bank PRO, for transactions to be executed after termination, shall follow the Bank's applicable terms and conditions.
  11. Any pending transactions that fall due on the date of termination of D-Bank PRO cannot be cancelled.

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

1. The Customer 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, containing at least:
  - a. one uppercase letter,
  - b. one lowercase letter,
  - c. one number, and
  - d. may include special characters, and must not contain spaces or tab characters.
3. The use of User ID, Password, OTP, m-PIN, fingerprint, and facial recognition is entirely under the Customer's control.
4. The Customer must secure the User ID, Password, OTP, m-PIN, fingerprint, and facial recognition for their personal protection, including but not limited to:
  - a. Regularly updating the Password and m-PIN.
  - b. Updating facial recognition data with the Directorate General of Population and Civil Registration (Dukcapil) if frequent failures occur during the E-KYC process.
  - c. Using the User ID, Password, OTP, and m-PIN carefully to prevent disclosure to others.
  - d. Not recording or storing the User ID, Password, OTP, or m-PIN on mobile devices,

- objects, or places easily accessed by others.
- e. Not sharing the User ID, Password, OTP, or m-PIN with anyone, including Bank staff or family members.
  - f. Not using easily guessed Passwords or m-PINs, such as birthdays or personal identifiers.
  - g. Not providing or allowing the use of User ID, Password, OTP, or m-PIN under the direction of other parties, including third parties or Bank representatives.
  - h. Using their own personal mobile device to access D-Bank PRO and not using devices accessible by many people.
  - i. Being vigilant against fraud attempts by individuals impersonating Bank representatives via telephone, fax, or email, requesting personal data, including the User ID, Password, OTP, or m-PIN, because Bank representatives will never request such information.
5. If the Customer's User ID, Password, or m-PIN becomes known to others, the Customer must immediately change the Password or m-PIN, or request termination of D-Bank PRO and re-register as if registering for the first time. The Customer bears full responsibility for all risks, losses, or consequences that may arise due to delays or negligence in changing the Password or m-PIN or in submitting a termination request.
  6. If the Customer forgets the Password, or if data such as the mobile phone number requires updating, the Customer may update the data through the "Settings" menu on D-Bank PRO or by clicking "Forgot Password" before logging in. The Customer may also visit the nearest Bank Branch or contact Hello Danamon (1-500-090 or [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id)).
  7. The Customer may contact Hello Danamon (1-500-090 or [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id)) to request their User ID if forgotten, subject to verification according to the Bank's prevailing regulations.
  8. The Customer is fully responsible for all transaction instructions executed using the Password, OTP, and m-PIN via D-Bank PRO, including all risks arising therefrom.
  9. If the Customer's Debit/ATM Card is deactivated (due to loss, damage, blocking, or expiry), the Customer may only conduct limited transactions through D-Bank PRO until the card is replaced or reactivated.
  10. The Customer is advised to implement security measures for their computer/tablet/mobile device, including but not limited to:
    - a. Updating antivirus software.
    - b. Updating the operating system.
    - c. Preventing access to unofficial, suspicious, or unsafe websites or links.
  11. The Customer is advised not to use public Wi-Fi to access D-Bank PRO.
  12. The Customer is required to report to the Bank, through Hello Danamon or in writing via a Bank Branch, if:
    - a. their mobile phone and/or SIM Card is lost, stolen, duplicated, or transferred to another party; and/or
    - b. the Customer becomes aware of unauthorized use of their D-Bank PRO access. Prior to official confirmation by the Bank, all instructions, transactions, and communications using the Password, m-PIN, or OTP remain the Customer's responsibility.
  13. The Customer is advised not to disclose any personal information to unauthorized parties and must promptly confirm and report any suspicious activity to the Bank via Hello Danamon, Bank Branches, the Bank's official website, or other designated communication channels.
  14. The Customer may not reuse the same Password as previously used when updating the

D-Bank PRO Password.

15. A D-Bank PRO account that is inactive for six (6) consecutive months will be categorized as an inactive D-Bank PRO account. Reactivation of the inactive D-Bank PRO account shall follow the Bank's prevailing procedures.
16. The use of Password, OTP, and m-PIN within D-Bank PRO carries the same legal force as a written instruction signed by the Customer. The Bank is not obliged to examine or investigate the authenticity or authority of input for the Password, OTP, or m-PIN, nor to assess or prove the accuracy or completeness of such instructions. Therefore, the instructions are legally binding on the Customer.
17. The Customer bears full responsibility for any risks, losses, or consequences resulting from misuse of Password, OTP, or m-PIN by the Customer or any third party.

#### **IV. BLOCKING OF D-BANK PRO SERVICES**

1. The Customer acknowledges and agrees that the Bank has the right to block and/or terminate the Customer's access to D-Bank PRO under any of the following circumstances:
  - a. The Customer inputs an incorrect Password or m-PIN three (3) consecutive times.
  - b. The Bank becomes aware of, or has sufficient grounds and/or evidence to suspect, that fraud or criminal activity has occurred or may occur involving the Customer's Account and/or use of D-Bank PRO.
  - c. The Customer has provided information required by the Bank that is incorrect or incomplete.
  - d. The Customer fails to comply with or violates any provision of these General Terms and Conditions.
  - e. A request is made by the Police, Prosecutor's Office, Court, or other authorized institution in accordance with applicable laws and regulations.
  - f. The Customer fails to activate D-Bank PRO in accordance with the Bank's prevailing requirements.
2. If the blocking of D-Bank PRO occurs due to a Customer request or due to incorrect Password input, the Customer must request a Password reset through a Bank Branch or Hello Danamon (1-500-090 or [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id)). The Customer does not need to re-register. After the Password reset process, a Temporary Password will be sent by the D-Bank PRO system to the Customer's registered mobile number and must be changed no later than one (1) day after receiving the Temporary Password SMS.
3. If the blocking occurs due to incorrect m-PIN input, the Customer must request an m-PIN reset through Hello Danamon (1-500-090 or [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id)), and must then perform re-activation through D-Bank PRO.

#### **V. UTILIZATION OF D-BANK PRO**

##### **A. GENERAL**

1. The Customer must use their User ID and Password and/or Biometric Login to access D-Bank PRO. For security purposes, the Bank may require the Customer to enter an m-PIN to perform certain transactions that require enhanced security.
2. When accessing D-Bank PRO, the Customer may activate Biometric Login. Biometric Login is a technological feature provided by the Customer's mobile device; therefore, the Bank is not responsible for, including but not limited to:

- a. The quality or security of the Biometric Login feature; and/or
  - b. Negligence and/or misuse by the Customer or other parties regarding the Biometric Login feature on the Customer's mobile device.
3. The Customer may only conduct transactions or use Bank services available through D-Bank PRO once the User ID and Password have been successfully validated by the Bank's system.
4. The m-PIN used for D-Bank PRO transactions must also be successfully validated by the Bank's system before any transaction can be processed.
5. The Customer acknowledges and agrees that D-Bank PRO may only be used for transaction types designated by the Bank, and the Customer must meet all requirements and comply with all transaction limits and restrictions established by the Bank.
6. If a new version or a different version of D-Bank PRO becomes available, the Bank will notify the Customer through communication channels available at the Bank, and the Bank reserves the right not to support previous versions.
7. If the Customer fails to upgrade to a version compatible with D-Bank PRO, the Bank has the right to reject transactions initiated by the Customer. The Bank is not responsible for any losses resulting from the Customer's inability to access some or all features of D-Bank PRO due to non-compliance with system requirements.
8. The Customer must ensure the accuracy, completeness, and correctness of the data/instructions submitted, in accordance with the data format required by the Bank.
9. The Customer agrees to promptly complete and submit all documents required by applicable laws and regulations to the Bank.
10. All impacts or risks arising from any errors, mistakes, negligence, forgery, misuse, incompleteness, ambiguity, or inaccuracy of the Customer's instructions/data/documents and/or as a result of executing such instructions shall be the Customer's full responsibility.
11. The Bank may, at any time, suspend, restrict, add, or modify features and/or services available in D-Bank PRO, accessible by the Customer through D-Bank PRO or other Bank communication channels.
12. The Customer acknowledges and agrees that the Bank executes transactions solely based on instructions submitted via D-Bank PRO, but the Bank reserves the right to delay and/or cancel transactions or services under circumstances including but not limited to:
  - a. Insufficient funds in the related Account;
  - b. The Customer's Account and/or D-Bank PRO account is blocked, or the Debit/ATM Card is blocked, or the debited Account/Card is closed or inactive, or the Credit Card is closed/blocked;
  - c. The Bank has sufficient grounds or evidence to suspect fraud or criminal activity;
  - d. Instructions contradict applicable laws or regulations;
  - e. Blocking of the Account upon request from authorized authorities;
  - f. Blocking of the Customer's Credit Card upon request from authorized authorities.
13. The Customer agrees that any instruction received and executed by the Bank cannot be cancelled or amended for any reason.
14. In executing Customer instructions, the Bank has the right to implement special procedures, including verification and security measures to validate data and ensure instruction accuracy.

15. Upon accessing D-Bank PRO, the Bank will display periodic transaction security information, and the Customer is required to read and understand such information before conducting transactions on D-Bank PRO.
16. The Customer must manually input transaction data without using software or automated tools. If indications arise that transactions are being input using automated software or tools, the Bank reserves the right to restrict transactions and/or terminate D-Bank PRO access.
17. The Customer acknowledges that D-Bank PRO may be temporarily inaccessible due to system maintenance or Force Majeure. If system maintenance occurs, the Bank will notify the Customer in advance through the Bank's available communication channels.
18. The Bank conducts regular system maintenance for security purposes, but acknowledges the possibility of malware or malicious applications being inserted or misused by third parties. In such cases, the Bank will notify Customers through its communication channels to minimize potential losses.
19. The Customer must check the quality of their mobile network provider and the security of the device used to access D-Bank PRO. The Bank is not responsible for transaction failures caused by such factors.
20. The Customer must ensure that electronic devices used for D-Bank PRO are regularly maintained and free of viruses or software that may disrupt device functionality or the Bank's systems.
21. The Customer may contact Hello Danamon (1-500-090 or [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id)) for assistance regarding transaction issues or D-Bank PRO usage inquiries.
22. The right to use D-Bank PRO may not be transferred, in whole or in part, temporarily or permanently, to any other party without prior written consent from the Bank.
23. If the Customer's Debit/ATM Card is deactivated, the Customer may only access and perform limited D-Bank PRO transactions (e.g., inter-account transfers) until the card is replaced or reactivated.
24. If the Customer's Credit Card is inactive, damaged, blocked, or expired, the Customer may only access or use certain features or services in D-Bank PRO until the Credit Card is reactivated.
25. The Customer must promptly notify the Bank of any changes to Customer information, including but not limited to registered mobile phone numbers or email addresses. Any failure to notify the Bank shall be the Customer's responsibility.

## **B. ACCOUNT OPENING SERVICE**

1. Only individual Indonesian citizens who have an electronic ID card (e-KTP), an active email address, and an active mobile phone number may use the Account Opening Service.
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 correctness of all data and/or instructions submitted (including ensuring that all required data for the Account Opening Application is fully and accurately completed) in accordance with the format required by the Bank.

4. After all data and information have been completed, the Customer must review and verify the accuracy of such data and information. Subject to item 2 above, the Customer's application cannot be cancelled or amended (for any reason) after submission to the Bank.
5. The Bank may use third-party services in implementing the Account Opening Service. The Customer is required to read, understand, and agree to the terms and conditions determined by such third parties as described in other sections.
6. The Customer must undergo an authentication process in accordance with the Bank's requirements.

The Customer is considered authenticated if the data and information provided match the data used by the Bank for verification. Verification methods may include: E-KYC; Video Banking; and/or Branch verification.
7. All consequences arising from errors, mistakes, negligence, forgery, misuse, incompleteness, ambiguity, and/or inaccuracies in the Customer's data/instructions—or resulting from execution of such instructions—are the responsibility of the Customer.
8. The Account Opening Application is considered the Customer's official request to the Bank and constitutes valid evidence of the Customer's instruction for the Bank to process the account opening.
9. The Bank will review the Customer's application based on:
  - (i) the data and information input by the Customer; and
  - (ii) data and information from other sources obtained by the Bank.
10. The Bank has the right to accept or reject the Customer's Account Opening Application at its discretion.
11. The Customer agrees that the Account Opening Service through D-Bank PRO may only be used to open specific types of Accounts in accordance with the Bank's prevailing policies.
12. The use of the Account Opening Service, whether in whole or in part, by any other party is entirely the Customer's responsibility.
13. The Customer may resume the account opening process within 14 (fourteen) calendar days from the initial start. If the Customer does not complete the pending process within 14 days, the Customer must restart the Account Opening Service from the beginning.
14. Account Opening Applications shall be carried out as follows:
  - a. Registration may only be done once for one e-KTP number, one mobile phone number, and one email address.
  - b. The Customer may select the type of Account to be opened from the available Account product options.
15. If the Customer undergoes E-KYC verification, the Customer hereby grants consent and authorization to the Bank to forward the Customer's e-KTP data, selfie photo, mobile phone number, and email address to certified electronic service providers cooperating with the Bank to comply with Indonesian regulations.
16. If the Customer undergoes branch verification, the verification will be conducted during the Bank's business days and operating hours. If verification is conducted through Video Banking, it will be conducted by Bank personnel on days and times determined by the Bank's prevailing policies.
17. Upon successful verification, the Customer's Account will be created, and the Customer will receive a notification email containing the Account number.

18. If the Account Opening Application is submitted on a public holiday and the Customer deposits funds on that day, the Customer understands that interest calculation will commence on the next Business Day.
19. The Customer's signature shall be the signature as stated on the Customer's electronic ID (e-KTP), which will be recorded and used by the Bank to comply with applicable laws and regulations in Indonesia.

### **C. NON FINANCIAL TRANSACTION SERVICES**

1. The execution of Non-Financial Transactions by the Bank shall remain subject to applicable laws and regulations.
2. All Non-Financial Transactions performed through D-Bank PRO will be recorded in the Bank's system.
3. The Customer may update their personal data through D-Bank PRO, including mobile phone number, email address, mailing address, office address, home telephone number, and office telephone number.
4. Personal data updates may only be performed once (1) per month by the Customer.
5. For every personal data update performed by the Customer, the Customer will receive a notification via the Bank's communication channels, including pop-up messages, push notifications, email, and/or SMS (SMS applies only to updates of mobile phone number and email address).
6. Card blocking may be temporary or permanent, as follows:
  - a. Temporary blocking refers to the temporary blocking of a Debit/ATM Card through D-Bank PRO for a period determined by the Customer, until the Customer unblocks the card through the Debit Card Settings page.
  - b. Permanent blocking refers to the permanent blocking of a Debit/ATM Card through D-Bank PRO, rendering the card permanently unusable.
7. For any blocking/unblocking of Debit/ATM Cards performed by the Customer, notifications will be provided via the Bank's communication channels, including pop-up messages, push notifications, and email.
8. Unblocking of a Debit/ATM Card may only be performed if the original blocking was conducted through D-Bank PRO. If the blocking was not performed via D-Bank PRO, unblocking must be done at a Bank Branch or by contacting Hello Danamon.
9. The Customer may reactivate a Dormant Account through D-Bank PRO.
10. To reactivate a Dormant Account, the Customer will be required to input an m-PIN consisting of six (6) digits as confirmation and authorization for the Bank to change the account status from Dormant to Active.
11. If the reactivated Dormant Account does not have any transaction activity other than administrative fees and deposit interest within a period determined by the Bank, the Bank reserves the right to revert the account status from Active back to Dormant.
12. For every Dormant Account reactivation transaction performed by the Customer, the Customer will receive notifications via the Bank's communication channels, including pop-up messages, push notifications, and email.

## **D. FINANCIAL TRANSACTION SERVICES**

1. The Accounts that may be accessed are the Customer's Account(s) registered under the same CIF, which serve as the source account(s) for Financial Transactions, including Joint OR Accounts.
2. The Customer must ensure that sufficient funds are available in the Account before submitting any Financial Transaction instruction. The Bank reserves the right not to process the Customer's instruction if the available funds are insufficient or in the event of Force Majeure.
3. For every Financial Transaction, the system will always perform a confirmation of all data/information entered by the Customer.
4. The Customer must enter their m-PIN in D-Bank PRO as evidence of approval of the Financial Transaction instruction, and at the same time, the system will store the data/information approved by the Customer in the Bank's data center. Such data/information constitutes valid and lawful evidence received by the Bank and serves as binding proof of the Customer's instruction for the Bank to execute the Financial Transaction.
5. For Financial Transactions with a future effective date or recurring Financial Transactions, the Customer may cancel the transaction through D-Bank PRO no later than one (1) calendar day before the effective date of the relevant transaction.
6. For each Financial Transaction instruction submitted by the Customer and successfully executed by the Bank, the Customer will receive a transaction receipt in the form of a reference number as binding evidence that the transaction has been executed by the Bank. Such reference number will be sent through the Bank's communication media, including the email address registered in D-Bank PRO.
7. If a transaction is rejected or returned, the funds will be credited back by the Bank to the source Account following the Bank's applicable procedures, after deducting the applicable transfer fees. Any loss arising from such return shall be fully borne by the Customer.

## **E. FINANCIAL TRANSACTION LIMITATIONS**

1. Financial Transactions that may be performed by the Customer shall follow the services made available by the Bank, and such services may change from time to time in accordance with the Bank's prevailing policies.
2. The daily limit for Financial Transactions shall follow the limits stipulated by the Bank, which may be viewed through the communication media provided by the Bank.
3. The Financial Transaction limits applicable on D-Bank PRO are separate from the limits applicable to other e-channel services, while still considering the overall e-channel limit determined by the Bank, which may be viewed through the Bank's communication media.
4. The Customer hereby agrees and grants consent to the Bank that the Bank, at its sole discretion, is authorized at any time to amend the Financial Transaction limits. Any changes to Financial Transaction limits will be communicated by the Bank to the Customer through the communication media available at the Bank.

## **F. TRANSFER**

### **1. General Provisions of Transfer**

- a. The Customer hereby agrees that the Bank has full authority to:
  - 1) Reject the execution of any Transfer instruction if the Customer refuses to complete the required Transfer data and/or refuses to provide other information

- needed (in accordance with the Bank's procedures), or if available funds are insufficient or if the account is inactive.
- 2) Cancel, temporarily suspend, delay, block, or return any Transfer transaction if there is a request from an authorized institution (including but not limited to PPATK or other competent authorities) and/or law-enforcement agencies in accordance with applicable regulations, or cancel the Transfer instruction and/or the Transfer based on a court ruling or determination.
  - 3) Reject the execution of a Transfer if the institution or operator involved in the Transfer refuses to process the instruction, or delay crediting if required by regulations in the receiving institution's country (e.g., foreign exchange restrictions) or if the beneficiary has not met regulatory or institutional requirements. The Bank may also provide Customer data related to the Transfer if requested by such institution/operator.
  - 4) Charge all applicable fees related to Transfer execution, including Transfer fees, facsimile, telex and/or commission fees, operator service fees, return fees, and any other applicable costs associated with executing or canceling the Transfer instruction. All such fees are fully agreed to be borne by the Customer. Fees will be debited in accordance with the Bank's prevailing rules.
  - 5) Re-credit the funds to the Customer's account if a Transfer is returned by the Receiving Bank, and all losses arising from such return shall be fully borne by the Customer.
  - 6) Amend the terms and conditions of Transfer, and such amendments will be notified to the Customer through the Bank's available communication channels.
- b. The Customer agrees to be fully responsible for all claims, lawsuits, and demands from any party (including from the Customer) and for all losses and risks that may arise due to:
- 1) The matters described in point A(1) above;
  - 2) Force Majeure, including system/equipment malfunction, transmission failure, loss, errors, or defects in Transfer message delivery via facsimile, telex, SWIFT, BI-RTGS, or other media, or errors by institutions involved in executing the Transfer;
  - 3) Transfer instructions submitted by the Bank not being executed or being delayed by another related institution/operator even if the Bank itself initiated use of that institution;
  - 4) Any decrease in value of the transaction amount due to tax, levies, or depreciation;
  - 5) Unavailability of the instructed currency due to currency conversion restrictions, Transfer restrictions, or Force Majeure events.

## **2. TRANSFER BETWEEN BANK DANAMON ACCOUNTS**

- a. Transfers in Rupiah or available foreign currencies at the Bank, whether same-currency or cross-currency, may be conducted by the Customer through D-Bank PRO.
- b. The Bank will execute the Transfer instruction after all Transfer data has been received completely and accurately, in accordance with the Bank's prevailing requirements.

Debit will occur at the time the Transfer is executed, and funds will be sent to the recipient account.

- c. The Bank's system will execute the Transfer, including delivery of related Transfer information/messages using clear words, codes, or numbers, in compliance with applicable laws and Bank policies.
- d. If required, the Bank—upon obtaining the Customer's approval—may request additional information or documents, and perform verification or confirmation related to the Transfer.
- e. Same-Currency Transfer:
  - 1) Same-Currency Transfer is a Transfer from the Customer's account to their own account or another party's account in the same currency as the source account.
  - 2) Same-Currency Transfers may be performed as Immediate transactions, Future-dated transactions; Recurring transactions.
- f. Cross currency Transfer
  - 1) Cross-Currency Transfer is a Transfer from the Customer's account to their own account (Foreign Exchange Transaction) or to another party's account (Foreign Exchange Transfer) in a different currency from the source account.
  - 2) Cross-Currency Transfers may only be performed as Immediate Transfers (no future-dated or recurring), and the applicable exchange rate is the rate available at the Bank at the moment the Customer clicks "Send." Execution will occur as long as funds are sufficient.
  - 3) Cross-Currency Transfers may only be conducted within the Bank's Instruction/Transaction Cut-Off Time. Transactions submitted outside the cut-off will not be processed.
  - 4) The Customer agrees that Cross-Currency Transfers are subject to all applicable regulations, and agrees to comply with any requirements determined by the Bank.
  - 5) Cross-Currency Transfers may only be conducted under the following conditions:
    - a) Allowed:
      - From foreign currency → Rupiah
      - From foreign currency → another foreign currency available at the Bank
    - b) Not allowed:
      - Rupiah → foreign currency
    - c) Transactions performed on Business Days within cut-off time will be processed on the same Business Day.
    - d) a transaction is considered successful once the Customer's account is debited.

The applied exchange rate is the rate displayed and agreed to by the Customer at the time of clicking "Send."

## H. PROXY BI-FAST

- 1 Under the "BI-FAST Settings" menu, the Customer may perform the following actions: Proxy Registration, Proxy Update, Proxy Deletion, and Proxy Migration.
- 2 The following provisions apply when performing Transfer transactions using a Proxy:
  - a. The Customer may perform Proxy Transfer transactions to another account at the Bank or another bank using a Proxy.

- b. Before performing a Transfer using a Proxy as the destination, the Customer must ensure that the intended Proxy is already linked to an active account at the receiving bank.
    - c. Transfers using a Proxy to another account within the Bank will be processed through overbooking (internal funds transfer).
    - d. Transfers using a Proxy to an account at another bank will be processed through the BI-FAST service.
    - e. The Bank will execute the Transfer instruction after the Customer confirms the Proxy destination within D-Bank PRO.
  3. The Customer may view their registered Proxies, whether linked to their accounts at the Bank or at another bank, within D-Bank PRO—based on the Customer’s email address and mobile number registered with the Bank.
  4. Provisions for Proxy Registration (Daftar Proxy) via D-Bank PRO:
    - a. Only the mobile number and/or email address registered in the Bank’s system may be registered as a Proxy.
    - b. If the Customer wishes to change their mobile number and/or email address, the Customer must first perform data update (pengkinian data) through Hello Danamon or a Bank Branch.
    - c. The Customer may select an active Account to be linked to the mobile number and/or email address during Proxy Registration.
    - d. During Proxy Registration, the Bank will send an OTP to the mobile number or email address selected to be registered as a Proxy, and the Customer must ensure such contact information is valid and active. Failure to do so will result in the Customer not receiving the OTP required for registration.
    - e. Once Proxy Registration is successful, the Bank will send a notification email and/or push notification confirming the successful registration.
    - f. One (1) Savings or Current Account may only be linked to one (1) mobile number or one (1) email address as a Proxy.
  5. Provisions for Proxy Update (Ubah Proxy) via D-Bank PRO:
    - a. The Customer may update the Proxy by selecting the “Update” button on the Proxy details screen within the BI-FAST Settings menu.
    - b. Once the Proxy Update is successful, the Bank will send a notification email and/or push notification confirming the update.
    - c. If the Customer intends to close an Account that is currently linked to a Proxy, the Customer must perform a Proxy Deletion or Proxy Update (to link the Proxy to another active Account). Failure to do so will result in the Customer being unable to receive funds via BI-FAST sent to that Proxy.
  6. Provisions for Proxy Deletion (Hapus Proxy) via D-Bank PRO:
    - a. The Customer may delete a Proxy by selecting “Delete” on the Proxy details page in the BI-FAST Settings menu.
    - b. Upon successful deletion, the Bank will send a notification email and/or push notification confirming the deletion.
    - c. A deleted Proxy will no longer be stored in the BI-FAST system and cannot be used as a destination Proxy by other banks.
    - d. The Customer may re-register a previously deleted Proxy.
  7. Provisions for Proxy Migration (Pemindahan Proxy) via D-Bank PRO:

- a. The Customer's mobile number and/or email address registered in the Bank's system must be the same as the Proxy currently linked at another bank.
- b. The Customer may migrate a Proxy by selecting "Move to Danamon" on the Proxy details page in the BI-FAST Settings menu.
- c. Once Proxy Migration is successful, the Bank will send a notification email and/or push notification confirming the successful migration.

## **I. QRIS Transaction**

1. The Customer may perform QRIS Transactions or QR Cross-Border Transactions through the QRIS menu available on D-Bank PRO.
2. The Customer must scan the Payment QR Code or upload a photo of the barcode/Payment QR Code into D-Bank PRO to perform a QRIS Transaction or a QR Cross-Border Transaction.
3. The Customer must choose the source of funds for QRIS payments.
4. The Bank will execute the QRIS or QR Cross-Border payment instruction based on the Payment QR Code scanned or uploaded by the Customer, provided that:
  - a. the data required to execute the QRIS/QR Cross-Border Transaction is complete and accurate;
  - b. the Account has sufficient and available funds, or the Credit Card limit is sufficient and can be used and has been successfully debited; and
  - c. the transaction complies with applicable laws and regulations.
5. QRIS and/or QR Cross-Border Transactions with a Credit Card as the source of funds may only be performed using VISA, Mastercard, or JCB Credit Cards.
6. QRIS and/or QR Cross-Border Transactions funded by a Credit Card do not earn D-Points.
7. The Customer agrees that once the Bank receives a payment instruction, the QRIS or QR Cross-Border payment instruction becomes automatically binding and cannot be cancelled or amended for any reason.
8. For QR Cross-Border Transactions requiring manual nominal input, there may be differences between the manually entered amount and the amount shown on the confirmation page. If such a discrepancy occurs, D-Bank PRO will display a confirmation of the changed nominal value, and the Customer must approve it before proceeding with the transaction.
9. QRIS and/or QR Cross-Border Transaction limits, both per-transaction and per-day, follow the limits set by Bank Indonesia and the Bank. Such limits will be communicated through the Bank's available communication channels, in accordance with applicable laws.
10. When performing QRIS or QR Cross-Border Transactions, the Customer must ensure the accuracy of the merchant name, destination number, and transaction amount. The Customer bears full responsibility for all consequences—including losses—arising from negligence or failure to verify this information.
11. By performing QRIS or QR Cross-Border Transactions, the Customer agrees that the Bank is authorized to provide Customer data stored in the Bank's system to the recipient of funds for purposes of identifying the QRIS or QR Cross-Border Transaction.

## J. DEBIT CARD

1. The provisions for using the Debit/ATM Card and/or Virtual Debit Card management features on D-Bank PRO are as follows:
  - a. When using the Debit/ATM Card and/or Virtual Debit Card management features on D-Bank PRO, customer must comply with all requirements stipulated by the Bank, including transaction requirements and limitations, as well as 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 management features, Customer must complete registration/activation on D-Bank PRO. If Customer performs registration/activation using a Debit/ATM Card, the Customer may immediately access the Debit/ATM Card and/or Virtual Debit Card features on D-Bank PRO.
  - c. The Virtual Debit Card is only available for certain types of Accounts as determined by the Bank.
  - d. Customer will automatically receive a Virtual Debit Card when opening an Account through D-Bank PRO, and it will automatically be stored in D-Bank PRO. The Virtual Debit Card can be viewed by the Customer upon logging in to D-Bank PRO through the Debit Card management menu accessible via the settings menu.
  - e. Customer may submit a request for a physical Debit/ATM Card or a Virtual Debit Card through the "Apply for New Card" menu under Debit Card settings in D-Bank PRO.
  - f. The Virtual Debit Card will become active automatically when a new Account is opened through D-Bank PRO or when a Virtual Debit Card application is submitted through D-Bank PRO.
  - g. The Virtual Debit Card may only be used for Online Debit Transactions one calendar day after the Virtual Debit Card becomes active and is linked to the Account.
  - h. The Customer hereby understands and agrees that the Debit/ATM Card and/or Virtual Debit Card management features may only be used for certain types of transactions in accordance with the Bank's provisions.

## K. CREDIT CARD

1. Before using the Credit Card feature, the Customer must perform registration/activation on D-Bank PRO.
2. If the Customer registers for D-Bank PRO using a Credit Card, the Customer may immediately access the Credit Card features on D-Bank PRO without the need to perform a Credit Card linking process to the D-Bank PRO account.
3. The special terms for Virtual Credit Cards are as follows:
  - a. A Customer applying for a Virtual Credit Card must first have an Active Physical Credit Card registered in D-Bank PRO (as the primary cardholder). The Physical Credit Card must be active, not overdue, and not blocked.
  - b. The Virtual Credit Card may only be used for transactions permitted by the Bank, including but not limited to online transactions.
  - c. The Customer may access the Virtual Credit Card number, CVV, and expiry date through D-Bank PRO. The Virtual Credit Card has a card number different from the Physical Credit Card.
  - d. The Customer may change the Virtual Credit Card limit in D-Bank PRO up to the maximum limit of the Physical Credit Card linked to the Virtual Credit Card.

4. The terms and conditions for each type of Credit Card refer to the applicable terms and conditions for the respective Credit Card types, which may be accessed through the Bank's communication channels.
5. The Bank will inform the Customer if there are any transactions/requests that cannot be processed on the same day, through the Bank's available communication channels.
6. The Customer hereby agrees that the Bank will execute Credit Card-related transactions based on the Customer's instructions through D-Bank PRO; however, the Bank has the right to delay and/or cancel such instructions if:
  - 1) The Customer's available credit limit is insufficient.
  - 2) The Customer's Account and/or Credit Card is blocked.
  - 3) The Bank is aware of, or has sufficient grounds/evidence to believe that fraud or crime has occurred or may occur in relation to the Credit Card transaction.
  - 4) The Customer's instruction violates applicable laws or regulations.
  - 5) The Customer's Credit Card Account is blocked at the request of an authorized institution.
  - 6) Any other conditions as stipulated in the general terms and conditions of Credit Card membership.
8. The activation, modification of features, and termination processes for Credit Cards requested by the Customer shall follow the applicable terms and conditions of each Credit Card.
9. The Customer hereby agrees that Credit Card features may only be used for the types of transactions and requests determined by the Bank, and the Customer must comply with all requirements and limitations set by the Bank.
10. When using the Credit Card features provided by the Bank through D-Bank PRO, the Customer must follow all instructions given by the Bank and comply with all requirements set by the Bank, as well as all applicable laws and regulations relating to Credit Card services and transactions.
11. The Credit Card that may be registered by the Customer in the Credit Card feature of D-Bank PRO is a Credit Card issued by the Bank, owned by the Customer, and registered under **1 (one) CIF**.

#### **L. PURCHASE OF INSURANCE PRODUCTS**

Insurance products marketed by the Bank are insurance products belonging to insurance companies whose distribution is carried out through cooperation with the Bank. Insurance products are not products of the Bank and are not the responsibility of the Bank, cannot be categorized as third-party deposits at the Bank guaranteed by the Government of the Republic of Indonesia, and all risks related to the insurance products are the responsibility of the Insurance Company.

#### **M. LOANS**

Customers who have loan facilities in the form of a Home Ownership Loan (KPR), Apartment Ownership Loan (KPA), and Unsecured Loan (KTA), may access the Loan Dashboard feature through D-Bank PRO.

#### **N. APPLICATION FOR CREDIT FACILITIES TO THIRD PARTIES**

1. For applications of credit facilities to third parties, the Customer agrees to be redirected to a page owned by the third party and no longer remain on the D-Bank PRO page.

2. Credit products or facilities owned by third parties that are marketed are credit products of the Third Party, distributed through a cooperation arrangement with the Bank, and are **not** products and not the responsibility of the Bank. All responsibilities, risks, credit analysis processes, and credit approval decisions are entirely under the authority and responsibility of the third party. The use of the Bank's logo or attributes is solely intended to show the cooperation between the Third Party and the Bank.
3. The terms and conditions as well as the required documents for applying for Credit Facilities to third parties shall refer to the provisions applicable to the relevant third party.

## **VI. FEES PROVISIONS**

1. The provisions regarding service fees and transaction fees available on D-Bank PRO may change from time to time and will be communicated to the Customer through the communication channels available at the Bank in accordance with applicable regulations.
2. The Customer is obliged to pay the applicable fees (including but not limited to: fees related to services requested by the Customer such as interbank transfer fees, payment fees) and any other fees applicable at the Bank in connection with the execution of Transactions. The amount and the debiting process of such fees will be carried out in accordance with the Bank's applicable fee provisions, which may be viewed through the communication channels available at the Bank.
3. The Customer will not be charged any fees related to the registration process on the Bank's system (except device, electricity or data package usage costs incurred by the Customer).
4. Any costs incurred in accessing D-Bank PRO are the sole responsibility of the Customer.

## **VII. AUTHORIZATION**

1. The Customer hereby grants authorization to the Bank to debit fees related to D-Bank PRO.
2. The authorization granted by the Customer under these General Terms and Conditions is granted with substitution rights and remains valid as long as the Customer uses D-Bank PRO and as long as the Customer's obligations to the Bank have not been fully settled. Such authorization cannot be revoked and shall not terminate for any reason whatsoever, including the causes referred to in: article 1813 of the Indonesian Civil Code (termination of authorization due to revocation, notice from the attorney, death, guardianship, or bankruptcy of the principal or attorney), Article 1814 (the principal may withdraw the authorization at will and compel return of the authorization for valid reasons), Article 1816 (appointment of a new attorney for the same matter revokes the previous authorization starting from the time such appointment is notified), and such authorization forms an integral and inseparable part of these General Terms and Conditions.

## **VIII. PROHIBITIONS**

1. The right to use D-Bank PRO may not be transferred for any reason, whether partially or wholly, temporarily or permanently, to any other party without prior written approval

from the Bank. The Customer is responsible for all forms of misuse of D-Bank PRO, including both Financial Transactions and Non-Financial Transactions.

2. The Customer is prohibited from disclosing in any manner to any party, and in any form whatsoever, their Password, OTP, and m-PIN, as well as any information, documents, or materials received by the Customer during and after the use of D-Bank PRO.
3. The Customer understands and hereby agrees that any violation of the provisions referred to in Prohibitions item 1 and 2 of these General Terms and Conditions grants the Bank the right to suspend or terminate the Customer's use of D-Bank PRO, with prior notification.

## **IX. REPRESENTATIONS AND WARRANTIES**

1. The Customer declares and agrees that any instructions given by the Customer to the Bank to perform transactions through D-Bank PRO, which require/use the User ID, Password, Signature, OTP, and m-PIN, are acknowledged as valid instructions and also serve as the Customer's consent for the execution of such transactions. These instructions have the same legal force as written instructions signed by the Customer and are legally binding as evidence, unless the Customer can prove otherwise.
2. The Customer hereby states and agrees that the Bank has the right to record and/or capture every instruction submitted by the Customer through D-Bank PRO. Such instruction records and/or conversations (including but not limited to video recordings, images, transaction records, tapes/cartridges, and/or any copies thereof) are accepted as valid and binding evidence.
3. The Customer acknowledges having understood the risks that may arise from transactions conducted through D-Bank PRO, including:
  - a. Misuse of D-Bank PRO due to negligence/errors in entering data/instructions to the Bank, which may result in:
    - 1) Transactions being performed by unauthorized parties;
    - 2) Customer data being used by unauthorized parties;
    - 3) User ID, Password, m-PIN, or OTP becoming known to other parties, including family members.
  - b. Delays/failures in access or delays/failures in the provision of transaction information/data on D-Bank PRO and/or execution of transactions submitted through D-Bank PRO, caused among others by: Force Majeure, system maintenance, or improper use of D-Bank PRO by the Customer contrary to these General Terms and Conditions, or other causes beyond the Bank's control.
  - c. Incorrect or corrupted data/information displayed by the Bank on D-Bank PRO due to interference or malicious acts by parties attempting to damage or infiltrate the system.
  - d. Damage occurring to hardware or software of mobile devices, mobile industry infrastructure, telecommunications operators, virus interference, or other harmful components.
4. The Bank will maintain the operational reliability of the systems it manages; however, the Customer understands and agrees that system failures and/or communication failures caused by Force Majeure and/or failure by the Customer to comply with applicable requirements remain the Customer's risk and responsibility.
5. If there is an error in the records on D-Bank PRO, the Customer agrees and hereby authorizes the Bank to correct such erroneous entries. If at the time of correction the

Customer's Account does not have sufficient funds, the Customer agrees to immediately make full cash payment to the Bank upon the Bank's first notification.

6. The Customer hereby authorizes the Bank to process Customer data/information for verification, analysis, and evaluation for credit/financing applications and/or other products/services requested by the Customer in accordance with applicable laws and regulations.

The Customer grants consent for the Bank to disclose Customer data/information to:  
(i) authorities with jurisdiction over the Bank's activities in Indonesia or abroad; and  
(ii) parties cooperating with the Bank.

7. The Customer hereby authorizes the Bank to process Customer data/information for product/service development, including but not limited to surveys, segmentation, and/or evaluation, insofar as it does not violate applicable laws and regulations, including disclosure of data/information to other entities within the MUFG group or other third parties cooperating with the Bank for similar purposes.
8. The Bank will maintain the confidentiality of data provided by the Customer. The Bank's Privacy Notice is available on the Bank's official website, and the Customer acknowledges having read, understood, agreed to, and is bound by the Bank's Privacy Notice.
9. The Customer's participation in using D-Bank PRO is based on the Customer's own initiative and without coercion from any party.
10. The data/information entered by the Customer in D-Bank PRO is true, accurate, complete, current, and valid. The Bank has the right to verify the accuracy of such data/information. All data/information and documents submitted by the Customer will be stored by the Bank, and the Bank is not obligated to return them.

## **X. TRANSACTION NOTIFICATION MEDIA**

1. The Bank will deliver transaction notifications through the communication channels available at the Bank, including Push Notifications (Messages & Information) on D-Bank PRO, the Danamon Corporate Website, SMS, and/or the Customer's registered email address.
2. The Customer may choose to activate or deactivate the Push Notification (Messages & Information) feature on the D-Bank PRO application. If the Customer deactivates the Push Notification feature, the Customer understands and agrees to the risk of not receiving transaction information, feature updates, product and service information, or other beneficial information.

## **XI. CUSTOMER SERVICE AND COMPLAINT HANDLING PROCEDURES**

1. The Customer and/or the Customer's Representative may submit complaints regarding transactions, banking products and/or banking services verbally and/or in writing through Danamon branch offices, Hello Danamon: 1-500-090 (GSM), email: [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id), and/or other channels determined by the Bank.
2. Complete procedures and mechanisms regarding Customer complaint services may refer to the Bank's official website accessible at the link provided by the Bank.

## **XII. MOBILE PHONE NUMBER AND ELECTRONIC MAIL (E-MAIL)**

- 1 The mobile phone number and/or email address registered by the Customer when performing registration/activation for D-Bank PRO will be used by the Bank to send information regarding the status of the Customer's Financial Transactions and other information related to D-Bank PRO.
- 2 All information related to D-Bank PRO will be sent by the Bank to the mobile phone number and/or email address referred to in item 1, which has been confirmed as accurate by the Customer.
- 3 The Bank is not responsible for the security of data/information sent to the Bank through email addresses not registered on D-Bank PRO or not submitted in secure formats as specified by the Bank.
- 4 The Customer must immediately notify the Bank if there is any change to the mobile phone number and/or email address through the communication channels available at the Bank, and the Bank is not responsible for the Customer's negligence in failing to notify such changes.
- 5 The Customer may update the mobile phone number and email address through the Personal Data Update menu on D-Bank PRO / Hello Danamon / Branch. The Customer will be asked to perform re-activation after the update is completed.

## **XIII. GOVERNING LAW AND JURISDICTION**

- 1 These General Terms and Conditions are interpreted and governed by the laws of the Republic of Indonesia.
- 2 Any differences in interpretation, disputes, and/or conflicts arising from or in connection with these General Terms and Conditions between the Customer and the Bank shall be resolved in accordance with the mechanisms stipulated in the General Terms and Conditions of Banking Accounts and Services.

## **XVI. MISCELLANEOUS**

1. These General Terms and Conditions form an integral part of the General Terms and Conditions of Banking Accounts and Services / General Terms and Conditions of Sharia Banking Accounts and Services, the General Terms and Conditions of Danamon Debit/ATM Cards, the General Terms and Conditions of Credit Cards, and the General Terms and Conditions applicable to each banking product/service offered by the Bank. In the event of any difference or inconsistency between these Terms and Conditions and the applicable general terms of the aforementioned documents, these General Terms and Conditions shall prevail.
2. If any provision of these General Terms and Conditions is prohibited or becomes unenforceable or invalid based on a government decision or court ruling, such invalidity shall not affect the validity of other provisions. The Bank will adjust or replace the invalid provision with a valid one in accordance with Bank regulations.
3. If, at the time of submitting a Financial Transaction and/or Non-Financial Transaction request via D-Bank PRO, the Customer has not yet completed the required documents under applicable regulations or Bank requirements, the Customer agrees to promptly complete such requirements and accept any consequences arising from failure to do so.
4. In the event of inconsistency between these General Terms and Conditions and marketing

media (including but not limited to brochures), the terms contained in these General Terms and Conditions shall apply.

5. The Customer agrees and acknowledges that the Bank has the right to revise/amend/supplement these General Terms and Conditions. Any updates will be notified through the communication channels available at the Bank in accordance with Indonesian regulations.
6. If there are changes to the benefits, risks, fees, or other provisions of these General Terms and Conditions, the Customer has the right to submit a written objection within 30 (thirty) Business Days from the notification date. If the Customer does not raise an objection within such period, the Customer is deemed to have agreed. If the Customer does not agree with the changes, the Customer has the right to close the use of the Bank's products or services after fully settling all outstanding obligations.
7. If there are indications of fraud, misconduct, irregular transactions, unusual transactions, suspected money laundering, and/or actions inconsistent with applicable laws, the Bank has the right to cancel transactions or terminate the Customer's use of D-Bank PRO. The Customer remains obligated to settle all outstanding obligations to the Bank (if any).
8. The Customer declares that there are no and will be no transactions indicated as money laundering or any other prohibited transactions under Indonesian law.
9. The headings and terminology used in these General Terms and Conditions are solely for ease of understanding.
10. The Customer agrees to sign any additional documents reasonably required by the Bank in relation to D-Bank PRO.
11. The Customer hereby declares to have received, read, understood, and agreed to comply with these General Terms and Conditions and the laws and regulations of the Republic of Indonesia, banking customs, and provisions set by the Financial Services Authority (OJK) and Bank Indonesia in relation to electronic banking services including D-Bank PRO.
12. These General Terms and Conditions have been adjusted in accordance with applicable laws and regulations, including regulations issued by the Financial Services Authority (OJK).
13. PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority and Bank Indonesia, and is a participant of the Deposit Insurance Corporation (LPS).