

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 as set forth below, unless the context requires otherwise:

1. Account means the Customer's deposit held in the form of a Current Account, Savings Account, Time Deposit, and/or other similar forms, whether already opened with the Bank or to be opened in the future.
2. Account Opening Service means a service feature of D-Bank PRO provided by the Bank for individuals who do not yet hold any Bank products. This service enables Customer to open a savings account online through D-Bank PRO.
3. Account Opening Transaction means the transaction of applying for a savings account through D-Bank PRO by a Customer who does not yet hold any Bank products.
4. Automated Teller Machine (ATM) means a cash machine owned/managed by the Bank or by another bank in cooperation with the Bank, which can be used by the Customer for certain transactions.
5. 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.
6. Biometric Login means to a login method that uses biometric verification such as fingerprint or facial recognition to authenticate the user of D-Bank PRO.
7. BI-FAST means to a fund transfer service in Indonesian Rupiah from a Customer's Bank account to another bank customer that is a BI-FAST participant, using an account number, mobile phone number, or email address linked to an account at the receiving bank. Funds are credited in real-time.
8. Business Day means Monday to Friday when Bank branches are open to the public and Bank Indonesia is operating for clearing, excluding national and regional holidays.
9. Cash Withdrawal means a feature available in D-Bank PRO menu that enables Customer to perform cardless cash withdrawal transactions at ATMs bearing the D-Cash logo or at merchants partnered with the Bank.
10. Cash Order Transaction means a transaction for ordering cash at branch office through D-Bank PRO.
11. Certified Electronic Signature means a signature consisting of electronic information that is attached to, associated with, or related to other electronic information, used as a means of verification and authentication. This signature utilizes an electronic certificate issued by an Indonesian electronic certificate provider recognized by the relevant authority or institution.

12. CIF or Customer Identification File means the data file within the Bank's system that stores all customer information for those who have accounts such as savings, deposits, current accounts, and loans.
13. Contactless Payment means a payment method that can be performed by scanning a barcode or QR (Quick Response) Code provided by a merchant, or by uploading an image of the barcode/QR Code from the device's gallery. The barcode/QR Code that can be processed for payment by the Bank must comply with the National Standard for QR Code Payments.
14. Credit Card is a payment card issued by the Bank under a principal license agreement, allowing the Customer to defer payment for purchases or cash withdrawals, with the Bank covering the transaction upfront.
15. Credit Cardholder refers to the authorized user and owner of a Credit Card.
16. Credit Card Application Service allows Customers to submit online applications for a Credit Card via Mobile Banking.
17. Credit Card E-Statement means to a feature that allows Cardholders to view and download their Credit Card billing statements linked to their Mobile Banking account.
18. Credit Card Dashboard means to a service feature that allows the Cardholder to view detailed information about their linked Credit Cards and access other related Credit Card services.
19. Credit Card Summary allows Cardholders to view summary information of linked Cards, including type, number, and balance usage.
20. Credit Card Linking enables Customers to connect their Credit Card to the Mobile Banking account manually or automatically.
21. Customer means an individual who does or does not yet hold an account with the Bank and uses the Bank's products/services subject to applicable requirements.
22. Customer Identification Number refers to the ID number from the national ID card, temporary ID, passport, or limited stay permit.
23. D-Bank PRO is a banking information and transaction service provided by the Bank to Customers, which can be accessed by Customers using a mobile phone.
24. Debit Cardholder refers to the authorized user and owner of a Debit Card.
25. Debit/ATM Card is a card issued by the Bank at the Customer's request that functions as a debit card and/or ATM card.
26. Dormant Account is a savings account that has had no activity (except fees or interest) for a specified period, as determined by the Bank.
27. Email Address means the customer's email address recorded in the Bank's system.
28. Exchange Rate (Kurs) is the value of one currency relative to another as applied by the Bank.
29. E-KYC (Electronic Know Your Customer) is a remote identity verification process conducted in accordance with regulations, using third-party services integrated with the Bank. It includes:
 - a. Liveness Detection: A biometric test via selfie to ensure the presence of a live subject.
 - b. Face Recognition: Biometric comparison between the Customer's selfie and official identity records.
30. Financial Transactions refer to Mobile Banking transactions that affect the account balance, such as transfers, bill payments, purchases, and online payments.

31. Force Majeure refers to any situation beyond the reasonable control of the Bank or the Customer, which is unforeseeable and prevents or delays banking transactions. Events may include but are not limited to:
 - a. Natural disasters (e.g., lightning strikes, earthquakes, floods, storms, explosions, fires);
 - b. Epidemics or quarantines;
 - c. War, crimes, terrorism, rebellion, riots, civil unrest, sabotage, revolutions;
 - d. Strikes;
 - e. Computer viruses, Trojan horses, or other malicious software disrupting services, browsers, or devices;
 - f. System or transmission failures, power outages, telecommunications disruptions, government policies, or banking system failures.
32. Foreign Currency Account is an account maintained in a foreign currency.
33. Foreign Exchange Transactions refer to currency exchange transactions executed via Mobile Banking.
34. General Terms and Conditions of Danamon American Express Credit/Charge Cards outlines specific terms for AmEx cardholders.
35. General Terms and Conditions of Banking Accounts and Services means the general terms applicable to banking products/services, including any updates, accessible via the Bank's official website.
36. General Terms and Conditions of Danamon Debit/ATM Cards includes applicable terms for Debit/ATM Cards issued by the Bank.
37. General Terms and Conditions of Credit Cards refers to the membership and usage rules for Danamon-issued Credit Cards.
38. General Terms and Conditions of Sharia Banking Accounts and Services refers to the equivalent document for Sharia-compliant products.
39. Hello Danamon refers to the Bank's 24/7 customer service channel via phone or email for inquiries, requests, or complaints.
40. Instruction/Transaction Cut-Off Time refers to the latest time by which a transaction or instruction must be submitted, in accordance with the applicable policies of the Bank.
41. Information Service is a Bank feature providing Customers with information on Bank products/services and other relevant data (e.g., branch/ATM locations, interest rates, foreign exchange rates, loan info).
42. Non-Financial Transactions refer to information services and administrative actions that do not affect account balances (e.g., checking balances, viewing statements, updating personal info, etc.).
43. m-PIN (Mobile Personal Identification Number) is the confidential numeric code used by Customers to authorize transactions via Mobile Banking.
44. OTP (One Time Password) is a token code sent via SMS or email to validate Mobile Banking transactions.
45. Password is a confidential code linked to the Customer's Email Address, used for Mobile Banking login.
46. PIN is a confidential code used by the Customer to pass security layers for transaction authorized.

47. Physical Credit Card refers to a tangible Credit Card issued to the Primary or Supplementary Cardholder.
48. Primary Credit Card is the main Credit Card issued to the Cardholder, who holds full liability for its use and payments.
49. Primary Credit Cardholder is the individual authorized and responsible for all charges made using the Primary, Virtual, and Supplementary Credit Cards.
50. Proxy is an alias for an account number linked to a mobile number or email address.
51. Proxy Porting is the process of transferring a registered Proxy from another bank to Danamon.
52. Proxy Registration means to the process of registering a Customer's mobile number and/or email address in the Bank's system as an alias to the Customer's Bank account number.
53. QRIS (Quick Response Code Indonesian Standard) is the national QR payment code standard set by Bank Indonesia and Asosiasi Sistem Pembayaran Indonesia (ASPI).
54. QRIS Cross-border is a QR Code-based payment method that can be used in certain countries in accordance with the provisions applicable at the Bank.
55. Recent Transactions refers to a feature displaying unbilled Credit Card transactions linked to Mobile Banking.
56. Credit Card Bill Payment is a feature allowing Credit Cardholders to register for automatic monthly bill payments using their linked Credit Card.
57. RTGS (Real Time Gross Settlement) refers to a real-time, high-value fund transfer system in IDR to other banks in Indonesia.
58. SKN (National Clearing System) refers to an IDR fund transfer system to other banks via Bank Indonesia's SKNBI infrastructure.
59. Signature means the signature recorded on the Customer's electronic ID and submitted to the Bank in accordance with prevailing laws.
60. Supplementary Credit Card is a card issued at the request of the Primary Cardholder in another person's name, who becomes the legal owner of the Supplementary Card.
61. Supplementary Credit Cardholder is an individual designated by the Primary Cardholder and approved by the Bank to receive and use a Supplementary Credit Card.
62. Temporary Password is a code issued upon password reset, which must be changed upon next login.
63. Trading Hours refers to the operational hours of foreign exchange trading as determined by the competent authority.
64. Transfer refers to the movement of funds between accounts initiated by the Customer.
65. Token Security Code refers to the OTP used to proceed with banking transactions via D-Bank PRO.
66. Proxy Update is the process of changing the account number linked to a registered Proxy.
67. Unregister Proxy means the process of removing a registered mobile number and/or email address as a Proxy in the Bank's system.
68. User ID refers to the Customer's unique identity used to access Mobile Banking.
69. Verification Code is a dynamic OTP of six digits sent via SMS to the registered mobile number as part of the validation process.
70. Video Call is a verification feature in Mobile Banking involving a face-to-face session with a Bank officer after submitting personal data.

71. Virtual Debit Card is a non-physical debit card issued via Mobile Banking or other digital channels, functioning as a regular debit card per the Bank's terms.
72. Virtual Credit Card is a non-physical version of a Credit Card that is visible only through Mobile Banking and used for online and e-wallet transactions. Its limit is part of the Primary Card's credit limit and can be adjusted via Mobile Banking. For Danamon PayLight, the Virtual Card acts as the Primary Card.

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

1. The Customer can use D-Bank PRO to conduct banking transactions provided by the Bank, which will be notified by the Bank in any form and through any means in accordance with the applicable legal provisions.
2. Prior 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 have a D-Bank PRO account, the Customer can create the account in the following way:
 - a. Customers can register using a Debit/ATM Card or Primary Credit Card or e-KTP according to the requirements applicable to the Bank.
 - b. Customers must enter the requested data at D-Bank PRO for the creation of a User ID and Password.
 - c. After the validation process of the Customer's data is declared successful, the Bank's system will send an OTP to the Customer's email address and mobile phone number registered in the Bank's system.
 - 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 can create a D-Bank PRO account through the Account opening registration process on the D-Bank PRO application. The bank will send the OTP to the registered email address and mobile phone number. The Prospective Customer is required to enter the OTP into the D-Bank PRO application which will be verified by the Bank's system to ensure that the email address and mobile phone number used really belong to the Prospective Customer.
5. Registration for D-Bank PRO is valid for only one (1) mobile phone number (Indonesian mobile phone number) and one (1) User ID/Email Address per one Customer Identification File (CIF) owned by the Customer. If the mobile phone number/User ID/Email Address does not match the information recorded in the Bank's system, the Customer must first update the Customer's data in accordance with the Bank's applicable procedures.
6. The Bank reserves the right to request the Customer to complete any missing data or profile information during registration and to update such information if there are any changes, in accordance with the applicable data completeness requirements.
7. Devices, Applications, Browsers and Networks in accessing D-Bank PRO
 - a. D-Bank PRO can be accessed with a minimum Android system version 8.0 and iOS version 14.0. The Bank may change the provisions regarding the minimum version

of the Android and iOS systems with a notification through the Bank's communication media in accordance with the applicable regulations.

- b. Customers are required to have a User ID and mobile phone number with an Indonesian provider (starting with +62) who are active in using D-Bank PRO.
- c. All costs incurred in connection with D-Bank PRO access activities (including but not limited to internet connection and electricity data) shall be the Customer's expense.
- 8. Termination of D-Bank PRO may be initiated by the Customer by contacting Hello Danamon (1-500-090 or helldanamon@danamon.co.id) or by visiting a Bank Branch Office. Termination of D-Bank PRO does not result in the closure of the Customer's Account or Credit Card.
- 9. The Customer agrees that any Financial Transaction instructions submitted prior to the termination of D-Bank PRO, for transactions to be executed by the Bank 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 any instructions submitted prior to the termination of D-Bank PRO, for transactions to be executed by the Bank after such termination, shall be subject to the Bank's applicable terms and conditions.
- 11. Any pending transactions that are due on the day of termination of D-Bank PRO cannot be cancelled.

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

- 1. The Customer may access the services using their registered User ID and Password.
- 2. Debit Card Holder or Credit Card Holder has not yet registered for D-Bank PRO may create an account by:
 - a. The Customer must input the required data into 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 number registered in the Bank's system upon successful data validation.
 - c. The Customer must create an m-PIN after the activation code has been successfully sent and validated by the Bank's system.
- 3. Customer who does not yet hold any Bank products may register for D-Bank PRO using a User ID/Email Address and an active mobile phone number during the product registration process, such as account opening or credit card application. An OTP will be sent by the Bank's system to the registered Email Address and/or mobile phone number, which must be entered into D-Bank PRO and verified by the Bank's system as part of the data validation process.
- 4. The use of the User ID/Email Address, Password, Token Security Code, Verification Code, OTP, m-PIN, and Face Recognition is under the sole authority of the Customer.
- 5. The Customer is responsible for securing the User ID/Email Address, Password, Token Secret Code, Verification Code, m-PIN, and Face Recognition for personal protection, including but not limited to:
 - a. Regularly updating the Password and m-PIN.

- b. Updating face recognition data at the civil registry (dukcapil) if frequent failures in face recognition occur.
- c. Exercising caution when using credentials to prevent disclosure to others.
- d. Avoiding storing credentials on mobile devices or other easily accessible locations.
- e. Not sharing credentials with any third party, including Bank staff.
- f. Avoiding the use of easily guessed Passwords or m-PINs, such as birth dates or personal identifiers.
- g. Refusing to use credentials under the guidance of others, including external parties or Bank representatives.
- h. Using a personal mobile device to access D-Bank PRO and avoiding shared devices
- i. Being vigilant against fraud attempts by individuals claiming to be Bank representatives via phone, fax, or email, as Bank staff will never request such information.

6. If User ID / Email Address, Password and m-PIN have been known by others, the Customer must immediately change Password or apply for the closure of D-Bank PRO and re-register, the same as Customer who registers for the first time. Customer is fully responsible for all risks, losses and consequences that may arise, if Customer is late or negligent in changing the Password, m-PIN or submitting the closing of D-Bank PRO.

7. If the Customer forgets Password or there is different data such as a cellular phone number that requires updating the Customer's data, the Customer can update the data in D-Bank PRO Settings menu or click Forgot Password before logging into D-Bank PRO. Customer can also visit the nearest Bank Branch or contact Hello Danamon (1-500-090 or hellobanamon@danamon.co.id).

8. The Customer may contact Hello Danamon (1-500-090 or hellobanamon@danamon.co.id) to inquire about the registered User ID/Email Address, subject to verification procedures in accordance with prevailing regulations.

9. The Customer shall be fully liable for all transaction instructions executed using Password, OTP, m-PIN, and Token Secret Code via D-Bank PRO, including any associated risks.

10. In the event that the Customer's Debit/ATM Card is deactivated due to loss, damage, blocking, or expiration, the Customer shall be limited to conducting restricted transactions via D-Bank PRO until the card is replaced or reactivated.

11. The Customer is advised to implement appropriate security measures for computers, tablets, and mobile devices, including but not limited to:

- a. Updating antivirus software.
- b. Updating the operating system.
- c. Avoiding access to untrusted or suspicious websites.

12. The Customer is strongly advised against using public Wi-Fi networks to access D-Bank PRO.

13. The Customer is required to report any unauthorized access or misuse of D-Bank PRO to the Bank via Hello Danamon or by visiting a Bank branch.

14. The Customer is advised not to disclose any personal data or information to unauthorized parties and is required to immediately confirm and report any suspicious activity to the Bank via Hello Danamon, Bank branches, the Bank's official website, or other authorized communication channels.

15. The Customer shall not reuse any previously utilized Password when updating the Password for D-Bank PRO.
16. D-Bank PRO account that remain inactive for a period of six (6) consecutive months shall be classified as inactive account. Reactivation of D-Bank PRO account shall be subject to the Bank's prevailing policies and procedures.
17. The use of Password, Token Secret Code, OTP, and m-PIN within D-Bank PRO shall carry the same legal effect as written instructions duly signed by the Customer. The Bank has no obligation to examine or investigate the authenticity or validity or the Customer's authority to input Password, Token Secret Code, OTP, and m-PIN or assess or prove the accuracy or completeness of the order, therefore the order is legally binding on the Customer.
18. The Customer shall bear full responsibility for any risks, losses, or consequences resulting from the misuse of Password, Token Secret Code, OTP, and m-PIN by the Customer or any third party.
19. Password used for D-Bank PRO must consist of 8 to 16 alphanumeric characters, including at least one uppercase letter, one lowercase letter, one numeral, and may include special characters. Password must not contain spaces or tab characters

IV. BLOCKING OF D-BANK PRO

1. The Customer hereby acknowledges and agrees that the Bank has the right to block and/or terminate the Customer's access to D-Bank PRO under the following circumstances:
 - a. The Customer has entered an incorrect Password or m-PIN three (3) consecutive times.
 - b. The Bank becomes aware of, or has reasonable grounds and/or evidence to suspect, actual or potential fraudulent activity or criminal conduct involving Customer's account and/or use of D-Bank PRO.
 - c. The Customer has provided inaccurate or incomplete information required by the Bank.
 - d. The Customer fails to comply with or violates any provision of these General Terms and Conditions.
 - e. A request is made by law enforcement agencies, the Public Prosecutor's Office, the Court, or other authorized institutions in accordance with applicable laws and regulations.
 - f. The Customer fails to activate D-Bank PRO in accordance with the Bank's prevailing policies.
2. In the event that D-Bank PRO is blocked due to a request from the Customer or due to incorrect Password entry, the Customer may request a Password reset through a Bank branch or by contacting Hello Danamon (1-500-090 or helldanamon@danamon.co.id), without re-register. Upon completion of Password reset process, Temporary Password shall be sent by D-Bank PRO system to the Customer's registered mobile phone number. Customer must change Temporary Password within one (1) calendar day of receiving the SMS containing Temporary Password.
3. In the event that D-Bank PRO are blocked due to incorrect m-PIN entry, Customer must request an m-PIN reset by contacting Hello Danamon (1-500-090

or hellobanamon@danamon.co.id), and shall be required to re-activate through D-Bank PRO .

V. D-BANK PRO UTILIZATION

A. GENERAL

1. Customers are required to use their User ID/Email Address and Password/Biometric Login to access D-Bank PRO. For security purposes, the Bank may request Customers to enter an m-PIN to carry out certain transactions that require higher levels of security.
2. When accessing D-Bank PRO, Customers may activate Biometric Login. The Biometric Login feature is a technology provided on the Customer's mobile phone; 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 and/or other parties of the Biometric Login feature on the Customer's mobile phone.
3. Customers may only perform transactions or other services through D-Bank PRO as long as the User ID/Email Address and Password have been successfully validated by the system used by the Bank.
4. m-PIN entered by the Customer must also be successfully validated by the Bank's system prior to the processing of any transaction.
5. The Customer hereby acknowledges and agrees that D-Bank PRO may only be utilized for transaction types as designated by the Bank, and that Customer must comply with all applicable requirements, including transaction limits and restrictions as determined by the Bank.
6. In the event that a new version or an alternative version of the software, application, or hardware associated with D-Bank PRO becomes available, the Bank shall notify Customer through its designated communication channels. The Bank reserves the right to discontinue support for prior versions.
7. Should the Customer fail to upgrade to a version compatible with D-Bank PRO, the Bank reserves the right to reject transactions initiated by the Customer. The Bank shall not be held liable for any losses incurred due to the Customer's inability to access certain features or services resulting from non-compliance with applicable system requirements.
8. Customers must ensure the accuracy, completeness, and/or correctness of the data/commands/instructions submitted by the Customer, with the format of such commands/instructions in accordance with the provisions applicable at the Bank.
9. Customers agree to promptly complete and submit to the Bank all documents required under the prevailing laws and regulations.
10. Any impacts/risks that may arise as a result of errors, mistakes, negligence, forgery, misuse, incompleteness, ambiguity, and/or inaccuracy of the instructions/data/documents from the Customer and/or as a consequence of the execution of such instructions shall be the responsibility of the Customer.

11. The Bank may, at any time, suspend, restrict, or modify existing features and/or services within D-Bank PRO. Prior notice of such changes shall be provided to the Customer through the Bank's available communication channels.
12. The Customer acknowledges and agrees that the Bank shall execute transactions solely based on instructions submitted by the Customer via D-Bank PRO. However, the Bank reserves the right to delay or cancel the execution of any transaction under the following circumstances:
 - a. Insufficient funds in the Account associated with the transaction.
 - b. The Customer's account, D-Bank PRO access, or Debit/ATM Card is blocked, closed, or otherwise inactive.
 - c. The Bank has reasonable grounds or evidence to suspect fraudulent or criminal activity.
 - d. the transaction instruction violates applicable laws or regulations.
 - e. The Account is subject to a blocking order issued by a competent authority.
 - f. Credit Card is subject to a blocking order issued by a competent authority..
13. The Customer hereby agrees that any instructions received and executed by the Bank cannot be canceled or amended by the Customer for any reason.
14. In carrying out the Customer's instructions, the Bank reserves the right to implement special procedures/requirements, such as the application of security procedures for the validation of data and the accuracy of the Customer's instructions.
15. Any delays or cancellations in the execution of services will be communicated through the Bank's communication channels.
16. The Customer must manually input transaction data without the aid of any software. If there are indications that the input is performed using software or other aids, the Bank reserves the right to restrict or terminate the Customer's access to D-Bank PRO.
17. D-Bank PRO is accessible 24 hours a day, 7 days a week. However, the Customer acknowledges that access may be temporarily unavailable due to system maintenance or Force Majeure. If system maintenance occurs, the Bank will notify the Customer in advance through available communication channels.
18. The Bank performs periodic maintenance of D-Bank PRO system to maintain service security. However, there is a risk of malware or malicious applications being inserted or misused by third parties. In such cases, the Bank will notify the Customer via available communication channels to minimize any potential losses.
19. The Customer is responsible for verifying the quality of the mobile network and the security of the device (computer, tablet, or mobile phone) used to access D-Bank PRO. The Bank shall not be liable for transaction failures resulting from such factors.
20. The Customer must ensure that the electronic device used to access D-Bank PRO is regularly maintained and free from viruses or any software that may interfere with the device's functionality or Bank's systems
21. The Customer may contact Hello Danamon at 1-500-090 or via email at helldanamon@danamon.co.id for assistance with transaction issues or inquiries related to the use of D-Bank PRO.

22. The right to use D-Bank PRO is non-transferable, whether in whole or in part, temporarily or permanently, to any other party without the prior written consent of Bank.
23. If the Customer's ATM/Debit Card is deactivated due to loss, damage, blocking, or expiration, the Customer shall only be permitted to conduct limited transactions via D-Bank PRO, such as inter-account transfers and other transactions as permitted by the Bank, until the card is replaced or reactivated.
24. If the Customer's Credit Card is inactive, damaged, blocked, or expired, the Customer shall only be permitted to access certain D-Bank PRO features or services as determined by the Bank, until Credit Card is reactivated.
25. The Customer must promptly notify the Bank of any changes to data/information and other matters that differ from the data/information previously provided to the Bank, including but not limited to the mobile phone number and email address registered by the Customer. Any failure by the Customer to notify the Bank of such changes shall be the responsibility of the Customer.

B. ACCOUNT OPENING SERVICE

1. Only individual Indonesian citizens with an e-KTP (electronic ID card), an active Email Address, and an active mobile phone number are eligible to 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 provide accurate and truthful data and information. All data and information must be entered in the format specified by the system. Additionally, the Customer is required to upload scanned copies or photos/images in the format required by the Account Opening Service.
4. After all data and information are completed, Customer must verify the accuracy of the data and information to be submitted. Subject to point 2, the Customer's application cannot be cancelled or modified (for any reason) after it has been submitted to the Bank.
5. The Bank may utilize third-party services in the implementation of the Account Opening Service. The Customer is required to read, understand, and agree to the terms and conditions set forth by such third parties as described in other sections.
6. The Customer must undergo an authentication process in accordance with the Bank's policies. The Customer will be considered authenticated if the data and information provided match the data used by the Bank for verification. The verification methods may include E-KYC, Video Call, and/or branch verification.
7. Any consequences arising from errors, mistakes, negligence, forgery, misuse, incompleteness, ambiguity, and/or inaccuracies in the Customer's instructions/data, or resulting from the execution of such instructions, shall be the sole responsibility of the Customer.
8. The Account opening application is considered as the Customer's official request to the Bank and is evidence of an order from the Customer to process the Account opening application.
9. The Bank will review the application based on: (i) 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 application for a Bank product/service at its discretion.
11. The Bank may terminate the provision of the Account Opening Service by providing notification from time to time.
12. The Customer agrees that the Account Opening Service may only be used to open specific accounts in accordance with applicable regulations.
13. The Customer agrees that any instructions executed by the Bank after receiving input from the Customer marked by the entry of a Password and OTP cannot be cancelled or changed by the Customer for any reason.
14. In executing the Customer instructions, the Bank has the right to implement specific procedures or requirements, including implementing security measures for validating the data and accuracy of the Customer's instructions.
15. The Customer must ensure the accuracy, completeness, and correctness of the submitted data and/or instructions (including the obligation to ensure all required data for the Account Opening Transaction is properly and fully completed) in accordance with the format specified by the Bank.
16. The utilization of the Account Opening Service, whether in part or in full, temporarily or permanently, by any other party is entirely the Customer's responsibility.
17. 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 account opening within this period, the process must be restarted from the beginning.
18. Account Opening Transaction through D-Bank PRO is a valid transaction and binds the Customer.
19. Account Opening Transaction via the Account Opening Service shall be carried out as follows:
 - a. Registration can only be done once per 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.
20. 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 in accordance with applicable Indonesian laws and regulations.
21. If the Customer undergoes the account verification process at a Bank branch office, the verification will be conducted in accordance with the Bank's business days and operating hours. If the verification is conducted via Video Call, it will be carried out by Bank personnel on days and times as stipulated by the Bank's applicable policies.
22. Upon successful verification, the Customer's account will be created, and a notification email containing the account number will be sent to the Customer.
23. If the Account Opening Transaction via the D-Bank PRO occurs on a public holiday

and the Customer deposits funds on that day, the Customer understands that interest calculation will commence on the next Bank Business Day.

24. The Customer's signature shall be the signature as listed on the Customer's electronic ID (e-KTP) submitted to the Bank, which will be used and recorded by the Bank to fulfill the requirements of applicable laws and regulations in Indonesia.
25. All data/information and instructions related to Account Opening Transaction via D-Bank PRO that are stored in the Bank's system shall be deemed accurate, valid, and binding for each instruction made by the Customer through D-Bank PRO. The Customer must immediately notify the Bank of any changes to the data/information or any discrepancies from previously submitted data/information. The Customer shall be fully responsible for any failure to notify the Bank of such changes.

C. NON-FINANCIAL TRANSACTIONS SERVICE

1. The execution of Non-Financial Transactions by Bank shall remain subject to the applicable laws and regulations.
2. All Non-Financial Transactions performed via D-Bank PRO shall be recorded within the Bank's system.
3. The Customer may update personal information through D-Bank PRO, including but not limited to mobile phone number, email address, mailing address, office address, home telephone number, and office telephone number.
4. Such updates to personal information may only be performed once within a one-month period.
5. For each update to personal information made by the Customer, the Customer will receive a notification in the form of a pop-up message, push notification, email, and SMS (SMS applies only to changes in mobile phone number and email address).
6. Card blocking may be either temporary or permanent:
 - a. Temporary blocking refers to the suspension of a Debit/ATM Card via D-Bank PRO for a specified period, as determined by the Customer, until the Customer initiates unblocking 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 unusable thereafter.
7. For any blocking or unblocking of Debit/ATM Card initiated by the Customer, the Customer will receive a notification in the form of a pop-up message, push notification, and email.
8. Unblocking of a Debit/ATM Card may only be performed if the original blocking was executed through D-Bank PRO. If the blocking was not conducted through D-Bank PRO, the Customer must visit Bank branch or contact Hello Danamon.
9. The Customer may open an account in accordance with the types of accounts available through D-Bank PRO, accessible via Product page on the Home Page.
10. The Customer may reactivate Dormant Account through D-Bank PRO.
11. To reactivate Dormant Account, Customer shall be required to input a six-digit m-PIN as confirmation and authorization for Bank to change the account status from dormant to active.

12. If the reactivated Dormant Account shows no transaction activity other than administrative fees and deposit interest over a certain period as determined by the Bank, the Bank reserves the right to revert the account status from Active back to Dormant.
13. For every Dormant Account activation transaction made by the Customer, the Customer will receive a notification in the form of a pop-up message, push notification, email, and SMS (SMS applies only to mobile number changes).

D. FINANCIAL TRANSACTION SERVICES

1. To perform Financial Transaction, the Customer must use Software Token.
2. The accessible account(s) shall be the account(s) (as source accounts for funds) at the Bank registered under a single Customer Identification Code, including joint accounts of the "OR" type.
3. The Customer must ensure sufficient balance in the Account(s) prior to the Bank executing any Financial Transaction instructions. The Bank reserves the right not to process the Customer's instructions if the funds in Customer's Account are insufficient or in the event of Force Majeure.
4. In using D-Bank PRO, the Customer must ensure the accuracy, correctness, and completeness of all instructions given (including the obligation to ensure that all data required for Financial Transaction has been accurately and completely filled in or provided), in accordance with the instruction format specified by the Bank. The Customer hereby declares, guarantees, and takes full responsibility for any and all losses and/or risks arising from negligence, inaccuracy, and/or incompleteness in the data and/or instructions provided to the Bank.
5. For each Financial Transaction, the system will always confirm the data/information entered by the Customer.
6. The Customer must enter m-PIN in D-Bank PRO as confirmation of approval for the Financial Transaction instructions. At the same time, the system will store the approved data/information in the Bank's data center. Such data/information shall be considered valid and legally binding, and it shall serve as legal evidence of the Customer's instruction to Bank to carry out the Financial Transaction.
7. Any transaction conducted through D-Bank PRO cannot be canceled for any reason.
8. The Customer must immediately notify the Bank of any updates to their data/information or any discrepancies from the data/information previously provided Bank. Any negligence in failing to inform the Bank of such changes shall be the full responsibility of the Customer.
9. In the case of scheduled transactions with a future effective date or recurring Financial Transaction, the Customer may cancel the transaction by submitting a cancellation request through D-Bank PRO no later than one (1) calendar day before the transaction's effective date.
10. For every successful Financial Transaction carried out by the Bank based on the Customer's instruction, the Customer will receive a transaction receipt in the form of a reference number, which serves as binding evidence that the transaction has

been executed by the Bank. This receipt will be sent to Email Address registered with D-Bank PRO.

11. If a transaction is rejected or returned, the funds will be refunded by the Bank by crediting the original debit account in accordance with the applicable procedures at the Bank, after deducting any applicable transfer fees. Any losses incurred as a result of the return shall be the sole responsibility of the Customer.
12. The Customer hereby agrees that any instruction executed by the Bank, once received, cannot be canceled or modified by the Customer for any reason.

E. FINANCIAL TRANSACTION LIMITS

1. Financial Transaction that may be performed by the Customer is subject to the services provided by the Bank and may change in accordance with the Bank's applicable policies.
2. The daily limit for Financial Transaction is determined based on the applicable provisions set by the Bank and can be viewed through the communication channels provided by the Bank.
3. The Financial Transaction limit for D-Bank PRO is separate from the limits of other e-channel services, while still observing the overall e-channel limit set by the Bank and accessible via the Bank's available communication channels.
4. The Customer hereby consents and agrees that the Bank, at its sole discretion, has the right and authority to change the Financial Transaction limits at any time, and any changes to the transaction limits will be notified by the Bank to the Customer through the available communication channels.

F. TRANSFER

1. General Provisions of Transfer

- a. The Customer hereby agrees that the Bank has full authority to:
 - a) Refuse to execute the Transfer instruction if the Customer fails to provide the required data related to the Transfer instruction and/or refuses to provide other necessary information (in accordance with the Bank's applicable procedures), or if there are insufficient funds or the account is inactive;
 - b) Cancel the Transfer transaction or temporarily suspend/delay or block or return the Transfer transaction if requested by authorized authorities (including but not limited to: PPATK or other competent institutions) and/or law enforcement agencies in accordance with prevailing regulations, or cancel the Transfer instruction and/or Transfer based on court rulings/decisions;
 - c) Refuse to carry out the Transfer if the institution or provider related to the Transfer declines to process the instruction or delays crediting the funds due to regulations in the recipient's country (e.g., currency restrictions) or if the recipient fails to meet applicable regulatory or institutional requirements; and provide Customer data related to the Transfer transaction if requested by the relevant institution or provider;

- d) Charge fees associated with executing the Transfer, including but not limited to Transfer fees, fax, telex, and/or commissions, provider service charges, return fees, or any other applicable fees. The Customer agrees to bear these costs. The amount and method of payment shall follow the Bank's applicable provisions;
- e) Re-credit the funds to the Customer's account in the event of a returned Transfer from the recipient's bank, with all losses resulting from such return being the Customer's sole responsibility;
- f) Modify the terms and conditions of the Transfer, such changes being communicated in accordance with the applicable regulations.

b. The Customer agrees and accepts full responsibility for any claims, lawsuits, and demands from any party (including the Customer himself) and for any losses or risks that may arise, whether due to:

- a) The circumstances stated in section G point 1 letter a above;
- b) Force Majeure (including but not limited to errors, defects, disruptions, delays, or losses in transmitting the Transfer instruction or messages via fax, telex, SWIFT, BI-RTGS, or other media, or errors made by the institution/provider handling Transfer);
- c) Transfer instructions sent by the Bank that are not executed or are delayed by the relevant institution/provider, even if the Bank chose such institution or provider;
- d) A reduction in the nominal value transacted due to taxes, levies, or currency depreciation; or
- e) The unavailability of the instructed currency due to conversion/transfer restrictions, or Force Majeure.

2. Intra-Bank Danamon Transfer (same or different currencies)

- a. Transfer in IDR or foreign currencies available at the Bank (same or different currencies) may be conducted by the Customer as the sender through the D-Bank PRO.
- b. The Bank will execute the Transfer instruction once the related data is received completely and clearly, in accordance with the Bank's applicable provisions. The account will be debited at the time the transaction is processed and sent to the recipient's account.
- c. The Bank's system will execute the Transfer according to the data entered by the Customer through the Danamon D-Bank PRO, including delivering any messages related to the Transfer using clear words, codes, or numbers (if any), while complying with prevailing laws and Bank policies.
- d. If necessary, the Bank, with the Customer's consent, may request additional information (including but not limited to documents or other relevant letters) by verifying and confirming the transaction with the Customer.
- e. Same Currency Transfer:
 - 1) Same Currency Transfer is fund transfer to the Customer's own or other parties' accounts in the same currency as the source account.

- 2) Same Currency Transfer may be performed immediately, scheduled for a future date, or set up as recurring transactions.
- f. Cross Currency Transfer:
 - a) Cross Currency Transfer is transaction from the Customer's account in one currency to Customer's or another party's account in a different currency.
 - b) Cross Currency Transfer can only be executed immediately (not future dated or recurring), using the exchange rate at the time of execution, provided sufficient funds are available.
 - c) Cross Currency Transfer can only be made during Time Limitation for Instructions and Transactions .
 - d) Customer agrees that the execution of Cross Currency Transfer is subject to the applicable regulations and agrees to comply with the requirements by the Bank.
 - e) Cross Currency Transfer can be done with the following conditions:
 1. Permitted transactions:
 - a. Foreign currency to IDR;
 - b. Foreign currency to other foreign currencies available at the Bank.
 2. Transaction between IDR and foreign currencies are not allowed.
 3. Transactions performed during Business Day and within Time Limitation for Instructions and Transactions will be processed on the same day. Other than that, the transaction will not be processed.
 4. A transaction is considered successful once the Customer's account has been debited. The applicable rate is the Bank's rate at the time of Customer clicks "Send" in D-Bank PRO.
3. Foreign Currency Transfer to Other Bank (in same/different currencies)
 - a. Foreign currency transfers follow the Bank's exchange rate at the time the transaction is carried out by the Customer as the sender.
 - b. If the Transfer is made in a currency different from the account currency, the system will first convert it to IDR and then to the target currency of the destination account.
 - c. The Bank's system will carry out the Transfer based on the data input by the Customer and deliver any associated messages clearly, in compliance with applicable laws and Bank regulations.
 - d. The following terms apply to foreign currency transfer (Remittance) transactions:
 - a) Only immediate transactions are allowed using the prevailing exchange rate at the time of execution. The account will be debited and the funds sent on the same day, provided sufficient balance is available.
 - b) Permissible transfer transaction types:
 1. Foreign currency to the same foreign currency.
 2. Foreign currency to a different foreign currency available at the Bank.
 - c) Such transactions must be made within the applicable Time Limitation for Instructions and Transactions. The Customer understands and agrees that

foreign currency transfers are subject to applicable laws, and the Customer agrees to comply with the Bank's requirements.

- d) Transfers initiated within Time Limitation for Instructions and Transactions will be processed on the same Business Day. Other than that cannot be processed.
- e) Transfer from IDR to foreign currency to a domestic bank within Indonesia may only be made if the sender and recipient are the same individual.
- f) Transfer from IDR to foreign currency are subject to prevailing laws, and the total monthly foreign exchange purchase amount may not exceed USD 100,000 or its equivalent, in accordance with regulations in force in Indonesia.
- e. The Bank reserves the right to reject or cancel foreign currency transfers if the Customer fails to meet applicable currency exchange restrictions or other relevant regulations at the time the payment instruction is executed.
- f. The Customer agrees to comply with all applicable procedures for foreign currency transfers, including providing additional information on foreign exchange traffic, in accordance with Bank Indonesia or other authorities' rules, especially for outgoing transfers exceeding USD 10,000 or other thresholds as defined in prevailing regulations. The Customer guarantees that all submitted data and information are correct, complete, and valid.
- g. The Customer agrees that the Bank has full authority to:
 - a. Refuse to execute the Transfer if: (i) the Customer does not complete the required data, (ii) insufficient funds are available, (iii) the Customer's account is inactive, and/or (iv) the transaction fails to meet the Bank's terms and conditions.

G. BI-FAST

1. The provisions for conducting Transfer transactions through the BI-FAST service are as follows:
 - a. Before using the BI-FAST service at the Bank, the Customer must ensure that the recipient's account number, mobile phone number, or email address is registered with the recipient's bank.
 - b. The Customer may also register the Customer's Account number as a proxy using the email address or mobile phone number registered in D-Bank PRO in order to receive funds.
 - c. The Customer may only conduct Transfer to other banks participating in BI-FAST using account numbers, mobile phone numbers, or email addresses.
 - d. If the Recipient Proxy is already registered with BI-FAST, the Bank's system will execute the Customer's Transfer instruction after the Customer confirms the Recipient's data via D-Bank PRO.
 - e. Upon Transfer transaction via BI-FAST is completed through D-Bank PRO, the Customer may view the transaction history in the 'Transaction History' menu. The

Bank will also send a notification email to Email Address and a push notification to the Customer's mobile device and the 'Notifications' menu in D-Bank PRO.

- f. BI-FAST service does not apply to transfers between the Bank customers.
- g. Fund transferred by the Customer will be received in real time by the recipient's account.
- h. Provisions related to transfer refer to the clause on Transfer.

2. In the 'BI-FAST Settings' menu, the Customer can view the list of BI-FAST Proxies, register a BI-FAST Proxy, change a BI-FAST Proxy, delete/unregister a BI-FAST Proxy, and port a BI-FAST Proxy.
3. The Customer can view both the list of BI-FAST Proxies at Danamon and Proxies registered at other banks. Proxies from other banks displayed in D-Bank PRO must be registered under the same Customer Identification Number as the one registered in the Bank's system.
4. The provisions for Registering a BI-FAST Proxy in D-Bank PRO are as follows:
 - a. Only mobile phone numbers and/or email addresses that have been registered in the Bank's system may be used as BI-FAST Proxy.
 - b. The Customer must ensure that the mobile number and/or Email Address to be registered as a BI-FAST Proxy are those previously registered with the Bank. If changes are needed, the Customer must update the data first via Hello Danamon (1-500-090) or at a Bank branch.
 - c. During BI-FAST Proxy registration process, the Bank will send a verification code to the selected mobile number or email address. The Customer must ensure the accuracy and validity of the data, as failure to do so may result in not receiving the code and the inability to complete the registration.
 - d. The Customer may select an active Savings or Current Account to link with the registered mobile number and/or email address.
 - e. Upon successful completion of the BI-FAST Proxy registration, the Bank will send a notification email to the Email Address and a push notification to the mobile phone and 'Notifications' menu in D-Bank PRO.
 - f. A single Proxy (mobile number or email address) can only be linked to one Savings or Current Account, but a Savings or Current Account can be linked to multiple Proxies (mobile number and/or Email Address).
5. The provisions for Changing BI-FAST Proxy in D-Bank PRO are as follows:
 - a. The Customer may change the linked Savings or Current Account for a registered Proxy by tapping the 'Change' button on the Proxy detail screen in the 'BI-FAST Settings' menu.
 - b. Upon successful completion of BI-FAST Proxy modification, the Bank will send a notification email to Email Address and a push notification to the mobile phone and the 'Notifications' menu.
 - c. If the Customer closes a Savings or Current Account that was previously linked to a Proxy, they must update the linked account. Failure to do so will result in the Customer being unable to receive incoming funds from other banks via BI-FAST.
6. The provisions for Unregister Proxy in D-Bank PRO are as follows:

- a. The Customer may delete/unregister a Proxy (mobile number and/or email address) by tapping the 'Delete' button on the Proxy detail screen in the 'BI-FAST Settings' menu.
- b. Upon Unregister Proxy is successful, the Bank will send a notification email to the registered User ID/email address and a push notification to the Customer's mobile phone and the 'Notifications' menu.
- c. Deleted/unregistered Proxies will no longer be stored in the BI-FAST system and cannot be used as a destination for incoming transfers from other banks via BI-FAST.
- d. The Customer may re-register a previously deleted/unregistered mobile number or email address as a BI-FAST Proxy on D-Bank PRO.

7. The provisions for Porting Proxy from another bank to the Bank via D-Bank PRO are as follows:
 - a. The Customer may move a Proxy registered at another bank to the Bank by selecting the 'Move to Danamon' button on the Proxy detail screen in the 'BI-FAST Proxy Settings' menu.
 - b. Upon the porting transaction is successful, the Bank will send a notification email and a push notification as described above.
 - c. Requirements for Porting Proxy from another bank to the Bank:
 - 1) The Proxy must be registered under the same Customer Identification Number as the one registered in the Bank's system.
 - 2) The mobile phone number and/or email address used for the Proxy at the other bank must match those registered with the Bank.

H. CASH WITHDRAWAL

1. The Customer must first make a reservation through the Cash Withdrawal menu in D-Bank PRO in order to conduct a cardless cash withdrawal. The reservation is valid for a maximum of 1 (one) hour.
2. The Customer must select the source account for the withdrawal, the withdrawal amount, and the withdrawal type. The mobile phone number will be auto-filled based on the number registered with the Bank. The Bank will send a confirmation to the Customer via registered email/SMS for each reservation made, containing information such as transaction status, reference number, source account, mobile phone number, amount, and token number.
3. Each reservation made by the Customer has a specific validity period during which the withdrawal must be completed, as stated in the reservation confirmation.
4. The Customer must maintain the confidentiality of the withdrawal amount, mobile phone number, and token number when performing a cardless cash withdrawal.
5. The Customer understand and accept any risks arising from their own errors and/or negligence in maintaining the confidentiality of the token number, mobile phone number, and selected amount.
6. For cardless cash withdrawals at the Bank ATMs, the Customer must enter the combination of the token number, mobile phone number, and withdrawal amount on the ATM screen.

7. For cardless cash withdrawals at PRIMA network ATMs of other banks, the Customer must enter the token number, Danamon Bank code (011), mobile phone number, and withdrawal amount on the ATM screen.
8. Customers must re-make a reservation if:
 - a. The reservation has expired (more than 1 hour); and/or
 - b. Insufficient funds are available in the account.
9. For each successful cardless cash withdrawal transaction, the Customer will receive a receipt, and the funds will be immediately debited from the source account. The Customer will receive confirmation of the transaction.
10. The Customer can cancel a reservation through the Cash Withdrawal menu by selecting the active token and choosing the 'Cancel' option.
11. The Customer must cancel the existing reservation and make a new reservation if the Customer wish to change the withdrawal amount.
12. The Customer must ensure that the reservation cancellation is successful by checking the notification bell menu, selecting Cash Withdrawal Cancellation, and viewing the cancelled token details.
13. Information regarding successful or failed reservation transactions may also be provided by the Bank (e.g., via branches or Hello Danamon at 1-500-090 or hellodanamon@danamon.co.id), particularly in the event of delayed or undelivered confirmations. If the Customer does not perform a cash withdrawal within the validity period, no funds will be deducted as long as the withdrawal has not been executed.
14. The Customer must ensure sufficient account balance for the withdrawal amount when performing a cash withdrawal at the Bank ATM, partner bank ATM, or partner merchant to ensure the transaction proceeds successfully.
15. Cardless cash withdrawals at the Bank ATMs can only be made at ATMs displaying a specific label or marker indicating the service is available.
16. Cardless cash withdrawals at other banks' ATMs can only be made at ATMs that are part of the PRIMA network and display a specific label or marker. Other banks' ATMs that collaborate with Bank Danamon for Cash Withdrawal services include ATMs of Bank BRI, Bank CIMB Niaga and Bank Multiarta Sentosa. The partner banks for Cash Withdrawal services may change, and such changes will be notified by the Bank through the Bank's communication media in accordance with the applicable regulations.
17. Cardless cash withdrawals at partner merchants can only be made at merchants partnered with the Bank and displaying a specific label or marker. The Customer must state the token number, mobile phone number, and withdrawal amount to the merchant staff.
18. All risks arising from the Customer's error and/or negligence in maintaining the confidentiality of the transaction are the sole responsibility of the Customer.
19. The Customer acknowledges and accepts all risks and consequences from specific conditions that may cause the transaction to fail, especially in relation to cash withdrawal transactions, such as insufficient funds, incorrect data entry, or exceeding the transaction time limit set by the Bank.
20. The Customer is fully responsible for disclosing or sharing the reservation confirmation data with any third party.

I. CONTACTLESS PAYMENT

1. The Customer can perform Contactless Payment transactions in Indonesian Rupiah through the QRIS menu available on D-Bank PRO.
2. The Customer must scan the barcode/QR Code or upload a photo of the barcode/QR Code to perform a Contactless Payment transaction.
3. The Customer may choose the source of funds for QRIS payments, either from a savings account or a credit card.
4. The Bank will execute the payment instruction after receiving all relevant payment data completely and correctly, verifying that sufficient funds are available and effective in the selected account, and ensuring compliance with applicable laws and regulations. The Bank will proceed with processing the payment once the Customer's account has been successfully debited.
5. The Bank's system will carry out the payment based on the data retrieved from the barcode/QR Code that was scanned or uploaded by the Customer via D-Bank PRO.
6. Cross-border QRIS transactions can only be conducted in certain countries in accordance with applicable Bank regulations.
7. For cross-border QRIS transactions involving customer input, the amount on the confirmation page may differ from the amount entered by the customer. If this occurs, a confirmation message will appear confirming the change in amount, which must be approved by the customer before continuing the transaction.
8. QRIS transactions using a credit card as the source of funds are only valid for VISA, Mastercard, and JCB credit cards.
9. QRIS transactions using a credit card as the source of funds are not eligible for D-Point rewards.
10. The Customer hereby agrees that any payment instruction executed by the Bank shall be binding upon the Customer at the moment the Bank receives the instruction, and such instructions cannot be canceled or modified for any reason.
11. For QRIS Cross-border transactions using savings and current account funds, the limit per transaction given by the bank is the equivalent of IDR 10,000,000 (ten million rupiah) per transaction and the equivalent of IDR 25,000,000 (twenty-five million rupiah) per day.

J. DEBIT CARD

1. The terms and conditions for using the Debit/ATM Card and/or Virtual Debit Card management features are as follows:
 - a. The Virtual Debit Card is only available for specific Account types as determined by the Bank.
 - b. The Customer will automatically receive Virtual Debit Card upon opening an account through D-Bank PRO, and it will be automatically stored in D-Bank PRO. The Virtual Debit Card can be viewed when the Customer logs in to D-Bank PRO via Debit Card Management menu under Settings.

- c. The Customer can request a physical Debit/ATM Card through the *Request New Card* menu in the Debit Card Management feature in D-Bank PRO Settings.
- d. The Customer who already have a Virtual Debit Card and wish to obtain a physical Debit/ATM Card may submit a request by visiting a Bank branch.
- e. The Customer may hold a maximum of three different physical debit cards and five different Virtual Debit Cards.
- f. An account may be set as the primary account on a maximum of three cards, consisting of two physical Debit Cards and one Virtual Debit Card.
- g. The Virtual Debit Card can only be used for online debit transactions starting one calendar day after the card becomes active and is linked to the account.
- h. The Virtual Debit Card is automatically activated upon new account opening via D-Bank PRO or when a Virtual Debit Card is requested through D-Bank PRO.
- i. Before using the Debit/ATM Card and/or Virtual Debit Card management features, Customers must complete the registration/activation process on D-Bank PRO. If registration/activation is done using a physical Debit/ATM Card, the Customer will immediately have access to the related features.
- j. The Customer understands and agrees that the Debit/ATM Card and/or Virtual Debit Card management features may only be used for the types of transactions and requests specified by the Bank.
- k. When using these management features via D-Bank PRO, the Customer must comply with all terms and conditions set by the Bank, including applicable transaction limits, requirements, and all relevant laws and regulations governing debit/ATM Cards and/or Virtual Debit Cards.

2. The following Debit Card features are available on D-Bank PRO (which can be changed by notification by the Bank through the media available at the Bank in accordance with applicable regulations):

- a. Virtual Debit Card
 - 1) Request for issuance of Virtual Debit Card
 - 2) View Card Number, CVV, and Expiry Date of the Danamon Virtual Debit Card
 - 3) Block and unblock the card
 - 4) Change online debit transaction limit
 - 5) Change the primary account
 - 6) Rename the card
 - 7) Request to replace an expired Virtual Debit Card
- b. Physical Debit/ATM Card
 - 1) View Debit/ATM Card Number
 - 2) View Card Number, CVV, and Expiry Date of the physical debit card
 - 3) Block and unblock the card
 - 4) Change PIN
 - 5) Change the primary account
 - 6) Link and unlink accounts associated with the Debit/ATM Card
 - 7) Activate the Debit Card
 - 8) Rename the card
 - 9) Request to replace an expired physical Debit Card
 - 10) Request for issuance of a new physical Debit Card

K. CREDIT CARD

1. Prior using the Credit Card features, the Customer must first complete registration/activation on D-Bank PRO. If the Customer registers/activates using a Debit Card, they must manually or automatically link the Credit Card to access the Credit Card features on D-Bank PRO. However, if the Customer registers/activates using a Credit Card, they will be able to directly access the Credit Card features on D-Bank PRO without linking the Credit Card.
2. The Customer 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 adhere to the Credit Card transaction limits set by the Bank.
3. When using the Credit Card features provided by the Bank through D-Bank PRO, the Customer must follow the instructions provided by the Bank and comply with the terms and conditions set by the Bank, as well as all applicable laws and regulations governing credit card usage and transactions.
4. The Credit Card that can be registered by the Customer on D-Bank PRO must be Credit Card issued by the Bank that are already owned by the Customer and registered under the same Customer Identification File (CIF).
5. The Customer agrees that the Bank will only carry out Credit Card transactions or requests based on instructions submitted via the Credit Card feature on D-Bank PRO. However, the Bank reserves the right to delay and/or cancel execution of such instructions under, but not limited to, the following conditions:
 - a. Insufficient available limit on the Credit Card to perform the transaction;
 - b. The Customer's account and/or Credit Card is blocked;
 - c. The Bank has reasonable grounds or evidence to suspect fraud or criminal activity involving the Credit Card transaction via D-Bank PRO;
 - d. The instructions submitted by the Customer conflict with banking regulations and/or applicable laws;
 - e. A block is placed on the Customer's Credit Card at the request of a competent authority;
 - f. Other reasons as stipulated in the general terms and conditions of Credit Card membership.
6. Any delay and/or cancellation of the execution of instructions made by the Customer through the Credit Card feature on D-Bank PRO will be notified by the Bank through the Bank's communication channels in accordance with the applicable regulations.
7. The Customer agrees that any instruction received and executed by the Bank cannot be canceled or changed for any reason.
8. For transactions/requests that cannot be processed on the same day, the Bank will notify the Customer by providing a confirmation at the end of the transaction/request process. The contents of the confirmation will follow the Bank's applicable terms and conditions.
9. When using the Credit Card feature, the Customer is responsible for ensuring the accuracy and completeness of the instruction (including ensuring that all required transaction data has been correctly and completely filled in) according to the format specified by the Bank.

10. All losses and/or risks resulting from the Customer's negligence, inaccuracies, incompleteness, or errors in the data or instructions submitted shall be borne by the Customer.
11. All data/information and instructions related to Credit Card features that are stored in the Bank's system are considered accurate, valid, and binding for any Credit Card transactions conducted through D-Bank PRO. The Customer must promptly notify the Bank of any data/information changes. Failure to notify the Bank of such changes is the sole responsibility of the Customer.
12. The available Credit Card features on D-Bank PRO include (which may be amended by the Bank with prior notice through the Bank's communication media in accordance with the prevailing regulations):
 - a. Credit Card Onboarding
 - b. Request New Card ("Add-On")
 - c. Activation
 - d. Autopay
 - e. Dashboard/Home
 - f. Card Blocking/Unblocking
 - g. Credit Card E-Statement
 - h. E-Statement Registration
 - i. Installment Info
 - j. Request Supplementary Credit Card
 - k. Manual Credit Card Linking
 - l. Money Transfer
 - m. My Own Installment (Transaction & Statement)
 - n. Bill Payment
 - o. Bill Payment Reminder
 - p. Rewards Redemption
 - q. Credit Card Summary & Transaction Details on the Home Page
 - r. Change Limit
 - s. Change PIN
 - t. Danamon PayLight Card Home Page
 - u. Change Card Design (Change Face)
 - v. Set PayLight Card Transaction Limit
 - w. Request Physical Danamon PayLight Card
 - x. QRIS using Credit Card as Funding Source
 - y. Credit Card Display on D-Bank PRO Dashboard
 - z. Autolink Credit Card
13. The terms and conditions of each Credit Card feature refer to the respective feature pages on D-Bank PRO.

L. FOREIGN EXCHANGE PURCHASE AND SALE TRANSACTIONS

1. Transaction Terms
 - a. The Customer must have an active Foreign Currency Account and sufficient funds to carry out the transaction.

- b. A Forex Purchase or Sale Transaction will fail if the Customer's account does not have sufficient funds at the time the transaction is processed by the Bank.
- c. D-Bank PRO can facilitate Forex Purchase and Sale Transactions in the currencies available on the platform.
- d. To execute the Customer's instructions for Forex Purchase or Sale Transactions, the Bank will perform a currency conversion from the Customer's Foreign Currency Account (used as the funding source) using the exchange rate applicable in D-Bank PRO, into the currency of the target account.
- e. The Customer acknowledges and agrees that the exchange rate used is the rate applicable at the Bank.
- f. Forex Purchase and Sale Transactions made via D-Bank PRO may have different exchange rates compared to those available at Bank branches. The applicable exchange rate on D-Bank PRO will be displayed to the Customer at the time the transaction is made.

2. Transaction Limits

- a. The exchange rate applied to the Customer is the rate valid during the Trading Hours for transactions through D-Bank PRO.
- b. The conversion or purchase limit of foreign currency against Rupiah that can be made via D-Bank PRO is up to an accumulated equivalent of USD 100,000 (one hundred thousand US dollars) per Customer per month. This includes transactions conducted across all Bank channels, including Bank branches and D-Bank PRO.
- c. The cut-off time for submitting instructions to be executed by the Bank on the same day is determined by the Time Limitation for Instructions and Transactions. Any instructions submitted after this cut-off time will be processed by the Bank on the next Business Day.

M. CASH ORDER TRANSACTIONS

1. Transaction Terms

- 1. Prior to initiating a Cash Order Transaction, the Customer must have an active account in the currency to be transacted and sufficient funds to complete the transaction.
- 2. By checking the agreement box on D-Bank PRO screen before proceeding with the Cash Order Transaction, the Customer is deemed to have read, understood, and agreed to the characteristics, benefits, risks, fees, and to comply with the general terms and conditions for Cash Order Transaction as stipulated by the Bank.
- 3. The Customer acknowledges that Cash Order via D-Bank PRO are only available in specific currencies and can only be processed at selected Bank branches as stated within D-Bank PRO.
- 4. When performing Cash Order Transaction, the Customer will use their Foreign Currency Account and cannot select the denomination of the foreign currency ordered through D-Bank PRO.
- 5. The Customer is responsible for ensuring the accuracy, correctness, and completeness of instructions for the Cash Order Transaction (including ensuring all required data is fully and correctly filled in) in accordance with the Bank's prescribed instruction format. The Customer hereby declares to guarantee and

accept full responsibility for any and all losses and/or risks arising from errors, inaccuracies, or incomplete data or instructions provided to the Bank.

6. Cash Order Transactions may only be performed on Business Days.
7. The Bank will block funds in the Customer's debit source account in the amount equal to the requested transaction (for foreign currency) once the Cash Order instruction is successfully submitted through D-Bank PRO.
8. The Bank will deem the transaction failed if sufficient funds are not available in the Customer's Foreign Currency Account at the time the transaction is performed.
9. Denomination to be received by the Customer will depend on the stock of the denomination available at the selected branch at the time the transaction is processed via D-Bank PRO.
10. If the Customer does not collect the cash at the selected time, the Bank will consider the transaction cancelled by the Customer and a penalty fee will be charged to the Customer in accordance with the applicable provisions.
11. A cancellation penalty fee will be automatically debited by the Bank from the Customer's Foreign Currency Account on the next day following the scheduled pick-up date at the selected branch.
12. Foreign currency order for each Customer is subject to a daily maximum limit per CIF (Customer Information File).

2. Transaction Limitations

The cut-off time for ordering cash through D-Bank PRO and collecting cash at the selected branch is subject to the applicable Time Limitation for Instructions and Transactions.

N. PURCHASE OF INSURANCE PRODUCTS

The insurance products offered through the Bank are products of insurance companies marketed in cooperation with the Bank. Therefore, these products are not deposit products of the Bank and cannot be categorized as third-party deposits held at the Bank that are guaranteed by the Government of the Republic of Indonesia. All risks related to the insurance products are the sole responsibility of the Insurance Company.

O. LOANS

1. Customer who have loan facilities such as Home Ownership Loans (KPR), Apartment Ownership Loans (KPA), or Unsecured Loans (KTA) can access the Loan Dashboard feature through D-Bank PRO.
2. Through the Loan Dashboard feature on D-Bank PRO, the Customer can view loan details, including (which may be amended by the Bank with prior notice through the Bank's communication media in accordance with the prevailing regulations):
 - a. Type of Loan
 - b. Current Month's Bill
 - c. Outstanding Balance
 - d. Next Payment Date
 - e. Account Holder's Name

- f. Loan Account Number
- g. Loan Disbursement Date
- h. Maturity Date
- i. Credit Facility Amount
- j. Monthly Installment Amount
- k. Loan Account Number

P. APPLICATION FOR CREDIT FACILITIES TO THIRD PARTIES THROUGH D-BANK PRO

- 1. For applications of credit facilities to third parties, the Customer agrees to be redirected to the third party's page and will no longer remain on D-Bank PRO platform.
- 2. The credit product or facility offered by third parties is credit product owned by such third parties and is marketed through a partnership with Bank and is not Bank's products. All responsibilities, risks, credit analysis processes, and approval decisions rest entirely with the third party. The use of Bank's logo or branding is solely intended to indicate the existence of a partnership between the third party and Bank.
- 3. The terms and conditions, as well as the required documents for applying for credit facilities to third parties, are subject to the applicable provisions of the respective third party.

VI. FEES PROVISIONS

- 1. The fees applicable to D-Bank PRO may change from time to time and will be communicated to the Customer in advance through the Bank's available communication channels.
- 2. The Customer is obligated to pay 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 deduction of such fees will be carried out in accordance with the fee provisions in effect at the Bank and can be accessed through the Bank's communication channels.
- 3. The Customer will not be charged any fees or penalties for the registration process on the Bank's system (excluding any fees related to the Customer's device, electricity, or data package usage).

VII. POWER OF ATTORNEY

- 1. The Customer hereby grants the Bank power of attorney to debit fees related to the D-Bank PRO.
- 2. The power of attorney granted by the Customer under these General Terms and Conditions is provided with the right of substitution and shall remain in effect as long as the Customer uses D-Bank PRO and until all obligations of the Customer to the Bank have been fully fulfilled. This power of attorney may not be revoked or terminated for any reason, including those specified in Article 1813 (termination of power of attorney: by revocation by the grantor; by notification of termination by the attorney; by the death, guardianship, or bankruptcy of either the grantor or attorney), Article 1814 (the grantor may revoke the power of attorney at any time, and if there are grounds, may

compel the attorney to return the granted power), and Article 1816 (the appointment of a new attorney to handle the same matter results in the revocation of the first power of attorney, effective upon notification to the first attorney of such appointment) of the Indonesian Civil Code. This 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, either in part or in full, temporarily or permanently, to any other party without prior written consent from the Bank. The Customer shall be responsible for any misuse of D-Bank PRO, including Financial Transaction and Non-Financial Transaction.
2. The Customer is prohibited from disclosing, in any form or to any party, the Password, Verification Code, Token Secret Code, m-PIN, or any other information, documents, and materials received by the Customer during or after the use of D-Bank PRO.
3. The Customer acknowledges and agrees that any breach of the prohibitions mentioned in number 1 and 2 of this section shall entitle the Bank to suspend or terminate the Customer's access to D-Bank PRO, following prior notice.

IX. DECLARATIONS AND WARRANTIES

1. The Customer declares and agrees that all instructions given to the Bank to conduct transactions via D-Bank PRO that require the use of a User ID/Email Address, Password, Token Secret Code, Signature, Verification Code, or m-PIN shall be deemed valid instructions and simultaneously serve as the Customer's consent for the execution of such transactions. These instructions shall carry the same legal force as a written order signed by the Customer and shall be legally binding unless the Customer proves otherwise.
2. The Customer acknowledges and agrees that the Bank has the right to record all instructions given via D-Bank PRO. Such records (in the form of videos, images, transaction logs, and/or tapes/cartridges, or copies thereof) shall be accepted as valid and binding evidence.
3. The Customer acknowledges that transaction procedures via D-Bank PRO carry potential risks, including but not limited to:
 - a. Misuse due to Customer negligence or errors in data entry/instructions that may result in:
 - 1) Transactions being carried out by unauthorized individuals;
 - 2) Customer data being used by unauthorized parties;
 - 3) Disclosure of User ID/Email Address, Password, Token Secret Code, m-PIN, or OTP to other parties, including family members.
 - b. Delays or failures in accessing or providing transaction information/data via D-Bank PRO or in executing transactions instructed through the services, which may be caused by force majeure, maintenance work, improper use, or other factors beyond the Bank's control.
 - c. Inaccuracies or corruption of data/information presented by the Bank due to malicious interference by third parties attempting to compromise or sabotage the system.

- d. Hardware or software failure of mobile devices or mobile network operators, or viruses and other harmful components.
- 4. The Bank is responsible for ensuring the proper operation of systems under its control. However, the Customer agrees that system or communication failures due to force majeure and/or non-compliance with these terms by the Customer shall be the Customer's responsibility. In such cases, the Customer authorizes the Bank to correct the affected Customer Account, and if the account balance is insufficient during the correction, the Customer agrees to promptly settle the deficit upon first notice from the Bank.
- 5. The Customer confirms that the Bank has provided sufficient explanation regarding the characteristics of D-Bank PRO and that the Customer understands and agrees to all consequences of using the services, including the benefits, risks, and costs involved, as stated through the Bank's communication channels.
- 6. The Customer authorizes the Bank to process their data/information for the purposes of verification, analysis, and evaluation in connection with credit/financing applications and/or other product/service applications submitted by the Customer, in accordance with applicable laws and regulations. The Customer hereby consents to the disclosure of their data/information to: (i) authorities regulating the Bank's activities in Indonesia or abroad; and (ii) third parties partnering with the Bank.
- 7. The Customer authorizes the Bank to process their data/information for the purpose of product/service development, including but not limited to surveys, segmentation, and/or evaluations, provided this does not conflict with applicable laws and regulations. This includes disclosing such data/information to other entities within the MUFG group and third parties partnering with the Bank for similar purposes.
- 8. The Bank will maintain the confidentiality of all data provided by the Customer. The Bank's Privacy Notice is available at www.danamon.co.id/id/Tentang-Danamon/Pemberitahuan-Privasi-PT-Bank-Danamon-Indonesia-Tbk. 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 voluntary and initiated by the Customer without coercion from any party.
- 10. All data/information entered by the Customer into D-Bank PRO must be true, accurate, complete, current, and valid. The Bank reserves the right to verify the accuracy of such data/information. All data/information and documents submitted will be retained by the Bank, and the Bank is under no obligation to return them.

X. NOTIFICATION MEDIA FOR TRANSACTIONS

- 1. All matters related to the communication media used for transaction notifications include Push Notifications (Messages & Information) on D-Bank PRO, the Danamon Corporate Website, SMS, and/or via the registered User ID/Email Address.
- 2. Customers can choose to activate or deactivate the Push Notification feature on the D-Bank PRO application. In the event that the Customer chooses to disable the Push Notification feature, the Customer understands and agrees to the risk that the Customer will not receive transaction information, feature information, products and services or other information that may benefit the Customer.

XI. CUSTOMER SERVICE AND COMPLAINTS HANDLING PROCEDURES

1. The Customer and/or the Customer's Representative may submit complaints related to banking transactions, products, and/or services either verbally or in writing through Danamon branch offices, Hello Danamon at 1-500-090 (GSM), email: helldanamon@danamon.co.id, and/or other media as designated by the Bank.
2. The complete procedure and mechanism for the Customer complaint service can be found on the official website of the Bank at the following link:
www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah.

XII. MOBILE PHONE NUMBER AND EMAIL ADDRESS

1. The mobile phone number and/or email address registered by the Customer during registration/activation for D-Bank PRO will be used by the Bank to send information regarding the status of Financial Transactions conducted by the Customer 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 by the Customer as accurate.
3. The Bank shall not be held responsible for the security of any data/information sent to the Bank via email that is not registered in D-Bank PRO or not in a secure format as prescribed or to be prescribed by the Bank.
4. The Customer must promptly notify the Bank of any changes to their mobile phone number and/or email address through the communication channels available at the Bank. The Bank shall not be held responsible for any negligence on the part of the Customer in failing to notify the Bank of such changes.
5. The Customer may update their mobile phone number and email address via the Settings – Update Personal Data menu in D-Bank PRO, Hello Danamon, or at a branch office. The Customer will be required to undergo the reactivation process after such changes are successfully made.

XIII. GOVERNING LAW AND JURISDICTION

1. These General Terms and Conditions shall be interpreted under and subject to the laws of the Republic of Indonesia.
2. In the event of differences in interpretation, disputes, and/or conflicts arising from or in connection with these General Terms and Conditions between the Customer and the Bank, such Disputes shall be resolved in accordance with the dispute resolution mechanism stipulated in the General Terms and Conditions of Account and Banking Services.

XIV. MISCELLANEOUS

1. These General Terms and Conditions form an inseparable part of the General Terms and Conditions of Account and Banking Services / General Terms and Conditions of Sharia Account and Banking Services, the General Terms and Conditions of Danamon Debit/ATM Card, the General Terms and Conditions of Credit Cards, the General Terms and Conditions of Danamon American Express Credit and Charge Cards, as well as the

General Terms and Conditions for each banking product/service as applicable at the Bank. In the event of any inconsistency or conflict between these General Terms and Conditions and those other terms and conditions, the provisions in these General Terms and Conditions shall prevail.

2. If any provision of these General Terms and Conditions is, by reason of a government or court decision, prohibited, unenforceable, invalid, or declared null and void, such condition shall not affect the validity of the remaining provisions, which shall remain in full force and binding. The Bank shall make the necessary adjustments and replace the invalid provisions with enforceable provisions in accordance with the Bank's applicable regulations.
3. If, at the time of submitting a request for a Financial and/or Non-Financial Transaction via D-Bank PRO, the Customer has not yet completed the required documents as stipulated by applicable laws or as required by the Bank, the Customer agrees to promptly fulfill and submit such requirements to the Bank and accept all consequences arising from failure to meet such requirements.
4. In the event of inconsistency between these General Terms and Conditions and marketing media (including but not limited to brochures), the provisions stipulated in these General Terms and Conditions shall prevail.
5. The Customer agrees and acknowledges that the Bank reserves the right to amend, change, or supplement these General Terms and Conditions. Any such amendment, change, or update shall be communicated through the Bank's available communication media in accordance with prevailing laws and regulations in Indonesia.
6. In the event of any change in the benefits, risks, fees, and general terms and conditions, the Customer has the right to submit a written objection to the Bank within 30 (thirty) Business Days from the date of such notification by the Bank via its available communication channels. The Customer agrees that if no objection is submitted within the specified period, the Customer shall be deemed to have accepted the changes. If the Customer does not agree with the changes, the Customer has the right to discontinue the use of any features, services, or products of the Bank, provided all outstanding obligations to the Bank are settled.
7. If there are indications of fraud, irregularities in transactions, suspicious transactions, money laundering activities, and/or other actions that are not in accordance with applicable laws and regulations, the Bank has the right to cancel the transaction or terminate the Customer's use of D-Bank PRO. The Customer shall remain obligated to settle all outstanding obligations to the Bank (if any).
8. The Customer declares that there are no and will be no transactions suspected to involve money laundering and/or other unlawful transactions under applicable laws and regulations in Indonesia.
9. The headings and terms used in these General Terms and Conditions are intended solely for ease of reference and do not affect the content and meaning of the provisions herein.
10. The Customer agrees to sign any additional documents as may be reasonably required or requested by the Bank in connection with the use of D-Bank PRO.
11. The Customer hereby declares that they have received, read, understood, and agree to comply with and be bound by these General Terms and Conditions, the laws of the

Republic of Indonesia, generally accepted banking practices, and other relevant regulations issued by the Financial Services Authority (OJK) and Bank Indonesia in relation to electronic transactions, including D-Bank PRO.

12. These General Terms and Conditions have been adjusted to comply with the prevailing laws and regulations, including regulations issued by the Financial Services Authority (OJK).

PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan/OJK) and Bank Indonesia, and is a participant in the Deposit Insurance Program of the Indonesia Deposit Insurance Corporation (LPS).

24-Hour Customer Service/Complaints Handling:

Hello Danamon: 1-500-090

Email: hellodanamon@danamon.co.id

Website: www.danamon.co.id