Summary of Product and/or Service Information – General Version

Name of Issuer :	PT Bank Danamon Indonesia Tbk	**Type of Product** :	Digital Service
Name of Product :	D-Bank PRO	**Product Description** :	D-Bank PRO, or Bank Danamon's Mobile Banking Service, is a banking information and transaction service provided by Danamon 24 (twenty-four) hours a day, 7 (seven) days a week, and is accessible to customers via mobile application.
Denomination :	1. Indonesian Rupiah (IDR) 2. US Dollar (USD) 3. Japanese Yen (JPY) 4. Chinese Yuan (CNY) 5. New Zealand Dollar (NZD) 6. Australian Dollar (AUD) 7. Singapore Dollar (SGD) 8. Euro (EUR) 9. British Poundsterling (GBP) 10. Hong Kong Dollar (HKD) 11. Canadian Dollar (CAD) 12. Saudi Arabian Riyal (SAR) 13. Swiss Franc (CHF)		

Key Product Features

1. **Non-Financial Features**

1.1. Biometric Login
1.2. Accounts: Account Summary, Balance Information and Account Transactions
1.3. Credit Cards: Apply for a New Card ("Add-On"), Activation, Autopay, Home, Freeze/Unfreeze Card, Credit Card E-Statement, E-Registration -Credit Card Statement, Instalment Information, Apply for an Additional Credit Card (Supplement), Manual Credit Card Link, Autolink Credit Card, Money Transfer, My Own Instalment (Transactions & Statement), Bill Payment, Bill Payment Reminder, Points Redemption, Credit Card Summary, Credit Card Transaction Details on the Credit Card Home Page, Recent Transactions, Change Limit, Change PIN, Danamon PayLight Card Home Page, Change Card Design, Set Danamon PayLight Card Transaction Limit, Request a Physical Danamon PayLight Card, QRIS Credit Card Funding Source
1.4. Activation of Dormant Accounts
1.5. Transaction History
1.6. Opening of Savings Accounts (Danamon Customers and Prospective Customers), and Time Deposits
1.7. Opening of Danamon Save Plus Plan Accounts / Sub-Accounts and Sharia Planning Savings Accounts
1.8. Transaction notifications via email and push notifications (messages and information)
1.9. Online Statements (Savings, Current Accounts and Credit Cards)
1.10. Transaction Summary
1.11. Settings (Credit Card & Debit Card Settings, BI-FAST Settings, Update Personal Details (Change Mobile Number, Change Email Address, Change Correspondence Address, Change Home Telephone Number, Change Office Address and Change Office Telephone Number), Set Up Pre-Login Transactions, View e -Credit and Debit Card Statements, Customise Account Display, Change Language, Security Settings

(Change m-PIN, Set Up Biometrics, Change Password), View Documents (Terms and Conditions, Privacy Policy, Customer Consent, Product Information Summary), FAQs & Our Values

1.12. Card Security Settings (Debit & Credit): Enable/disable transaction categories (Domestic, International, Contactless, Online/e-Commerce, Cash Withdrawal; and QRIS for Credit Cards). Changes take effect in *real time* following m-PIN authorisation

1.13. Exchange rate display

1.14. Market insight

1.15. Application for credit facilities with third parties

1.16. Access to D-Points and MR Points for Danamon American Express® Cards on the D-Bank PRO homepage

1.17. Tax Reports (summary & tax report downloads)

1.18. Authorisation of transactions at branches via D-Bank PRO

1.19. All of the above Bank Danamon Mobile Banking features are also detailed on the Danamon website (https://www.danamon.co.id/e-banking/personal/d-bank-pro)

2. Available Financial Features

2.1. Rupiah Transfers to Your Own Account

2.2. Rupiah Transfers to Other Banks (Online, SKN, RTGS and BI-FAST)

2.3. Virtual Account Transfers

2.4. Bulk Transfers to Danamon Accounts

2.5. Foreign Currency Transfers in the Same Currency to Personal Danamon Accounts

2.6. Foreign Currency Transfers to Other Danamon Accounts (excluding foreign currency purchase transactions)

2.7. Foreign Currency Transactions (buy/sell) at live and counter rates

2.8. Cash Withdrawals

2.9. Foreign Currency Transfers to Other Banks (Remittance)

2.10. Danamon and American Express® credit card payments (including charge cards)

2.11. Other credit card payments: BCA, BNI, BRI, Bukopin, CIMB Niaga, Citibank, DBS, HSBC, ICBC, Mandiri, Maybank, Mega, OCBC, Panin, Permata and UOB

2.12. Loan Installment Payments: Adira Finance, Artha Prima Finance, BPR Kredit Mandiri, Buana Finance, Indomobil Finance, Kreditplus/Finansia Mobil, Kreditplus/Finansia Motor, Mandala Finance, Mandiri Utama Finance, Mega Auto Finance, Mega Central Finance, Mega Finance, Mitra Dana Top Finance, Permata Finance, Smart Multi Finance, Suzuki Finance Indonesia, True Finance, WOKA Finance, Toyota Astra Finance

2.13. Postpaid mobile phone bill payments: Telkomsel, Indosat Ooredoo, XL, Tri, and Smartfren

2.14. Monthly utility bill payments: PLN and Telkom Pay/Indihome

2.15. Internet and pay-TV payments: MNC Vision, CBN, First Media, MyRepublic, Oxygen, Transvision, XL Home

2.16. Insurance payments: BPJS Health, BPJS Employment, CAR Life Insurance, IFG Life, Tokio Marine Package, Tokio Marine All Risk, Zurich Insurance Indonesia

2.17. School Fee Payments: Bina Sarana Informatika, Pangudi Luhur Foundation Senior High School, Putra Indonesia University of Education, Jakarta Japanese School, Brawijaya University, Pintro, Daarut Tauhiid Rahmatan Lil Aalamiin Foundation

Boys’ Senior High School, Daarut Tauhiid Rahmatan Lil Aalamiin Foundation Girls’ Senior High School, Daarut Tauhiid Rahmatan Lil Aalamiin Foundation Vocational High School, Daarut Tauhiid Rahmatan Lil Aalamiin Foundation Nursery School, Daarut Tauhiid Rahmatan Lil Aalamiin Foundation Girls’ Junior High School, Daarut Tauhiid Rahmatan Lil Aalamiin Foundation Boys’ Junior High School, Daarut Tauhiid Rahmatan Lil Aalamiin Foundation Primary School (BDG), Daarut Tauhiid Rahmatan Lil Aalamiin Foundation Junior High School (Batam), Agung Podomoro University, Muhammadiyah Polytechnic, Al Washliyah IT Primary School, YPSD Assuadaa

2.18. Zakat and Charity: Al Azhar, Al-Bahjah, Badan Wakaf Indonesia, Daarut Tauhiid, Dompet Dhuafa, LAZIS Darul Hikam Bandung, Lazismu Jawa Barat, Lazismu KL BM Khairu Ummah, Lazismu Makassar, Lazismu PP, LWNT Indosat, LWP-NU.
2.19. PDAM Bill Payments
2.20. PBB Payments
2.21. Mobile Top-Ups: Telkomsel, Indosat Ooredoo, XL/Axis, Smartfren, and Tri
2.22. Prepaid PLN Electricity Token Top-Ups1.23. Bank Mandiri e-Money Top-Ups
2.23. Streaming Voucher Top-Ups: Vidio, Genflix, VIU, WeTV
2.24. Top-up game vouchers: PUBG, Call of Duty, Mobile Legends, Roblox, Free Fire, Steam Wallet
2.25. Top-up internet data packages: Telkomsel, Indosat Ooredoo, and XL1.27. Top-up pay-TV: K-Vision1.28. Flight ticket payments: Garuda Indonesia
2.26. e-Wallet Top-ups: D-Wallet, GO-PAY, OVO, ShopeePay, DANA, LinkAja1.30. Online Shopping Payments (Savings Accounts, Current Accounts and Credit Cards)
2.27. Contactless Payments via QRIS1.32. Cash Withdrawals (Danamon ATMs, other banks’ ATMs*, and Indomaret**)
2.28. Investments: Mutual Funds
2.29. Investments: Bonds
2.30. Credit Cards: Money Transfers, Credit Protection, My Own Installments, Autopay, Bill Payments
2.31. Motor Insurance Purchases (Two-Wheeled and Four-Wheeled Vehicles)
2.32. Micro Health Insurance Purchases
2.33. Travel Insurance Purchases
2.34. Request Money
2.35. E-Mandate

*Currently, the merchant partnering with Bank Danamon for cash withdrawals is Indomaret. The number of merchants partnering for cash withdrawals will continue to grow. Customers can make cash withdrawals via these merchants, selecting the merchant’s name that appears under the ‘Withdrawal Type’ option

**Other banks’ ATMs that partner with Bank Danamon for cash withdrawals include those of Bank BRI, Bank CIMB Niaga and Bank Multiarta Sentosa. The number of partner banks’ ATMs available for cash withdrawals will continue to grow in the future.

3. Service Transaction Fees

Type of Transaction	Bank Danamon's Mobile Banking Service Tariff	Minimum Limit	Maximum Limit
Primary Transaction			
Fund Transfer			
Foreign Exchange Transactions	IDR 0	IDR 800,000	IDR 2,000,000,000
Transfers between Danamon Accounts in the Same Currency (Overbooking)	IDR 0	IDR 1	IDR 2,000,000,000 per-transaction IDR 2,000,000,000 per day
Transfers between Danamon Accounts in Different Currencies (Overbooking)	IDR0	IDR 800,000	IDR 2,000,000,000 per transaction IDR 2,000,000,000 per day
Interbank Transfers (IBFT – Online Transfer)	IDR 6,500(*) (*)effective from 1 November 2025	IDR 10,000	IDR 100,000,000
		Daily transaction limit IDR 200,000,000	
SKN/LLG	IDR 2,900 (The fee charged by Bank Indonesia to the organising bank is IDR 1)	IDR 10,000	IDR 500,000,000
		Daily transaction limit IDR 1,000,000,000 (Transactions carried out outside business hours will be processed and debited on the next working day)	
Fund Transfer			
RTGS	IDR 25,000(*)	IDR 100,000,001	IDR 500,000,000

	(The fees charged by Bank Indonesia to the organising bank are:· • IDR 6,000 for 06.30–10.00 • IDR15,000 for 10.00–14.00 • IDR 21,000 for 14.00–cut-off)	Daily transaction limit IDR 1,000,000,000 (Transactions carried out outside business hours will be processed and debited on the next working day)	
BI-FAST	IDR 2,500 (The fee charged by Bank Indonesia to the organising bank is IDR 19) (*)effective from 1 November 2025	IDR10.000	IDR250.000.000* (*Limit akan menyesuaikan limit masing-masing LOB Nasabah - penyesuaian limit dapat dilakukan di cabang)
		Daily Transaction Limit IDR 500,000,000* (*The limit will be adjusted in line with the customer's respective LOB limit – limit adjustments can be made at a branch) (*)effective from 17 March 2026	

Foreign Currency Transfers to Other Banks (Remittance)	USD 5,00	IDR 500,000	IDR 425,000,000/transaction (Effective from 03 June 2026, changes to the daily limit for foreign currency transfers to other banks)
		Excluding correspondent bank charges if the full amount is paid (in the relevant currency): USD: USD 25, EUR: EUR 25, JPY: JPY 5,000, SGD: SGD 20, CNY: CNY 150, HKD: HKD 200 ,NZD: NZD 25, AUD: AUD 25, GBP; GBP 15, CHF: CHF 20, SEK: SEK 150; CAD: CAD 25	
Foreign Currency Transfers to Other Banks (Remittance) using the Low-Cost Service	USD 2,00	IDR 500,000	IDR 425,000,000/transaction (Effective from 03 June 2026, changes to the daily limit for foreign currency transfers to other banks)
		Excluding correspondent bank charges of USD 3,00	
Foreign Currency Transfers to Bank ofAyudhya/Krungsri (Remittance)	USD 5,00	IDR 500,000	IDR 425,000,000/transaction (Effective from 03 June 2026, changes to the daily limit for foreign currency transfers to other banks)

Cash Withdrawal Service			
Cash Withdrawals at Danamon ATMs	IDR 0	IDR 100,000	IDR 1,000,000/transaction IDR 5,000,000/day * The daily cash withdrawal limit applies to all cash withdrawal channels
Minimum Balance Information			
Minimum Balance Information: Minimum Balance Information shall be subject to the terms and conditions set out for the products held by the Customer			

FEE

Other Services			
Cash Withdrawals at Other Banks' ATMs (Bank BRI, CIMB Niaga and MAS)	IDR 7,500	IDR 100,000	IDR 1,000,000 per transaction, IDR 5,000,000 per day * The daily cash withdrawal limit applies to all cash withdrawal channels
Cash Withdrawals at Indomaret **Currently, the merchant partnering with Bank Danamon for cash withdrawals is Indomaret. The number of merchants partnering for cash withdrawals will continue to grow. Customers can make cash withdrawals via these merchants in accordance with the merchant name displayed under the 'Withdrawal Type' option	IDR 5,000	IDR 50,000	IDR 1,000,000 per transaction, IDR 5,000,000 per day * The daily cash withdrawal limit applies to all cash withdrawal channels
Cash Deposits (D-Cash) at Indomaret**	IDR 4,000	IDR 50,000	IDR 1,000,000/transaction IDR 5,000,000/day

**Currently, the merchant partnering with Bank Danamon for cash deposits is Indomaret. The number of merchants partnering for cash deposits will continue to grow. Customers can make deposits via the merchant corresponding to the merchant name displayed under the 'Cash Deposit Location' option.			IDR 20,000,000/month
Opening an Online Time Deposit	IDR 0	IDR 1,000,000	IDR 10,000,000,000
		Outside of global e-channel limit IDR 2,000,000,000	
Cash Order	**Privilege, Non Privilege Customers, MUFG Product Holders**		

Non Privilege			
From the Customers' Accounts			
		Non MUFG Product	MUFG Product*
Denomination	Amount/day/account	Administration Fee	
USD	≤ 5,000	Free of Charge	Free of Charge
EUR	≤ 5,000		
GBP	≤ 5,000		
AUD	≤ 5,000		
JPY	≤ 500,000		
SGD	≤ 5,000		
USD	> 5,000	0.50%	Free of Charge
EUR	> 5,000		
GBP	> 5,000		
AUD	> 5,000		
JPY	> 500,000		0.50%
SGD	> 5,000		

* MUFG Products: Primadollar USD MUFG & Primadollar JPY MUFG

Privilege			
From the Customers' Accounts			
		Non MUFG Product	MUFG Product*
Denomination	**Amount/day/account**	**Administration Fee**	
USD	≤ 10,000	Free of Charge	Free of Charge
EUR	≤ 10,000		
GBP	≤ 10,000		
AUD	≤ 10,000		
JPY	≤ 1,000,000		
SGD	≤ 10,000		
USD	> 10,000	0.50%	Free of Charge
EUR	> 10,000		
GBP	> 10,000		
AUD	> 10,000		
JPY	> 1,000,000		0.50%
SGD	> 10,000		

* MUFG Products: Primadollar USD MUFG & Primadollar JPY MUFG

Cash Order Transaction Cancellation Fees

Cash Order Transaction Cancellation Fees		
Denomination	**Penalty Fee(%)**	**Minimum Penalty Fee**
USD	0.5	Equivalent to IDR 50,000.-
EUR	0.5	Equivalent to IDR 50,000.-
AUD	0.5	Equivalent to IDR 50,000.-
JPY	0.5	Equivalent to IDR 50,000.-
SGD	0.5	Equivalent to IDR 50,000.-

QRIS	IDR 0	**For Domestic QRIS (*QRIS Scan and QRIS Payment*)** IDR 1 per transaction (for Danamon QRIS) For QRIS from other banks, the fees are subject to each bank's respective terms and conditions **For Cross-Border QRIS** SGD: 0.01 SGD MYR: 0.01 MYR THB: 0.01 THB JPY: 1 JPY CNY : 0,01 CNY KRW : 1 KRW	**QRIS Login using a savings account as the funding source** IDR 10,000,000 per transaction (equivalent) and IDR 25,000,000 per day (equivalent) (for Danamon QRIS) For QRIS from other banks, please follow the respective bank's terms and conditions **QRIS login with credit card funding** IDR 5,000,000 per-transaction; and IDR 10,000,000 per-day Note: a. QRIS transactions funded by credit cards are only valid for VISA, Mastercard and JCB cards and do not earn points (D-Points). b. The applicable transaction limit shall apply to transactions conducted through both QRIS Scan (Merchant Presented Mode/MPM) and QRIS Pay (Customer Presented Mode/CPM). **QRIS without login, funded via a savings account or credit card** IDR 5,000,000 per day (equivalent)

Top Up		
Top-up Credit		
Telkomsel	IDR 1,500	As per the Biller Denomination
XL/Axis	IDR 1,500	As per the Biller Denomination
Indosat Ooredoo	IDR 1,500	As per the Biller Denomination

Smartfren	IDR 0	As per the Biller Denomination	
Tri	IDR 1,000	As per the Biller Denomination	
Internet Data Package			
Indosat Ooredoo	IDR 1,500	As per the Biller Denomination	
Telkomsel	IDR 1,500	As per the Biller Denomination	
XL	IDR 1,500	As per the Biller Denomination	
PLN Token			
PLN Token	IDR 3,000	IDR 20,000	IDR 50,000,000
Top Up e-Wallet			
GO-PAY	IDR 2,000	IDR 20,000	IDR 10,000,000
OVO	IDR 1,000* (*An administration fee will be deducted from your OVO Cash balance)	IDR 10,000	IDR 10,000,000
ShopeePay	IDR 1,000	IDR 10,000	IDR 10,000,000
DANA	IDR 1,000	IDR 10.000	IDR 10,000,000
LinkAja	IDR 1,500	IDR 20,000	IDR 10,000,000
D-Wallet	IDR 0	IDR 1	Depending on the customer's account type (Standard/Premium)

Top Up E-Money Bank Mandiri			
Top Up E-Money Bank Mandiri	IDR 1,500	IDR 20,000	IDR 1,000,000
		Maximum total top-up limit per month: IDR 20,000,000.-	
Top up Streaming Voucher			

Vidio	IDR 0	As per the Package	
VIU			
Genflix			
WeTV			
Top up Game Voucher			
Call of Duty	IDR 0	As per the Package	
Free Fire			
Ragnarok Online Mobile			
Steam Wallet			
PUBG	IDR 1,000		
Mobile Legend			
Pay TV			
K-Vision	IDR 0	IDR 50,000	IDR 1,000,000
Flight			
Garuda Indonesia Ticket Payment	IDR 7,500	As per the invoice	IDR 200,000,000
Payment			
Post-paid Mobile Phone			
Indosat Ooredoo	IDR 0	As per the invoice	IDR 200,000,000
Smartfren	IDR 0	As per the invoice	IDR 200,000,000
Telkomsel	IDR 2,500	As per the invoice	IDR 200,000,000
Tri	IDR 0	As per the invoice	IDR 200,000,000
XL XPLOR/Prioritas	IDR 0	As per the invoice	IDR 200,000,000

PLN Invoice			
PLN Invoice	IDR5.000	As per the invoice	IDR 200,000,000
Danamon Credit Card			
BDI AMEX/ BDI VISA/Mastercard/JCB	IDR 0	IDR 1	IDR 999,999,999
Other Credit Card			
Other Banks	IDR 2,900 (SKN) IDR 25,000 (RTGS) (*) (*) effective from 1 November 2025	IDR 10,000	IDR 500,000,000
Virtual Account			
Virtual Account	IDR 0	As per the invoice	IDR 200,000,000
Telkom Pay			
Telkom Pay	IDR 2,500	As per the invoice	IDR 200,000,000
Pay TV and Internet			
MNC Vision	IDR 0	As per the invoice	IDR 200,000,000
CBN	IDR 0		
First Media	IDR 0		
My Republic	IDR 0		
Oxygen	IDR0		
Transvision	IDR 2,500		
XL Home	IDR 0		
Insurance			
BPJS Kesehatan	IDR 2,500	As per the invoice	IDR 999,999,999
BPJS Ketenagakerjaan	IDR 0	As per the invoice	As per the invoice

CAR Life Insurance	IDR 0	As per the invoice	
Tokio Marine Package	IDR 0		
Tokio Marine All Risk	IDR 0		
IFG Life	IDR 0		
Jiwasraya	IDR 0		
Zurich Asuransi Indonesia	IDR 0	As per the invoice	IDR 999,999,999
Loan/Multifinance			
Adira Finance	IDR 6,000.- (Motorcycle/Durable) IDR 10,000.- (Car)	As per the invoice	
Artha Prima Finance	IDR 0	As per the invoice	
BPR Kredit Mandiri	IDR 10,000		
Buana Finance	IDR 6,000		
Indomobil Finance	IDR 5,046		
Mandala Finance	IDR 0		
Mandiri Utama Finance	IDR 6.500		
Mega Auto Finance	IDR 0		
Mega Central Finance	IDR 0		
Mega Finance	IDR 0		
Suzuki Finance Indonesia	IDR 5,045		
True Finance	IDR 7,500		
WOKA Finance	IDR 0		
Kreditplus/Finansia	IDR 10,000 (Motorcycle) IDR 20,000 (Car)		

Smart Multifinance	IDR 7,500		
Mitra Dana Top Finance	IDR 0		
Permata Finance	IDR 7,500		
Toyota Astra Finansial	IDR 0	As per the invoice	
Zakat & Charitable Contribution			
Zakat	IDR 0	IDR 1	IDR 200,000,000
Infaq	IDR 0	IDR 1	IDR 200,000,000
Waqf	IDR 0	IDR 1	IDR 200,000,000
Education			
Bina Sarana Informatika	IDR 0	IDR 1	IDR 200,000,000
SMA Yayasan Pangudi Luhur	IDR 0	As per the invoice	IDR 2,000,000,000
Universitas Pendidikan Putra Indonesia	IDR 0	As per the invoice	IDR 2,000,000,000
Jakarta Japanese School	IDR 0	As per the invoice	IDR 2,000,000,000
Universitas Brawijaya	IDR 0	As per the invoice	IDR 2,000,000,000
Pintro	IDR 0	As per the invoice	IDR 2,000,000,000
SMA Putra Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	IDR 0	As per the invoice	IDR 2,000,000,000
SMA Putri Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	IDR 0	As per the invoice	IDR 2,000,000,000
SMK Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	IDR 0	As per the invoice	IDR 2,000,000,000
TK Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	IDR 0	As per the invoice	IDR 2,000,000,000
SMP Putri Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	IDR 0	As per the invoice	IDR 2,000,000,000

SMP Putra Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	IDR 0	As per the invoice	IDR 2,000,000,000
SD BDG Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	IDR 0	As per the invoice	IDR 2,000,000,000
SMP Batam Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	IDR 0	As per the invoice	IDR 2,000,000,000
Universitas Agung Podomoro	IDR 0	As per the invoice	IDR 2,000,000,000
Politeknik Muhammadiyah	IDR 0	As per the invoice	IDR 2,000,000,000
SD IT Al Washliyah	IDR 0	As per the invoice	IDR 2,000,000,000
YPSD Assuadaa	IDR 0	As per the invoice	IDR 2,000,000,000
PBB			
PBB Payment	IDR 5,000	As per the invoice	
PDAM			
PDAM Payment	IDR 2,000 – IDR 4,300	As per the invoice	
Credit Card			
Money Transfer**	Money Transfer**	Money Transfer**	Money Transfer**
My Own Installment - Trasaction**	My Own Installment**	My Own Installment**	My Own Installment**
My Own Installment - Statement**	My Own Installment**	My Own Installment**	My Own Installment**

*Tariff, fee and limit provisions are subject to the applicable tariff, fee and limit provisions
**Interest and administration charges can be viewed on the screen via the MT and MOI features

The fees applicable to Bank Danamon's *Mobile Banking* Service are subject to change at any time and will be communicated to customers in advance via the Bank's available communication channels.

Benefits	Risks
Benefits of using D-Bank PRO: 1. Registration is easy and can be done anywhere, anytime.	1. Your savings are not guaranteed by the Indonesia Deposit Insurance Corporation if:

2. A comprehensive range of features and services with added benefits. 3. Convenience in carrying out both financial and non-financial transactions, which can be done anywhere, anytime. 4. The convenience of carrying out both financial and non-financial transactions from your device	a. The balance of your savings at a single bank exceeds IDR 2 billion. b. The savings interest rate exceeds the Guarantee Interest Rate. The savings interest rate takes into account any cash incentives you receive from the bank. 2. The Bank may deactivate the Bank Danamon Mobile Banking Service for Customers who have not actively used the Bank Danamon Mobile Banking Service for a period of more than 6 (six) months from the date of the Customer's last login or access to the Bank Danamon Mobile Banking Service. 3. Malware is a program or software designed to infiltrate or damage computer, tablet or mobile phone systems, which can divert data from a customer's transaction inputs for the benefit of unauthorised parties, thereby causing financial loss to the customer. 4. Phishing occurs when a Customer's personal data relating to their Bank Danamon Mobile Banking Service account is obtained by unauthorised parties via a specific medium that does not originate from Danamon's official website or application, thereby causing financial loss to the Customer. 5. Bank Danamon's Mobile Banking Service cannot be accessed due to a disruption in the internet network provided by the internet service provider. 6. Transaction failure due to the interruption of the transaction caused by a disruption to the internet network provided by the internet service provider. 7. Misuse of the Customer's data, such as the Password, m-PIN or Token Code, which the Customer has disclosed to unauthorised parties, thereby potentially causing financial loss to the Customer. 8. A SIM swap occurs when a customer's SIM card has been taken over by an unauthorised party via a mobile network operator, who can then

	redirect transaction details and secret codes sent by the Bank's system to the newly taken-over SIM card, thereby causing financial loss to the customer. 9. Errors or negligence by the Customer in maintaining the confidentialy of the QR Code, resulting in, among others : a. Transactions that were conducted by the Customer, provided that the Customer canprove that such transactions were carried out by an unauthorized party. b. The Customer knowingly confirms a QR Code transaction amount that differs from the actual purchase amount or the amount billed c. The QR Code is used by anunauthorized party ; and the QR Code becomes known to other individuals, including family members.

Product Requirements and Procedures

1. 1. Hold a Danamon ATM/debit card, a Danamon credit card, or an e-KTP (This service is only available to Adira Finance customers who hold a Danamon Adira savings account).

   How to Register:

   a. Select the "Not yet? Connect now" menu option in Bank Danamon's mobile banking service
   b. Select your preferred registration method (Danamon ATM/Debit Card, Danamon Credit Card, or e-KTP) and complete the details requested by the Bank Danamon Mobile Banking Service
   c. the OTP you have received via SMS/WhatsApp
   d. Enter the OTP you have received via email
   e. Then proceed to create a password for Bank Danamon's Mobile Banking Service
   f. Select one to three Security Questions and provide the answers to the selected Security Questions (if you have chosen the e-KTP registration method)
   g. Create an m-PIN to be used for transaction authorisation
   h. Complete the Liveness and Face Recognition (FR) validation process. If this process fails, the Liveness and Face Recognition (FR) validation can be continued via Video Banking or at a Bank Danamon branch (if you have chosen to register using an e-KTP, this validation process can only be continued at a Bank Danamon branch)
   i. Registration complete

2. How to Re-Activate:

   a. Enter your Bank Danamon Mobile Banking User ID/Email Address and Password, then click 'Login'
   b. Enter the OTP you have received via SMS or WhatsApp

   <u>Customers using a mobile phone with the Android operating system:</u>

   Verify the mobile number registered in the Danamon system by entering the OTP sent by the Bank to the customer's registered mobile number, where the first 3 (three) digits of the OTP will be entered automatically by the system and the next 3 (three) digits of the OTP will be entered manually by the customer. The OTP is valid for 1 minute only.

Customers using a mobile phone with the iOS operating system:

Verify the mobile number registered in the Danamon system by sending an SMS in the format provided by the Bank.

c. Enter your m-PIN or, if the reactivation is related to an m-PIN reset, enter your new m-PIN
d. Complete the Face Recognition (FR) validation process for a different device
e. Reactivation complete

3. How to Carry Out Transactions via Bank Danamon's Mobile Banking Service:
   a. Enter your User ID/Email Address and Password to log in to Bank Danamon's Mobile Banking Service
   b. Select the menu for the transaction
   c. Enter the transaction details
   d. Confirm the transaction details and enter your m-PIN
   e. The system will display a confirmation of whether the transaction was successful, failed or timed out

4. How to Activate a Dormant Account:
   a. Log in to Bank Danamon's Mobile Banking service using your email/user ID and password/biometric login
   b. Select the 'Accounts' menu
   c. Then select one of the accounts with 'Dormant' status and click the 'Activate' button
   d. You will be prompted to enter your m-PIN whenever a change is made to a linked account
   e. For every activation of a dormant account, the customer will receive a notification confirming whether it was successful or unsuccessful

5. Flow for Transfer to Own Account:
   a. Log in to D-Bank PRO.
   b. Select the 'Transfer to own account' menu.
   c. If the customer has not yet agreed to the terms and conditions for transfers to their own account, they must first agree to them and enter their m-PIN to validate their consent.
   d. Select the destination account
   e. Enter the transfer amount
   f. Select the source account
   g. The customer confirms the transaction
   h. Transaction successful

6. Flow for Transfer to another Danamon account (Overbooking):
   a. Log in to D-Bank PRO.
   b. Select the 'Transfer to own account' menu.
   c. Select or enter a new recipient account
   d. Enter the transfer amount
   e. Select the source account
   f. The customer confirms the transaction
   g. Enter the m-PIN to validate the transaction
   h. Transaction successful

Feature	Per Transaction Limit	Daily Limit	Minimum
Transfer Own Account	IDR 2,000,000,000	IDR 2,000,000,000	IDR 1
Transfer Overbooking	IDR 2,000,000,000	IDR 2,000,000,000	IDR 1

7. How to Use the Cash Withdrawal Service

a. Reserve a Token via Bank Danamon's Mobile Banking Service:

- First, reserve a Token by selecting the 'Cash Withdrawal' menu in the Bank Danamon Mobile Banking app.
- Then select a 'Withdrawal Method' from the following options:
    - Cash Withdrawal via Danamon ATM: if you wish to make a cash withdrawal via a Danamon Bank ATM bearing the D-Cash logo
    - o Cash Withdrawal via Another Bank's ATM: if you wish to make a cash withdrawal at another bank's ATM bearing the PRIMA logo
    - o Cash Withdrawal via Indomaret: if you wish to make a cash withdrawal via a Merchant (Indomaret). For cash withdrawal services via a Merchant* (Indomaret), the terms and conditions relating to the risks involved will appear; the Customer must acknowledge, understand and agree to these by clicking the 'Continue' button
- Next, the 'Mobile Number' and 'Amount' fields will appear. The 'Mobile Number' field will be automatically populated with the mobile number registered with Bank Danamon
- Next, select the Source Account.
- Next, select 'Amount' to specify the desired withdrawal amount: for Bank Danamon ATM cash withdrawal services, the minimum is IDR 100,000 and the maximum is IDR 1,000,000; for Indomaret cash withdrawal services, the minimum is IDR 50,000 and the maximum is IDR 1,000,000
- For cash withdrawals via Indomaret, customers must read and agree to the terms and conditions
- After that, press 'Continue'. Next, confirm the details of your cash withdrawal token reservation. These include your 'Mobile Number' and the Amount. Your 'Mobile Number' will be automatically filled in with the mobile number registered with Bank Danamon
- Then confirm by entering your personal 'm-PIN'
- Your token reservation is complete!
- The token reservation is valid for 1 (one) hour from the time of booking. You will receive a token number to carry out the cash withdrawal transaction. You can visit a Danamon ATM marked 'D-Cash' or an ATM from another bank bearing the PRIMA logo (BRI ATMs, CIMB Niaga ATMs and Multiarta Sentosa ATMs) or your nearest Indomaret outlet to withdraw cash.

b. How to Make a Cash Withdrawal at a Danamon Bank ATM Marked 'D-Cash'

- Press any button on the side of the Danamon ATM screen
- Select 'Cardless Cash Withdrawal' from the ATM menu· Select 'Your Language'
- Enter your 'Mobile Number' as registered with Danamon Bank
- Enter the 'Token Number' you received when making your reservation.
- Select the transaction amount corresponding to the amount specified at the time of booking
- Please collect your cash and the ATM transaction receipt.
- Transaction complete!

c. How to make a cash withdrawal from another bank's ATM bearing the PRIMA logo (BRI ATMs, CIMB Niaga ATMs and Multiarta Sentosa ATMs)

- Select 'Cardless Cash Withdrawal' from the ATM menu
- Enter Bank Danamon's code 011
- Enter your 'Mobile Number' registered with Bank Danamon
- Enter the 'Token Number' you received when making your reservation.
- Select the transaction amount corresponding to the amount specified at the time of reservation
- Please collect your cash and the ATM transaction receipt.
- Transaction complete!

d. How to Make a Cash Withdrawal at an Indomaret Outlet

- Provide your token number, mobile phone number and the amount you wish to withdraw to the Indomaret staff member at your nearest Indomaret outlet
- The Indomaret staff member will enter the details into the system and, if the details are correct, will dispense the cash from the till and provide a transaction receipt as proof of the withdrawal
- The transaction is complete! Please collect your cash and the transaction receipt from the staff member

e. How to cancel a Cash Withdrawal token reservation

- Click the "Cash Withdrawal" menu or view your cash withdrawal token reservation history via the bell icon
- Click the active token reservation you wish to cancel
- The token reservation details page will be displayed
- Click "Cancel", confirm the cancellation of the cash withdrawal token, then enter your m-PIN to confirm the cancellation
- The cash withdrawal reservation has been successfully cancelled

f. How to view your Cash Withdrawal History

- Click the Notification Bell menu
- Click the Cash Withdrawal Notifications menu
- Your Cash Withdrawal transaction history for the past 3 months will be displayed on the Bank Danamon Mobile Banking Services page

8. How to make a payment using QRIS via Bank Danamon Mobile's mobile banking service: Payments using QRIS via the mobile banking service can be made via the QRIS menu on the login page and the QRIS menu on the Bank Danamon Mobile banking dashboard.

   How to make a payment using QRIS via the QRIS menu on the login page (without needing to log in):

   a. Click the 'QRIS' button on the Bank Danamon Mobile Mobile Banking login page (if you have not yet activated the service, you will be directed to do so first; if you have already activated it, you may proceed to point b)
   b. The system will access the device's camera and display the 'QRIS Code' page
   c. Scan the QRIS code provided by the merchant or select the 'Gallery/Image' button on the right-hand side of the screen to upload a QRIS code from your device's gallery
   d. Once the QRIS code has been validated, the system will display the 'Payment' page
   e. Select 'Fund Source', choose 'Savings' as the fund source if you wish to pay using your savings account, or choose 'Credit Card' as the fund source if you wish to pay using a credit card
   f. Enter the 'Amount' (for static QRIS only)
   g. Click 'Continue', then confirm the transaction details and enter your 'm-PIN'
   h. The system will display a confirmation of whether the transaction was successful, failed or timed out

   How to make a payment using QRIS via the QRIS menu on the dashboard page (you must log in first):

   a. Click the 'QRIS' button on the Bank Danamon Mobile Banking dashboard page
   b. The system will access your device's camera and display the 'QRIS Code' page
   c. Scan the QRIS code provided by domestic merchants or merchants in Malaysia, Singapore and Thailand for Cross-Border QRIS* or select the Gallery/Image button on the right-hand side of the screen to upload a QRIS code from your device's gallery
   d. Once the QRIS code has been validated, the system will display the Payment page
   e. Select 'Fund Source Account'; choose 'Savings' as the fund source if you wish to pay using your savings account, or choose 'Credit Card' as the fund source if you wish to pay by credit card

f. The details for 'Amount' to be entered will depend on the type of QRIS, which consists of
    a. For static QR codes, enter the 'Amount'
    b. For dynamic QR codes, the 'Amount' will appear based on the QR code scanned
    c. For cross-border static QR codes, the 'Amount' field must be filled in manually by the customer**. The conversion rate for static QR codes will appear on the confirmation page
    d. For cross-border dynamic QR codes, the 'Amount' will appear based on the scanned QR code, along with the 'Conversion rate'
g. Click 'Continue', then confirm the transaction details and enter your 'm-PIN'
h. The system will display a message confirming whether the transaction was successful, failed or timed out.

*Cross-border QRIS transactions are currently available in Japan, Malaysia, Singapore, Thailand, South Korea, and China. The number of countries where cross-border QRIS transactions will be available will continue to grow.
**The currency used when filling in the 'Amount' field on a static QR code is based on the location of the merchant's issuing bank.

9. How to access the Investment menu (Mutual Funds and Bonds):

a. Mutual Funds

- Select 'Mutual Funds' from the Bank Danamon Mobile Banking menu
- Select the 'Portfolio' tab to view a list of your portfolios and a summary of your investment accounts
- Select the 'Products' tab to view the available mutual fund products
- Select the 'History' tab to view the transaction history for your mutual funds

How to top up your mutual fund via Bank Danamon's Mobile Banking Service

Mutual fund transactions via Bank Danamon's Mobile Banking Service can be carried out by customers provided that:

- They have obtained/registered a SID (Single Investor Identification) number at a Bank Danamon branch prior to the transaction
- The bank account must be in the customer's own name· The account type must be a single account
- The customer has a valid investment profile
- The customer has an active investment account
- The customer is transacting in products that align with their investment profile
- The customer must hold a bank account in the same currency as the product to be traded
- Ensure sufficient funds are available in the account used for the mutual fund transaction:

1) Via the 'Buy Again' button on the Portfolio page

- Click the 'Mutual Fund' icon under 'Transactions' to display the Portfolio page. Click the 'Buy Again' button to carry out a mutual fund transaction.
- The system will display the Mutual Fund Top-Up page along with product information; the customer enters the investment amount and selects the account number to be used. The customer then reads the full Terms and Conditions by scrolling through the page, as well as the Fund Fact Sheet and the Prospectus, to proceed with the transaction.
- The customer will be redirected to the Confirmation page to review the Mutual Fund Top-Up details and enter the OTP to authorise the transaction.
- Enter the OTP that has been sent to the customer's mobile number registered with Bank Danamon's Mobile Banking Service. Click the 'Submit' button
- The system will display a confirmation page indicating whether the transaction was successful or failed.

2) Via the 'Buy' button on the Products page

- Click the 'Hamburger' icon in the top left-hand corner, select the 'Products' menu to carry out a mutual fund transaction
- Click the 'Buy' button next to the product the customer already holds.
- The system will display the Order page; the customer should enter the investment amount. Then click on the Terms & Conditions, Fund Fact Sheet and Prospectus to proceed with the transaction.

- The system will display a page showing the investment account number corresponding to the account used for transactions on that product. The customer is asked to select the account number to be used for the debit. Click the ‘Continue’ button.
- Enter the OTP that has been sent to the customer’s mobile number registered with Bank Danamon’s Mobile Banking Service. Click the ‘Submit’ button
- The system will display a confirmation page indicating whether the transaction was successful or failed

3) Via ‘Buy Button’ on Product Detail Page
    - Click ‘Hamburger’ icon on top left, choose ‘Product’ to do mutual fund transaction
    - Click ‘Detail’ button on the product list
    - Click ‘Buy’ button on the bottom part of the Product Detail page
    - System will display Order page, customer input amount of desired investment. Click Terms & Condition, Fund Fact Sheet, and Prospectus to proceed with the transaction
    - The system will display a page showing the investment account number corresponding to the account used for transactions on that product. The customer is asked to select the account number to be used for the debit. Click the ‘Continue’ button.
    - Enter the OTP that has been sent to the customer’s registered mobile number with Bank Danamon’s Mobile Banking Service. Click the ‘Submit’ button.
    - The system will display an acknowledgement page confirming whether the transaction was successful or failed.

How to sell mutual fund units via Bank Danamon’s Mobile Banking Service

- Click the ‘Hamburger’ icon in the top-left corner, then select the ‘Products’ menu to carry out a mutual fund transaction
- Click the ‘Details’ button in the product list.
- Click the ‘Buy’ button at the bottom of the Product Details page.
- The system will display the Order page; the customer should enter the investment amount. Then click on the Terms & Conditions, Fund Fact Sheet and Prospectus to proceed with the transaction.
- The system will display a page showing the investment account number corresponding to the account used for transactions on that product. The customer is asked to select the account number to be used for the debit. Click the ‘Continue’ button.
- Enter the OTP that has been sent to the customer’s mobile number registered with Bank Danamon’s Mobile Banking Service. Click the ‘Submit’ button
- The system will display a confirmation page indicating whether the transaction was successful or failed

How to transfer mutual fund units via Bank Danamon’s Mobile Banking Service

- Click the ‘Hamburger’ icon in the top-left corner, then select the ‘Portfolio’ menu to carry out a mutual fund transaction
- Click the ‘Transfer’ button next to the product the customer already holds
- Enter the number of units and the target product for the transaction. Then click on the Terms & Conditions, Fund Fact Sheet and Prospectus to proceed with the transaction.
- The system will display a page pre-filled with the investment account number corresponding to the account used for transactions on that product. Click the ‘Continue’ button.
- Enter the OTP sent to the customer’s mobile number registered with Bank Danamon’s Mobile Banking Service. Click the ‘Submit’ button
- The system will display a page confirming the success or failure of the transaction in the form of an acknowledgement page
- Select the ‘Products’ tab to view the available mutual fund products

- Select the ‘History’ tab to view the history of mutual fund transactions that have been carried out

b. Bonds Online
   - Select ‘Bonds’ from the Bank Danamon Mobile Banking menu
   - Select the ‘Portfolio’ tab to view a list of your portfolio and a summary of the bonds you hold· Select the ‘Products’ tab to view the available bond products
   - Select the ‘History’ tab to view your bond transaction history
   - Select the ‘Profile’ tab to view your personal details

10. How to Access the Vehicle Insurance Purchase Feature (Two-Wheeled and Four-Wheeled Vehicles)
    a. Select the “Products” menu,
    b. Click the “Insurance” menu and select one of the Vehicle Insurance options: “Car Insurance” or “Motorcycle Insurance”.
    c. Fill in the details of the vehicle to be insured and the policy start date. On this page, you can also add cover for car accessories.
    d. On the ‘Select Insurance’ page, choose the insurance product on offer. On this page, you can view information on the type of cover, along with details of the benefits and an estimated premium.
    e. Next, you will find information on the insurance product, such as Benefits, Terms & Conditions, and Claims Information, along with a hyperlink where you can download the General Version of the Product and Service Information Summary, the Terms & Conditions, and the Claims Information. On this page, you must also agree to the Terms & Conditions in order to proceed to the next page.
    f. After agreeing to the Terms & Conditions, you will be taken to the ‘Extended Cover’ page. Adding extended cover is optional.
    g. You will then be directed to a page containing the Orderer’s Details (automatically populated with the Customer’s details), the Insured’s Details and vehicle ownership details (Vehicle Registration Certificate/Vehicle Ownership Certificate), which must be completed.
    h. Click ‘Continue’ to proceed to the Order Review page, where you are required to agree to the Terms & Conditions and select the source account.
    i. Proceed to the Payment Confirmation page, where you must enter your OTP/m-PIN as a form of authentication.
    j. If the insurance purchase is successful, a notification will appear and the status on the ‘My Insurance’ page will show ‘awaiting verification from the Insurer’, indicating that your insurance application details have been received and your insurance documents will be sent to your registered email address.

11. How to Access the Micro Health Insurance Purchase Feature:
    a. Select the “Transactions” menu,
    b. Click the “Insurance” menu and select the “Health Insurance” menu
    c. Complete the “Gender” and “Date of Birth” fields.
    d. On the Select Insurance page, choose the insurance product “Micro Dengue Fever Plus Insurance” or “Micro Hospital CashPlan 5 Diseases Insurance”. On this page, you can view a summary of the type of cover, benefits and minimum premium amount.
    e. Next, you will find information about the insurance products, such as Benefits, Terms & Conditions, and Claims Information, along with hyperlinks to download the General Version of the Product and Service Information Summary, Terms & Conditions, and Claims Information. On this page, you are also required to read and agree to the Terms & Conditions in order to proceed to the next page.
    f. The next page contains the Policyholder’s Details, which are automatically populated based on the customer’s details registered in the Bank’s system, as well as the Insured Person’s Details, which the customer must complete.
    g. The customer may also enter the Insured Person’s Details using the details of family members they wish to cover under the selected micro-health insurance product.

h. Click ‘Continue’ to proceed to the Order Review page, where there is a hyperlink to open or download the Product and Service Information Summary (Personal Version).
i. The customer is required to read and agree to the Terms and Conditions and select the source account for payment.

12. How to Access the Travel Insurance Purchase Feature
  a. Log in to Bank Danamon’s Mobile Banking Service using your user ID and password or biometric login.
  b. Select “Transactions”.
  c. Select the “Insurance” menu.
  d. Select the “Travel Insurance” product.
  e. A page with a brief product overview regarding the benefits of Travel Insurance will appear
  f. A page with full product information regarding Travel Insurance will appear, detailing the benefits as well as the Terms and Conditions
  g. The customer must tick the box confirming that the Proposed Insured has read, understood and agreed to the entire content and explanations contained in the link, that the product meets their needs, and that they agree the product being offered is owned by PT Zurich Asuransi Indonesia Tbk (Zurich), which is marketed through a partnership with PT Bank Danamon Indonesia Tbk (the Bank) and is not a product of the Bank. The customer will be redirected to Zurich’s website to purchase the insurance product, and the policy will be issued and sent electronically (e-policy) via email
  h. Fill in the “Travel Details” section with the Customer’s or Prospective Insured’s details (type of trip, number of travellers, travel dates and destination). There is a field for entering a promo code, which the Customer or Prospective Insured may fill in to receive a discount in accordance with the applicable promotion
  i. Select a package to suit the customer’s needs. The package options offered will be tailored accordingly
  j. Fill in the “Insured Person Details”, entering the customer’s or prospective insured person’s details (name, date of birth, gender, type of ID, ID number, telephone number and email address)
  k. Click “Continue”
  l. Ensure your order on the “Order Review” page is correct. Click “Review Summary” to access information on “travel details”, “package details” and “customer or prospective insured person details”
  m. Select the “Payment Method” to be used (Credit/Debit Card and Virtual Account)
  n. The Customer reads the Terms and Conditions, ticks the box confirming that they agree to the applicable terms and conditions and the box confirming that the Customer’s or Prospective Insured’s data will be processed, then selects “Continue”.
  o. Complete the purchase transaction in accordance with the selected payment method
  p. The data submission for the application has been successfully completed; the Policy Summary and Payment Information will be sent via email.

13. How to Access the Credit Card Feature:

    The Credit Card feature can be accessed if the customer has successfully linked their credit card to Bank Danamon’s Mobile Banking service. The Credit Card feature can be accessed in two ways, namely:
  a. Via the Home Screen
     - Select ‘Credit Card’
     - A summary of your credit cards will be displayed
  b. Via Portfolio
     - Select the Portfolio menu
     - Select Loans
     - Select Credit Cards
     - A summary of your credit cards will be displayed

14. How to access the Settings menu:
  a. Click the ‘Settings’ menu

b. The available settings will be displayed
c. Click one of the settings to view its details

15. How to Access Debit Card Settings:
    a. Click the ‘Settings’ menu, then select the Debit Card Settings menu
    b. Select one of your active cards to access its settings: view card details, freeze or unfreeze the debit card, change your PIN, set your primary account, and set linked accountst

16. How to View Card Details:
    a. Log in to Bank Danamon’s Mobile Banking service using your email/user ID and password/biometric login
    b. Select the ‘Settings’ menu and choose the ‘Debit Card Settings’ sub-menu
    c. Then select one of the cards you hold with an ‘Active’ status
    d. Next, click ‘View Card Details’ to view your full card number
    e. The customer will then be asked to enter their m-PIN
    f. The customer can view the full card number for 15 seconds
    g. The customer can ‘copy’ the card number displayed
    h. Once the 15 seconds have elapsed, the card number will be hidden again

17. How to Freeze a Card:
    a. Log in to Bank Danamon’s Mobile Banking service using your email/user ID and password/biometric login
    b. Select the ‘Settings’ menu and choose the ‘Debit Card Settings’ sub-menu
    c. Then select one of the cards with ‘Active’ status that you wish to freeze
    d. The customer should then click ‘Freeze/Unfreeze Card’
    e. The customer will then be asked to select a reason for freezing the card
    f. Next, the customer will be asked to choose the type of freeze: temporary (the customer can unfreeze the card at any time via Bank Danamon’s Mobile Banking Service 30 minutes after freezing) or permanent (the customer must visit a branch to request a new card)
    g. The m-PIN will be required for every freeze carried out
    h. For every freeze carried out, the customer will receive a notification confirming success or failure

18. How to Unfreeze a Card:
    a. Log in to Bank Danamon’s Mobile Banking service using your email/user ID and password/biometric login
    b. Select the ‘Settings’ menu and choose the ‘Debit Card Settings’ sub-menu
    c. Then select one of the cards with the status ‘Temporarily Frozen’ that you wish to unfreeze
    d. You will then be asked to click the ‘Unfreeze’ button
    e. An M-PIN will be required for each unfreezing request
    f. For each unfreezing request, the customer will receive a notification confirming success or failure

19. How to Change Your Debit Card PIN:
    a. Log in to Bank Danamon’s Mobile Banking service using your email address/user ID and password/biometric login
    b. Select the ‘Settings’ menu and choose the ‘Debit Card Settings’ sub-menu
    c. Then select one of the cards with ‘Active’ status for which you wish to change the PIN
    d. You will then be asked to enter your old PIN and to create and confirm a new PIN
    e. You will be asked to enter your m-PIN for every PIN change you make
    f. For every PIN change you make, you will receive a notification confirming whether it was successful or failed

20. How to Set Up Your Primary Account:
    a. Log in to Bank Danamon's Mobile Banking service using your email/user ID and password/biometric login
    b. Select the 'Settings' menu and choose the 'Debit Card Settings' sub-menu
    c. Then select one of the cards with 'Active' status for which you wish to change the source/primary account
    d. You will then be asked to select an available account (the accounts shown are those already linked to the debit card but not currently designated as the Primary account)
    e. Your m-PIN will be required for every change to the source/Primary account
    f. For every change to the source/Primary account, you will receive a notification confirming whether the transaction was successful or failed

21. How to Set Up Linked Accounts:
    a. Log in to Bank Danamon's Mobile Banking service using your email/user ID and password/biometric login
    b. Select the 'Settings' menu and choose the 'Debit Card Settings' sub-menu
    c. Then select one of the cards with 'Active' status that you wish to link or unlink to your account
    d. If you wish to link an account, click the 'Link Another Account' button
    e. You will then be asked to select an available account (the accounts displayed are those held under your CIF but not yet linked to the selected debit card)
    f. If the customer wishes to unlink an account, they should click the 'trash-bin' icon on the account they wish to unlink
    g. An M-PIN will be required for every change to a linked account.
    h. For every change to a linked account, the customer will receive a notification indicating success or failure

22. How to activate Debit Card:

    Non-PIN Mailer Customer
    a. Log in to Bank Danamon's Mobile Banking service using your email/user ID and password/biometric login
    b. Select the 'Settings' menu and choose the 'Debit Card Settings' sub-menu
    c. Then select one of the cards you hold with the status 'Not Yet Active'
    d. Then click 'Activate Now' to activate your debit card
    e. You will then be asked to enter the 3-digit CVV (the number on the back of the card)
    f. The customer is asked to create a PIN and confirm it
    g. The customer is then asked to enter their m-PIN
    h. Whether successful or not, the customer will receive a pop-up message

    PIN Mailer Customer
    a. Log in to Bank Danamon's Mobile Banking service using your email/user ID and password/biometric login
    b. Select the 'Settings' menu and choose the 'Debit Card Settings' sub-menu
    c. Then select one of the cards you hold with the status 'Not yet active'
    d. Then click 'Activate Now' to activate your debit card
    e. The customer is then prompted to enter the 3-digit CVV (the number on the back of the card)
    f. The customer is prompted to create a PIN and confirm the PIN
    g. The customer is then prompted to enter the m-PIN
    h. Whether successful or unsuccessful, the customer will receive a pop-up message
    i. The customer should immediately change their PIN via the 'Change PIN' menu so that the card can be used.

23. How to Apply for a Virtual Debit Card:
    a. Log in to Bank Danamon's Mobile Banking service using your email/user ID and password/biometric login
    b. Select the 'Settings' menu and choose the 'Debit Card Settings' sub-menu
    c. Then click 'Request Debit Card' and select 'Virtual Debit Card'
    d. Next, select the account to link
    e. Then enter your m-PIN
    f. Whether successful or not, the customer will receive a pop-up message
    g. To view the card details, click 'View Card Details' on the virtual debit card to see the full card number, CVV and expiry date
    h. The customer will then be asked to enter their m-PIN
    i. The customer can view the full card number, CVV and expiry date for a period of 15 seconds
    j. The customer can 'copy' the displayed card number.
    k. Once the 15 seconds have elapsed, the card number will be hidden again
24. How to Change Your Virtual Debit Card Limit:
    a. Log in to Bank Danamon's Mobile Banking service using your email/user ID and password/biometric login
    b. Select the 'Settings' menu and choose the 'Debit Card Settings' sub-menu
    c. Then select one of your virtual debit cards with the card status 'Active'
    d. Click 'Change Online Debit Limit'
    e. You can change the limit as you wish
    f. You will then be asked to enter your m-PIN
    g. Whether successful or not, you will receive confirmation of the transaction in the form of an acknowledgement page
25. How to Apply for a Physical Debit Card (Expired):
    a. Log in to Bank Danamon's Mobile Banking service using your email/user ID and password/biometric login
    b. Select the 'Settings' menu and choose the 'Debit Card Settings' sub-menu
    c. Then select one of the cards with the status 'Expired' and click the 'Replace Card' button
    d. The customer agrees to the applicable terms and conditions
    e. The customer selects the name to be printed on the debit card
    f. The customer selects the account to be linked as the primary account for that card
    g. The customer selects the delivery address for the new debit card
    h. The customer confirms and enters their m-PIN
    i. The customer will receive confirmation of a successful transaction in the form of an acknowledgement page (ACK) regarding the card replacement process.
26. How to Apply for a Physical Debit Card (Add a New Card):
    a. Log in to Bank Danamon's Mobile Banking service using your email/user ID and password/biometric login
    b. Select the 'Settings' menu and then the 'Debit Card Settings' sub-menu
    c. Click 'Request Debit Card' and select 'Physical Debit Card'
    d. Select the type of physical debit card available
    e. The customer agrees to the applicable terms and conditions
    f. The customer selects the name to be printed on the debit card
    g. The customer selects the account to be linked as the primary account for the card
    h. The customer confirms and enters their m-PIN
    i. The customer will receive confirmation of a successful transaction in the form of an acknowledgement page (ACK) regarding the card replacement process
27. How to access the Savings & Current Accounts view on the Bank Danamon Mobile Banking Dashboard:
    a. Click the Bank Danamon Mobile Banking logo

b. Log in to Bank Danamon Mobile Banking using your password or biometric authentication
c. The Savings & Current Account view will appear at the top in the orange box
d. Select ‘Set Account View’ and ‘Set Now’ to configure the order and types of Savings & Current Accounts you wish to display on the Home screen

28. How to Update Your Personal Details:
a. Click the ‘Settings’ menu, then select ‘Update Personal Details’
b. Select 1 of the 6 available services – Change mobile number, change email address, change postal address, change home telephone number, change office address and change office telephone number
c. Your previous personal details will be displayed (if available) and you will be asked to enter your new details
d. To change your mobile number or email address, you will be asked to reactivate your Bank Danamon Mobile Banking service
e. Personal details can only be updated once every 30 calendar days

29. How to use the BI-FAST Settings menu:
a. Click the ‘Profile’ menu, then select ‘BI-FAST Settings’;
b. The list of customer BI-FAST proxies will appear;
c. Click the ‘Register BI-FAST’ button on the Bank Danamon BI-FAST proxy to register the BI-FAST proxy
d. Click the ‘Edit’ button on the BI-FAST proxy registered with Bank Danamon to change the account registered to the BI-FAST proxy or to delete the BI-FAST proxy
e. Click the ‘Edit’ button on the BI-FAST proxy registered with another bank to transfer that proxy to Bank Danamon

30. How to use the ‘Forgotten Password’ menu:
a. Click the ‘Login’ menu in Bank Danamon’s Mobile Banking service;
b. Below the ‘Password’ field, a ‘Forgotten Password’ hyperlink will appear;
c. Customers will be asked to enter their email address and complete the captcha;
d. Customers will be asked to verify the OTP sent to their registered email address and mobile phone number or WhatsApp number;
e. Once the OTP has been verified, the customer will be asked to create and confirm a new password;
f. The m-PIN will then be required to validate the password change, after which the password will be updated;
g. Complete the Face Recognition (FR) validation process for a different device;
h. Regarding password changes, customers may change their password up to three times a day; after that, they must try again the following day.

31. How to access the Exchange Rate Display menu:
a. Click ‘View All’ under ‘Foreign Currency Buying Rates’ on the Home menu or select ‘Foreign Currency Transactions’ in D-Bank PRO
b. Customers can view the desired exchange rates

32. How to Access the Cash Order Menu:
a. Select ‘Cash Order’ on D-Bank PRO
b. Read, understand and agree to the General Terms and Conditions for the Cash Order Service via D-Bank PRO
c. Select ‘Fund Source Account’ to choose the source account in your preferred currency
d. Enter the ‘Amount’ you wish to transfer
e. Select ‘Collection Date’ to specify when you will collect your cash order

f. Select 'City' to choose the city where your branch is located to collect your cash order
g. Select 'Branch' to choose the branch where you will collect your cash order based on your chosen city location
h. Click 'Continue', then confirm the transaction details by entering your 'm-PIN'
i. The system will display a confirmation of whether the transaction was successful, failed or timed out
j. Orders for each foreign currency are subject to a maximum daily limit for each CIF. The maximum daily limits for foreign currency orders are as follows:

Denomination	Maximum Daily Limit Per CIF
IDR	2,000,000,000
USD	100,000
JPY	10,000,000
AUD	100,000
SGD	100,000
EUR	100,000

Note: The limit calculation includes the nominal value of foreign currency orders and any administrative fees (if applicable).

33. How to Access the Market Insight Menu:
    a. Select 'Forex Transactions' from the D-Bank PRO menu
    b. Select 'Market Insight'

34. How to access D-Points / MR Points on the D-Bank PRO homepage
    a. D-Points / MR Points can be viewed on the D-Bank PRO homepage. Click on either type of point to go to the D-Points / MR Points landing page
    b. The D-Points / MR Points landing page can be used to view point details; clicking on any point will take you to the D-Points page, or the 'Redeem Points' page for AMEX credit cards

35. How to Open an Account (Prospective Customers)
    a. Select 'Join Now'.
    b. Enter your email address, mobile number/WhatsApp number, and referral code (if applicable)
    c. Select the type of savings account
    d. Details of the savings account will be displayed.
    e. Verify your email address and mobile number/WhatsApp number by entering the OTP code
    f. Take a photo of your ID card and complete the details
    g. Complete facial verification using Face Recognition
    h. Fill in your personal details correctly, accurately and completely. Read and agree to the terms and conditions
    i. Complete the KYC verification in person with a video banking agent via the app, or visit your nearest Danamon branch
    j. Once the account has been created, customers can log in to the D-Bank PRO app and use its features, such as transfers, bill payments and more. Once the account has been successfully created, customers will automatically be issued with a virtual debit card, which can be viewed in the D-Bank PRO app via the Debit Card Settings menu.

36. How to Open an Account (Danamon Customers):
    a. Select the ‘Products’ menu
    b. Under the ‘Savings’ category
    c. Select the type of savings account you wish to open
    d. Details of the savings account will be displayed
    e. Complete the account opening details, such as the Source Account, Funding Source, Purpose of Opening the Account, Initial Deposit, and the debit card to be linked to the savings account or account you wish to open, and read and agree to the applicable terms and conditions,
    f. Enter your m-PIN on the confirmation page to proceed with opening the savings account.
    g. The system will display a confirmation of whether the transaction was successful, failed or timed out

37. Opening a Fixed-Term Deposit:
    a. Select the ‘Products’ menu, then the ‘Savings’ and ‘Fixed-Term Deposits’ categories
    b. Agree to the Terms and Conditions and select the currency for opening the fixed-term deposit
    c. Select the Source Account, enter the Initial Deposit, select the Term, set up Auto-Renewal Instructions, set up Reminders, and select the Purpose of Opening
    d. Enter your m-PIN on the confirmation page to proceed with opening the fixed-term deposit
    e. The system will display a confirmation of a successful, failed or timeout transaction
38. Sharia Planning Savings:
    a. Sharia Planning Savings:
    b. Select the ‘Products’ menu, then the ‘Savings’ category and ‘Sharia Planning Savings’
    c. Select the type of Sharia Planning Savings product
    d. Create a new plan
    e. Complete the savings plan details, such as Source Account, Initial Deposit, Total Plan Amount, End Date, Transfer Period and Transfer Amount, and agree to the applicable terms and conditions
    f. Enter your m-PIN on the confirmation page to proceed with opening the savings account
    g. The system will display a confirmation of whether the transaction was successful, failed or timed out

39. How to Apply for an Adira Car Loan and Cash Loan:
    a. Select the “Products” menu on the Bank Danamon Mobile Banking dashboard
    b. Select the “Loans” tab
    c. Select the type of loan you require
    d. Select a loan product that suits your needs
    e. View detailed product information and pricing, then click ‘Continue’
    f. Read all the terms and conditions and tick the box to agree to the product’s terms and conditions
    g. Click “Apply” and you will be redirected to Adira’s microsite
    h. Run a loan simulation, confirm your details and complete the application form
    Submit the application form.

40. How to Use the ‘Request Payment’ Menu:
    a. Creating a New Payment Request
    - Select ‘Request Payment’ from the D-Bank PRO menu
    - If the customer has not yet agreed to the terms and conditions of the ‘Request Payment’ feature, a pop-up window displaying the terms and conditions will appear; the customer must read and agree to these before proceeding to the next page
    - Click the ‘Create New Bill’ button
    - Select or add participants to the bill you wish to create (maximum of 10 participants per bill) and click ‘Continue’

- Enter the 'Bill Name', select 'Transfer funds to' for the destination account for the bill payment, select the 'Transaction Purpose', enter the 'Amount' and tick the 'Divide the amount equally' box if required, enter the amount to be charged to each participant, and enter any 'notes' if applicable
- Click 'Continue'. Double-check all the data you have entered/selected and then enter your m-PIN to authorise the transaction
- You can view the details and payment status of the bill under the 'Ask Friends for Money' tab in the 'Request Payment' menu

b. Making a Payment via 'Request Payment'
- Select 'Request Payment' from the D-Bank PRO menu
- If the customer has not yet agreed to the terms and conditions of the 'Request Payment' feature, a pop-up window displaying the terms and conditions will appear; these must be read and agreed to before proceeding to the next page
- Select the 'My Bills' tab to view incoming bills
- Click on the details of the bill you wish to pay
- Select the 'Fund Source Account' for the bill payment
- Click 'Pay'. Double-check all the data you have entered or selected, then enter your m-PIN to authorise the transaction
- Click 'Send' and the payment is successful

41. How to Use the e-Mandate Menu

a. Creating a New e-Mandate
- Select 'e-Mandate' from the D-Bank PRO menu
- If the customer has not yet agreed to the terms and conditions of the e-Mandate feature, a pop-up window displaying the e-Mandate terms and conditions will appear; the customer must read these first and agree to them before proceeding to the next page
- Click the 'Create New e-Mandate' button
- Select 'Fund Source Account', enter the 'Merchant ID', enter the 'Merchant Name', enter the 'Merchant Account Name', enter the 'Merchant Account Type', enter the 'Merchant Account Number', enter the 'Agent ID', select 'Merchant Type', select 'Amount Settings', enter the 'Amount', select 'Transaction Type', and enter the 'Start Date'
- Click 'Continue'. Double-check all the data you have entered or selected, then enter your m-PIN to authorise the transaction
- You can view the details and status of the e-Mandate on the 'e-Mandate' tab in the 'e-Mandate' menu. The e-Mandate will be created once it has been approved by the Merchant.

b. Modifying an e-Mandate
- Select 'e-Mandate' from the D-Bank PRO menu
- Click the e-Mandate you wish to modify, then click 'edit'
- Select the details you wish to amend; the fields that can be amended are as follows:
    - Source Account
    - Merchant Type
    - Amount Settings
    - Amount
    - Start Date
- Click 'Continue'. Double-check all the data you have entered or selected, then enter your m-PIN to authorise the transaction
- Click 'Submit'. The e-Mandate has been amended
- You can view the details and status of the e-Mandate on the 'e-Mandate' tab in the 'e-Mandate' menu. Changes to the e-Mandate will take effect once approved by the Merchant.

c. Deleting an e-Mandate
- Select 'e-Mandate' from the D-Bank PRO menu
- Click on the e-Mandate you wish to delete, then click 'Delete'
- Double-check that the details of the e-Mandate you wish to delete are correct, then enter your m-PIN to authorise the transaction
- Click 'Send'. The e-Mandate deletion is complete.

d. Accepting e-Mandate Requests/Change

- Select ‘e-Mandate’ from the D-Bank PRO menu
- If the customer has not yet agreed to the terms and conditions of the e-Mandate feature, a pop-up window displaying the e-Mandate terms and conditions will appear, and the customer must agree to these before proceeding to the next page
- Click the ‘Incoming Requests’ tab in the ‘e-Mandate’ menu
- Double-check that the e-Mandate details are correct· Click ‘Send’. The e-Mandate request/change has been successfully received.

42.How to Use (Cash Deposit)

a. Reserve a token via Bank Danamon’s Mobile Banking Service:

i. First, reserve a token by selecting the ‘Cash Deposit’ menu in the Mobile Banking app.

ii. Then select “Deposit Method”

- Cash Deposit via Indomaret: if you wish to make a cash deposit via a Merchant** (Indomaret)
  For the cash deposit service via a Merchant* (Indomaret), the terms and conditions relating to the associated risks will appear; the Customer must acknowledge, understand and agree to these by clicking the ‘Continue’ button

iii. Select “Destination Account” and choose ‘Deposit Amount’ to specify the desired deposit amount (min. IDR 50,000, max. IDR 1,000,000, or ‘Other Amount’ if the Customer wishes to select a different deposit amount)

- For the cash deposit service via Indomaret, there is a Customer declaration box to be ticked to agree to the terms and conditions on the previous page

iv. Next, confirm the cash deposit token reservation details such as ‘Mobile Number’ and Amount. The ‘Mobile number’ field will be automatically populated with the mobile number registered with Bank Danamon

v. Then confirm by entering your personal ‘m-PIN’

vi. The token reservation is complete!

vii. The token reservation is valid for 1 (one) hour from the time of booking. You will receive a token number to carry out the cash deposit transaction. You can visit your nearest Indomaret outlet to make the deposit..

b. How to Make a Cash Deposit at an Indomaret Outlet

1. Customers can provide the token number to the Indomaret staff member at the nearest Indomaret outlet
2. The Indomaret staff member will enter the token number into the system and, if it matches, will accept the cash and issue a transaction receipt as proof of the cash deposit
3. The transaction is complete! Please collect the transaction receipt from the staff member and check the details on the customer’s D-Bank PRO app.

   * Currently, the merchant partnering with Bank Danamon for cash deposits is Indomaret. The number of merchants partnering for this cash deposit service will continue to grow. Customers can make cash withdrawals via merchants corresponding to the merchant names that appear under the ‘Withdrawal Type’ or ‘Cash Deposit Location’ options’

c. How to cancel a reserved cash deposit token code

1. Click the ‘More’ menu, then select the main transaction ‘Cash Deposit/Withdrawal’ and choose ‘Cash Deposit’
2. Open the ‘Cancellation’ tab and click the active reservation you wish to cancel
3. Enter your m-PIN to confirm the cancellation
4. The Cash Deposit reservation has been successfully cancelled

d. How to view your Cash Deposit history

1. Click the 'More' menu, then select 'Cash Deposit and Withdrawal Transactions' under Main Transactions, and choose 'Cash Deposit'
2. Click the 'History' menu
3. Cash Deposit transaction history for up to 3 months will be displayed on the Bank Danamon Mobile Banking Services page
4. Click the 'Filter' button to customise the display of your Cash Deposit history

43. How to Access the Debit Card Security Settings Menu
    a. Customers should log in to the D-Bank PRO app, select the 'Settings' menu, then select 'Debit Card Settings',
    b. Customers should select their active card, then go to 'Security Settings'.
    c. Customers can configure their Debit/ATM Card security preferences via D-Bank PRO (Debit Card Security Settings), including enabling or disabling the following categories:
        1. Domestic Transactions: freeze or enable shopping and subscription transactions using debit card funds at domestic merchants via EDC, contactless, QRIS, e-commerce (with or without an OTP code), as well as cash withdrawals at domestic ATMs.
        2. International Transactions: freeze or enable shopping and subscription transactions using debit card funds at overseas merchants via EDC, contactless, QRIS, e-commerce (with or without an OTP code), as well as cash withdrawals at overseas ATMs.
        3. Contactless Transactions: freeze/enable shopping and payment transactions using the tap method.
        4. Online Transactions: freeze/enable shopping or subscription transactions via e-commerce (such as marketplaces, digital wallets, transport apps, etc.).
        5. Cash Withdrawal Transactions: freeze or enable cash withdrawal transactions using a debit card at ATMs.

       For all the categories above, the setting will be **active** by default.
    d. Customers can change the status of a transaction category by toggling the switch as required, then clicking 'Confirm'.
    e. Any changes will require authorisation via m-PIN, and the customer will receive a notification confirming success or failure.

Requirements and Procedures for Accessing Credit Card Features, including: Credit Card Link, Credit Card Home Page, E -Statement, Credit Card Activation, Change Credit Card PIN, Request for an Additional Primary Credit Card (Add-On), Request for an Additional Credit Card (Supplement), Money Transfer, Autopay, Change Credit Card Limit, Freeze/Unfreeze Card, Credit Protection, My Own Installment (MOI), Credit Card Installment Information, Bill Payment, and Points Redemption

1. How to link a credit card:
    a. Customers should log in to their Bank Danamon Mobile Banking account, select the 'Portfolio' menu, then go to 'Loans' and select 'Credit Card'
    b. Select the 'Link to Amex Credit Card/Charge Card' menu
    c. Enter the 'Credit Card Number', 'CVV' and 'Expiry Date'
    d. Enter the 'OTP'
    e. The system will display a confirmation of whether the transaction was successful or failed

2. How to Access the Credit Card Home Page (Primary Credit Card, Supplementary Credit Card, Virtual Credit Card, Danamon Paylight Card):
   The Credit Card Home Page can be accessed if the customer has successfully linked their credit card via Bank Danamon's Mobile Banking service. The Credit Card feature can be accessed in two ways, namely:

    a. Via the Home Page
        - Select 'Credit Cards'

- The Primary Credit Card Dashboard will appear
- On the Primary Credit Card Dashboard, there are various menu options available in the tabs/header and widgets that can be selected to access other Credit Card features, such as: Autopay, Money Transfer, My Own Installment, etc.
- Swipe the Primary Credit Card image to access the Supplementary Credit Card Home Page and/or Virtual Credit Card

b. Via Portfolio
   - Select the Portfolio menu
   - Select Loans
   - Select Credit Cards
   - The Primary Credit Card Home screen will appear
   - On the Primary Credit Card Home screen, there are various menu options available in the tabs/headers and widgets that you can select to access other credit card features, such as: Autopay, Money Transfer, My Own Instalment, etc.
   - Swipe the Primary Credit Card image to access the Supplementary Credit Card Home screen and/or the Virtual Credit Card

3. here are two ways to access the E-Statement feature, namely:
   a. Via the Settings Menu
      - Via the Settings Menu
      - Select the Settings Menu
      - Select e-Statement
      - Select Credit Card e-Statement
      - Select Credit Card
      - Select the credit card billing period (shows only the last 3 months)
      - This will display the credit card statement on the Bank Danamon Mobile Banking screen, or
      - Select 'Download' to download the credit card statement, which will then be saved to your device

   b. Via the Portfolio Menu
      - Select the Portfolio Menu
      - Select e-Statement
      - Select 'Credit Card'
      - Select the credit card billing period (only displays the last 3 months)
      - This will display the credit card statement on the Bank Danamon Mobile Banking screen, or
      - Select 'Download' to download the credit card statement, which will then be saved to your device

4. How to Activate a Credit Card:
   The Credit Card Activation feature can be accessed in two ways, namely:

   a. Via the 'Credit Card Summary' page
   - Click the 'Accounts' menu
   - Under the category, select 'Credit Cards'
   - A summary of your credit cards will be displayed· Click the 'Activate Now' button on the credit card with the status 'Inactive'
   - Enter the 'CVV number'
   - Click 'Continue', then confirm the transaction by entering your 'm-PIN'
   - The system will display a confirmation of whether the transaction was successful or failed

b. Via the ‘Credit Card Home’ page

- Click the ‘Accounts’ menu
- Under the category, select ‘Credit Cards’
- A summary of your credit cards will be displayed· Select the credit card you wish to activate
- The Primary Credit Card Home page will appear
- On the Credit Card Home page, click the ‘Activate Now’ button
- Enter the ‘CVV number’
- Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
- The system will display a confirmation of whether the transaction was successful or failed

5. How to Change Your Credit Card PIN:
   a. Click the ‘Portfolio’ menu, then select ‘Loans’
   b. Under ‘Categories’, select ‘Credit Cards’
   c. A summary of your credit cards will be displayed
   d. Select one of the credit cards shown
   e. The Primary Credit Card Home page will appear
   f. At the top of the Primary Credit Card Home page, swipe the tab/header to select the ‘Manage Card’ menu
   g. On the Manage Card page, select the ‘Change PIN’ sub-menu
   h. Select the credit card for which you wish to change the PIN, create a new PIN, and re-enter the new PIN
   i. Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
   j. The system will display a confirmation of whether the transaction was successful or failed

6. How to Apply for an Additional Primary Credit Card (Add-On):
   a. Click the ‘Portfolio’ menu, then select ‘Loans’
   b. Under ‘Category’, select ‘Credit Cards’
   c. A summary of your credit cards will be displayed
   d. Select one of the credit cards shown
   e. The Primary Credit Card homepage will appear
   f. At the bottom of the Primary Credit Card homepage, select the ‘Apply for a New Card’ widget
   g. Select the type of credit card you wish to apply for
   h. Review the details of the selected credit card, then agree to the ‘Terms and Conditions’
   i. Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
   j. The system will display a confirmation that the transaction has been sent successfully or has failed

7. How to Apply for an Additional Credit Card (Supplement):
   a. Click the ‘Portfolio’ menu, then select ‘Loans’
   b. Under ‘Category’, select ‘Credit Cards’
   c. A summary of your credit cards will be displayed
   d. Select one of the credit cards shown
   e. The Main Credit Card Home page will appear
   f. At the bottom of the Main Credit Card Home page, select the ‘Supplement’ widget
   g. Enter the ‘Supplementary Cardholder’s Name’, ‘Family Relationship’, ‘Date of Birth’, ‘Mobile Number’, ‘Requested Limit’, and upload an ‘Identity Document’, then agree to the ‘Terms and Conditions’
   h. Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
   i. The system will display a confirmation that the transaction has been sent successfully or has failed

8. How to Submit a Money Transfer Request:
   a. Click the ‘Portfolio’ menu, then select ‘Loans’
   b. Under the category, select ‘Credit Cards’

c. A summary of your credit cards will be displayed
d. Select one of the credit cards shown
e. The Main Credit Card Home page will appear
f. At the bottom of the Main Credit Card Home page, select the ‘Money Transfer’ widget
g. Enter the ‘Transfer Amount’, ‘Destination Bank’, ‘Account Holder’s Name’ and ‘Account Number’
h. Select the ‘Convert to Instalments’ option to convert the money transfer transaction into instalments
i. If you select the ‘Convert to Instalments’ option, you will need to specify the desired ‘Instalment Period’
j. Then agree to the ‘Terms and Conditions’
k. Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
l. The system will display a confirmation indicating whether the transaction was successful or failed

9. How to set up Autopay:
   a. Click the ‘Portfolio’ menu, then select ‘Loans’
   b. Under ‘Category’, select ‘Credit Cards’
   c. A summary of your credit cards will be displayed. Select one of the credit cards shown
   d. The Main Credit Card Home page will appear
   e. At the bottom of the Main Credit Card Home page, select the ‘Autopay’ widget
   f. Select the ‘Funding Account’ and ‘Payment Amount’ (full or minimum), then agree to the ‘Terms and Conditions’
   g. Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
   h. The system will display a confirmation of whether the transaction was successful or failed

10. How to Request a Credit Card Limit Increase:
    a. Click the ‘Portfolio’ menu, then select ‘Loans’
    b. Under ‘Category’, select ‘Credit Cards’
    c. A summary of your credit cards will be displayed
    d. Select one of the credit cards shown
    e. The Main Credit Card Home page will appear
    f. At the top of the Main Credit Card Home page, swipe the tab/header to select the ‘Manage Card’ menu
    g. On the Manage Card page, select the ‘Set Credit Limit’ sub-menu
    h. Select the credit card for which you wish to change the limit, enter the ‘New Limit’, ‘Purpose’, ‘Duration’, and select the ‘Monthly Period’ (specifically for temporary durations), then agree to the ‘Terms and Conditions’
    i. Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
    j. The system will display a confirmation that the transaction has been sent successfully or has failed

11. How to Freeze a Credit Card:
    a. Click the ‘Portfolio’ menu, then select ‘Loans’
    b. Under the categories, select ‘Credit Cards’
    c. A summary of your credit cards will be displayed
    d. Select one of the credit cards shown
    e. The Main Credit Card Home page will appear
    f. At the top of the Main Credit Card Home page, swipe the tab/header to select the ‘Manage Cards’ menu
    g. On the ‘Manage Card’ page, select the ‘Freeze Card’ sub-menu
    h. Select the credit card you wish to freeze
    i. Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
    j. The system will display a confirmation of whether the transaction was successful or failed

12. How to Unfreeze a Credit Card:

a. Click the ‘Portfolio’ menu, then select ‘Loans’
b. In the category list, select ‘Credit Cards’
c. A summary of your credit cards will be displayed
d. Select the credit card you wish to unfreeze
e. The main credit card dashboard will appear
f. On the credit card dashboard, click the ‘Unfreeze’ button
g. Then confirm the transaction by entering your ‘m-PIN’
h. The system will display a confirmation of whether the transaction was successful or failed

13. How to carry out a My Own Installment (MOI) transaction:
    a. Via the My Own Installment widget:
        - Click the ‘Portfolio’ menu, then select ‘Loans’
        - Under the category, select ‘Credit Cards’
        - A summary of your credit cards will be displayed
        - Select one of the credit cards shown
        - The Main Credit Card Home page will appear
        - At the bottom of the Main Credit Card Home page, select the ‘My Own Installment’ widget
        - Select the transactions you wish to convert into instalments (max. 5 transactions)
        - Tap the ‘Change Term’ button to select your preferred repayment period, then read and agree to the ‘Terms and Conditions’
        - Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
        - The system will display a confirmation of whether the transaction was successful or failed

    b. Via the Transaction List:
    - Click the ‘Portfolio’ menu, then select ‘Loans’
    - Under the category, select ‘Credit Cards’
    - A summary of your credit cards will be displayed
    - Select one of the credit cards shown
    - The Main Credit Card Home page will appear
    - In the header section of the Main Credit Card Home page, select the ‘Recent Transactions’ widget
    - Select the transactions you wish to convert into instalments (max. 5 transactions)
    - Tap the ‘Change Term’ button to select your preferred repayment term, then read and agree to the ‘Terms and Conditions’
    - Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
    - The system will display a confirmation of whether the transaction was successful or failed

14. How to view your My Own Installment (MOI) statement:
    a. Click the ‘Portfolio’ menu, then select ‘Loans’
    b. Under ‘Category’, select ‘Credit Cards’
    c. A summary of your credit cards will be displayed
    d. Select one of the credit cards shown
    e. The Main Credit Card Home page will appear
    f. At the bottom of the Main Credit Card Home page, select the ‘My Own Installment’ widget
    g. In the ‘My Own Installment’ feature header, select ‘MOI-Statement’
    h. Select the available term to choose your preferred repayment period, then read and agree to the ‘Terms and Conditions’
    i. Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
    j. The system will display a confirmation of whether the transaction was successful or failed

15. How to view your credit card installment list:
    a. Click the ‘Portfolio’ menu, then select ‘Loans’
    b. Under ‘Category’, select ‘Credit Cards’

c. A summary of your credit cards will be displayed
d. Select one of the credit cards shown
e. The Main Credit Card Home page will appear
f. At the top of the Main Credit Card Home page, swipe the tab/header to select the 'Installment Info' menu
g. Select the 'Installment Program' you wish to view
h. A summary of active and settled installments will be displayed
i. Select one of the active or settled installments to view its details

16. How to Register a Bill (Bill Payment):
    a. Click the 'Portfolio' menu, then select 'Loans'
    b. Under 'Category', select 'Credit Cards'
    c. A summary of your credit cards will be displayed
    d. Select one of the credit cards shown
    e. The Main Credit Card Home page will appear
    f. At the bottom of the Main Credit Card Home page, select the 'Bill Payment' widget
    g. Select the 'Register New Bill' menu
    h. Select the 'Bill Category' and 'Service Provider', enter the 'Bill Number', then agree to the 'Terms and Conditions'
    i. Click 'Continue', then confirm the transaction by entering your 'm-PIN'
    j. The system will display a confirmation of whether the transaction was successful or failed

17. How to View Registered Bills:
    a. Click the 'Portfolio' menu, then select 'Loans'
    b. Under 'Category', select 'Credit Cards'
    c. A summary of your credit cards will be displayed
    d. Select one of the credit cards shown
    e. The Main Credit Card Home page will appear
    f. At the bottom of the Main Credit Card Home page, select the 'Bill Payment' widget
    g. Select the 'Registered Bills' menu
    h. A summary of your registered bills will be displayed
    i. Select one of the registered bills to view its details

18. How to Redeem Points (VISA, Mastercard & JCB):
    a. Click the 'Portfolio' menu, then select 'Loans'
    b. Under 'Categories', select 'Credit Cards'
    c. A summary of your credit cards will be displayed
    d. Select one of your VISA, Mastercard or JCB credit cards
    e. At the bottom of the Main Credit Card Home page, select the 'Points Redemption' widget
    f. The D-Point page will appear; select the menu (the 'Burger' icon) in the top right-hand corner of the screen
    g. Select the desired 'Points Redemption Catalogue'
    h. Complete the points redemption details according to the selected catalogue, then agree to the 'Terms & Conditions'
    i. Click 'Continue', then confirm the transaction by entering the 'OTP' sent to your registered mobile number
    j. The system will display a confirmation of whether the transaction was successful or failed

    How to Redeem Points (AMEX):
    a. Click the 'Portfolio' menu, then select 'Loans'
    b. Under the categories, select 'Credit Cards'
    c. A summary of your credit cards will be displayed
    d. Select one of your AMEX credit cards or charge cards

e. At the bottom of the Main Credit Card Home page, select the ‘Points Redemption’ widget
f. Select the ‘Points Redemption’ menu
g. Select the desired ‘Points Redemption Catalogue’
h. Complete the points redemption details based on the selected catalogue, then agree to the ‘Terms & Conditions’
i. Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
j. The system will display a confirmation of whether the transaction was successful or failed

19. How to Change the Danamon Paylight Card Design:
    a. Click the ‘Portfolio’ menu, then select ‘Loans’
    b. Under ‘Categories’, select ‘Credit Cards’. A summary of your credit cards will be displayed
    c. Select the Danamon Paylight Card
    d. In the top right-hand corner of the credit card image, select the ‘Change Card Design’ widget
    e. The system will display the available card designs
    f. Swipe through the available card designs
    g. Select your preferred card design
    h. Click ‘Continue’
    i. The system will display a confirmation of whether the card design change was successful or failed

20. How to Make a Payment Using a Virtual Credit Card
    a. On the payment summary page of the e-commerce site, enter your Virtual Credit Card number, CVV number, expiry date and the name as it appears on the card for the merchant you wish to pay, then click ‘continue’
    b. Enter the OTP code, then click ‘pay’
    c. The system will display a confirmation of whether the payment was successful or failed

21. How to Request a Change to Your Danamon Paylight Card Transaction Limit:
    a. Click the ‘Portfolio’ menu, then select ‘Loans’
    b. Under ‘Category’, select ‘Credit Cards’
    c. A summary of your credit cards will be displayed
    d. Select the Danamon Paylight Card
    e. At the top of the Danamon Paylight Home page, swipe the tab/header to select the ‘Manage Card’ menu
    f. On the ‘Manage Card’ page, select the ‘Set Transaction Limit’ sub-menu
    g. Click ‘Continue’, then confirm the transaction by entering your ‘m-PIN’
    h. The system will display a confirmation indicating whether the transaction was successful or failed

22. How to Request a Physical Danamon Paylight Card:
    a. Click the ‘Portfolio’ menu, then select ‘Loans’
    b. Under ‘Category’, select ‘Credit Cards’
    c. A summary of your credit cards will be displayed
    d. Select the Danamon Paylight Card
    e. At the top of the Danamon Paylight Home page, select the ‘Request Physical Card’ widget
    f. Confirm the transaction by entering your ‘m-PIN’
    g. The system will display a confirmation indicating whether the transaction was successful or failed

23. How to access the credit card view on the Bank Danamon Mobile Banking dashboard
    a. Click the Bank Danamon Mobile Banking logo
    b. Log in to Bank Danamon Mobile Banking using your password or biometric authentication
    c. The credit card view will appear at the top in the orange box

d. Select 'Manage Account View' and 'Set Now' to set the order and type of credit cards you wish to display on the Home screen

24. How to Access the Credit Card Security Settings Menu
    a. Customers should log in to the D-Bank PRO app, select the 'Settings' menu, then select 'Credit Card Settings'
    b. Customers should select their active card, then go to 'Security Settings'.
    c. Customers can configure their credit card security preferences via D-Bank PRO (Credit Card Security Settings), including enabling or disabling the following categories:
        1. Domestic Transactions: block or enable shopping and subscription transactions using debit card funds at domestic merchants via EDC, contactless, QRIS, e-commerce (with or without an OTP code), as well as cash withdrawals at domestic ATMs
        2. Domestic QRIS Transactions: enable/disable domestic QRIS transactions
        3. International Transactions: block/enable shopping and subscription transactions using debit card funds at overseas merchants via EDC, contactless, QRIS, e-commerce (with or without an OTP code), as well as cash withdrawals at overseas ATMs.
        4. Contactless Transactions: block/enable shopping and payment transactions using the tap method.
        5. Online Transactions: block/enable shopping or subscription transactions via e-commerce (such as marketplaces, digital wallets, transport apps, etc.).
        6. Cash Withdrawal Transactions: block/enable cash withdrawal transactions using a debit card at ATMs.

       All of the above categories will be **active** by default.
    d. Customers can change the status of a transaction category by toggling the switch as required, then clicking 'Confirm'
    e. Any changes will require authorisation via m-PIN, and the customer will receive a notification confirming success or failure.

Consumer Complaints Procedure: Receipt of Complaints
1. Customers can submit complaints regarding D-Bank PRO transactions/services either verbally or in writing through:
    a. The nearest Bank Danamon branch,
    b. By calling Hello Danamon on 1-500-090; or
    c. By email at hellodanamon@danamon.co.id.
2. Danamon staff will provide the customer with confirmation or proof of receipt of the Complaint Form once all requirements have been met.
3. If the documents required for the complaint are incomplete, the customer must complete them within a maximum of 10 working days; this period may be extended by a further 10 working days if the documents are located outside the customer's place of residence and/or there are other circumstances beyond the customer's control.

Complaint Handling
1. Danamon staff will follow up on customers' verbal complaints within a maximum of 5 working days, and on written complaints within a maximum of 10 working days.
2. The timeframe for following up on and resolving written complaints is a maximum of 10 working days from the date on which the complete documentation is received. In certain circumstances, the Bank may extend this timeframe by a maximum of 10 working days.
3. In the event of an extension to the complaint resolution timeframe as per point 2, the Bank will notify the customer.
4. Customers may request information from Danamon staff regarding the complaint resolution process via the contact details provided at the time of complaint confirmation or as stated on the complaint receipt.
5. Danamon staff may request additional documents from the Customer whilst the complaint is being investigated, in order to resolve the complaint.

Complaint Resolution

1. Danamon staff will provide a response to the complaint submitted by the Customer in accordance with the findings of the investigation
2. Based on the findings of the investigation:
   a. If the Customer accepts the Bank's resolution and/or response, the complaint will be closed.
   b. If the customer does not accept the Bank's resolution and/or response, then:
      - The customer may lodge an objection by attaching new documents that have not previously been submitted.
      - The customer may seek dispute resolution through the courts or through out-of-court mechanisms (LAPS BI/OJK).

Simulation

Example of a transaction simulation and fee calculation using the Online Transfer feature

A customer makes a transfer of IDR 500,000 to another bank using the *Online Transfer* feature via D-Bank PRO. The simulation is as follows:

Initial Balance	: IDR 10,000,000
Transfer Amount	: IDR 500,000
Transfer fee	: IDR 6,500
Final Balance	: IDR 9,493,500

Final Balance = Initial Balance – (Transfer Amount + Transfer Fee)

Additional Information

Important Notes

1. To register for Bank Danamon's Mobile Banking Service, always use your own mobile number and email address. To change the mobile number and email address registered with Bank Danamon's Mobile Banking Service, please visit your nearest Danamon branch or contact Hello Danamon.
2. Do not disclose your Bank Danamon Mobile Banking User ID/email address, password, verification code, secret code, token or m-PIN to anyone else. Keep your Bank Danamon Mobile Banking User ID/email address, password, verification code, secret code, token and m-PIN confidential. Be wary of fraud attempts by individuals posing as Bank Danamon Indonesia staff via telephone, fax or email, who ask for personal details, including your User ID/Email Address, Password, Verification Code, Secret Code, Token and m-PIN. Bank Danamon Indonesia staff will never ask for or request your User ID/Email Address, Password, Verification Code, Secret Code, Token, or m-PIN for Bank Danamon's Mobile Banking Service.
3. Avoid registering for Bank Danamon's Mobile Banking Service whilst being guided by another person; learn how to register for Bank Danamon's Mobile Banking Service in full via the FAQs section, by visiting your nearest Danamon branch, or via Hello Danamon, so that you can avoid any form of fraud.
4. Avoid using public computers or Wi-Fi networks shared by others whilst using Bank Danamon's Mobile Banking Service.
5. If there is an update to the Bank Danamon Mobile Banking app on the Play Store or App Store, please update the app immediately.
6. Registration can only be carried out via the Bank Danamon Mobile Banking app.
7. Be vigilant and avoid opening emails from unknown senders or clicking on links from unknown websites or emails.
8. The Customer acknowledges and understands all risks that may arise in connection with the use of the Account Opening Transaction via Bank Danamon's Mobile Banking Service, including but not limited to errors in the Customer's data entry, changes in interest rates, the account opening process taking place on public holidays, and/or the Customer's email being hacked by a third party

and used to carry out the Account Opening Transaction.

Disclaimer (please read):

1. The Bank may reject your application for a product if it does not meet the applicable requirements and regulations.
2. You must read this Product and Service Information Summary carefully and are entitled to ask Bank staff any questions regarding this Product and Service Information Summary
3. This Product Information Summary is written in Indonesian. If necessary, this Product Information Summary may be translated into other languages. In the event of any discrepancy in terms or interpretation between the Indonesian version and any other language version, the Indonesian version shall prevail.

Danamon

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