

**GENERAL TERMS AND CONDITIONS
DANAMON DEBIT/ATM CARD
EFFECTIVE 5 JANUARY 2026**

A. DEFINITION

Unless the sentence in question explicitly gives another meaning, all terms used in the Danamon Debit/ATM Card General Terms and Conditions have the following meanings:

1. **"Bank"** is PT Bank Danamon Indonesia Tbk as the issuer of Debit/ATM Cards.
2. **"Customer Identification File"** or **"CIF"** is a unique code used to record, store, and consolidate Customer data information.
3. **"D-Bank PRO"** is a banking information and transaction service provided by the Bank to Customers and accessible by Customers using mobile phones.
4. **"D-Onboarding"** is software owned by the Bank that is connected to the internet, which can only be accessed by bank officers, used as a tool in opening Bank accounts online based on account opening requests from Customers.
5. **"Danamon Global Currency Card"** is a Mastercard-branded Debit/ATM Card that can be used to make transactions at ATM machines, payments at EDC/POS, and Danamon Online Debit payments both domestically through the GPN network and abroad through the Mastercard network using funds from the currency balance available in the Customer's Danamon LEBIH PRO account, without incurring exchange rate conversion fees.
6. **"Danamon Online Debit"** is a payment feature on Online Merchants (including e-commerce) using Debit/ATM Cards that have been certified by the Principal on the Online Merchant (online store) website and have been certified by MasterCard Secure Code.
7. **"CVC Digits"** or **"Card Verification Code Digits"** are the last 3 (three) digits on the back of the Debit/ATM Card. These CVC (Card Verification Code) digits are a security feature for cards with the Mastercard logo.
8. **"Electronic Data Capture"** or **"EDC"** is a tool used to verify Financial Transactions and Non-Financial Transactions by Customers at bank counters or other places determined by the Bank.
9. **"Debit/ATM Card"** is a card issued by the Bank at the request of a Customer that functions as an ATM card and/or debit card and/or other functions determined by the Bank.
10. **"Virtual Debit Card"** is a virtual (non-physical) card issued by the Bank upon the Customer's request through D-Bank PRO, account opening through D-Bank PRO, D-Onboarding, and/or other channels owned by the Bank and has the function of a debit card as determined by the Bank.
11. **"Danamon Online Debit Transaction Limit"** is the limit for purchases or payments using Danamon Online Debit at Online Merchants.
12. **"Mastercard Secure Code"** is MasterCard's 3D Secure feature to protect Online Transactions using Debit/ATM Cards. This feature is only available on Online Merchant websites (as defined below) that also support the 3D Secure feature. MasterCard Secure Code uses password protection during the online shopping process to verify customers. The purpose of Mastercard Secure Code is to establish trust between online merchants and customers, similar to when both parties conduct transactions face-to-face.

13. "**Online Merchant**" is a seller of goods and/or services that has an online business.
14. "**Customer**" is the account owner and debit/ATM cardholder.
15. "**Contactless**" is a technology that allows Customers to make transactions by simply tapping or placing their Debit/ATM Card close to an EDC machine that supports contactless transactions.
16. "**Debit/ATM Card Number**" is the 16 (sixteen) digit number found on the front of the Debit/ATM Card.
17. "**One Time Password**" or "**OTP**" is a unique password code that is valid for 1 (one) Financial Transaction and/or Non-Financial Transaction (as defined below) and sent via text message (SMS) to the Customer's mobile phone number registered in the Bank's system as authentication for Financial Transactions and/or Non-Financial Transactions conducted through D-Bank PRO services or other Bank e-channels.
18. **Operator** is a mobile telecommunications network provider that uses GSM (Global System for Mobile Communication), CDMA (Code Division Multiple Access), or other technologies.
19. "**Password**" is a secret code/password required by Customers who are users of D-Bank PRO and/or other Bank e-channels in order to access and use D-Bank PRO or other Bank e-channels.
20. "**Point of Sales**" or "**POS**" is a place that can be used for payment transactions for Customers.
21. "**Principal**" is an institution responsible for managing the system and/or network between its members, both acting as issuers and/or acquirers, in Debit/ATM Card transactions.
22. "**Personal Identification Number**" or "**PIN**" is a confidential code/password created by the Customer that serves as a means of verification for the Bank, which is required for the Customer to use services at ATM/CRM/EDC/Digital CS/Digital Teller/Hello Danamon/IVR terminals and other Bank services, and the authority to use it rests solely with the Customer.
23. "**Account**" is the Customer's deposit in the form of a current account, savings account and/or other forms equivalent to these, whether already opened by the Customer at the Bank or to be opened in the future.
24. "**Main Account**" is an account linked to a Debit/ATM Card and used as a source of funds for transactions using the Debit/ATM Card at ATMs, EDCs, and Online Merchants.
25. "**Secondary Account**" is an account linked to a Debit/ATM Card and used as an alternative source of funds when conducting transactions at the Bank's ATMs.
26. "**General Terms and Conditions for Accounts and Banking Services**" are the General Terms and Conditions for Accounts and Banking Services issued by the Bank, including any future amendments, additions, and updates, which can be accessed on the Bank's official website at the following link: bdi.co.id/syartumbank.
27. "**General Terms and Conditions for Sharia Banking Accounts and Services**" are the General Terms and Conditions for Sharia Banking Accounts and Services issued by the Bank, including any future amendments, additions, and updates, which can be accessed on the Bank's official website at the following link: bdi.co.id/layananansyariah.

28. "**General Terms and Conditions for Danamon Debit/ATM Cards**" are the General Terms and Conditions for Danamon Debit/ATM Cards.
29. "**D-Bank PRO General Terms and Conditions**" are the general terms and conditions of D-Bank PRO, including any future amendments, additions, and updates by the Bank, which can be accessed on the Bank's official website at the following link: bdi.co.id/id-tncdbankprohtml.
30. "**T-PIN**" is a combination of numbers as a secret number given to Customers as verification when contacting Hello Danamon.
31. "**Financial Transactions**" are transactions that affect changes in Account balances, including but not limited to Online Transactions, fund transfers, bill payments, purchases, Online Transactions, and other transactions in accordance with the Bank's provisions.
32. "**Non-Financial Transactions**" are transactions that do not affect changes in account balances, including but not limited to balance information, account mutations, exchange rate information, interest rates, and other transactions in accordance with Bank regulations.
33. "**Online Transactions**" are transactions at Online Merchants conducted through electronic media/the internet.
34. "**User ID**" is an identity owned by each Customer and must be entered/inputted when accessing D-Bank PRO and/or the Bank's other e-channels.
35. "**Valid Thru**" is the month and year of validity of the Debit/ATM Card, which is printed on the front of the Debit/ATM Card.

B. DEBIT CARD/ATM USAGE

1. Debit/ATM cards are issued specifically for:
 - (a) Accounts in the name of individual Customers; and
 - (b) Joint Accounts for individual Customers.
2. Specifically for OR Joint Accounts, each Customer forming a Joint Account is entitled to apply for a Debit/ATM Card.
3. Specifically for AND Joint Accounts, each Customer will be given a Debit/ATM Card that can only be used for balance inquiry functions or functions determined by the Bank and will be informed to the Customer.
4. Customers are required to sign the back of the Debit/ATM Card in the space provided. Any risks of rejection or misuse arising from failure to sign the Debit/ATM Card shall be the responsibility of the Customer.
5. Debit/ATM Cards with active status are linked to Accounts with active status.
6. 1 (one) Customer or 1 (one) CIF can have up to:
 - a. 3 (three) physical debit/ATM cards, namely 1 (one) Danamon Global Currency Card, 1 (one) debit/ATM card with the Mastercard logo (Non-Danamon Global Currency Card), and 1 (one) debit/ATM card with the GPN logo; and
 - b. 5 (five) Virtual Debit Cards, which can be obtained through the account opening process via D-Bank PRO or D-Onboarding, and through the Virtual Debit Card application feature on D-Bank PRO.
7. 1 (one) Account can be linked to up to 3 (three) Debit/ATM Cards, namely 1 Danamon Virtual Debit Card and 2 (two) physical Debit/ATM Cards.

8. One (1) physical Debit/ATM Card can be linked to a maximum of fifteen (15) Accounts, where only one (1) Account is used as the Main Account.
9. One (1) Danamon Virtual Debit Card can only be linked to one (1) Account used as the Main Account.
10. Provisions regarding Virtual Debit Cards are further regulated in the D-Bank PRO General Terms and Conditions.
11. Customers are advised to have 1 (one) GPN-logoed Debit/ATM Card.
12. If the Customer wishes to have more than 1 (one) physical Debit/ATM Card with a Mastercard or GPN logo, the Customer is required to fill out an application form containing a statement explaining that the Customer understands and agrees to the benefits, risks, and/or these General Terms and Conditions regarding the ownership of more than one (1) physical Debit/ATM Card for one (1) CIF.
13. Customers can activate their Debit/ATM Card (physical card) by visiting a Bank branch office or D-Bank PRO.
14. Customers can change their 6-digit PIN (physical card form) by visiting a Bank branch office, setting it up at a Bank ATM machine, or at D-Bank PRO.
15. Customers who have more than one Account linked to one Debit/ATM Card Number must designate 1 (one) Account as the Main Account and the other accounts as Secondary Accounts. For new customers who open one account at the Bank and receive a Debit/ATM Card, that account will automatically become the Primary Account on the Debit/ATM Card.
16. If customers have a physical Debit/ATM Card, they can view the physical Debit/ATM Card data, namely the card number and expiry date, at D-Bank PRO.
17. Customers can set up their Primary Account and Secondary Account as accounts linked to their Debit/ATM Card (physical card) through D-Bank PRO and Bank branches.
18. Debit/ATM Cards can only be used by the Customer themselves and cannot be transferred/assigned in any form or by any means to another party. Customers are responsible for all risks arising from the transfer/assignment of Debit/ATM Cards.
19. The use of Debit/ATM Cards is in accordance with the type of product, Bank provisions, and the applicable provisions of each Principal, and/or those listed on the website and other media published/provided by the Bank or each Principal, including:
 - a. Debit/ATM cards can be used before their expiry date, as stated on the Debit/ATM card.
 - b. Conducting Financial and Non-Financial Transactions through the Bank's counter, EDC, ATM, CRM, Online Merchant, or other places determined by the Bank with an authorisation process based on PIN/OTP/CVC Digit/Contactless.
 - c. For debit transactions conducted through:
 - i. Bank counters and ATMs/CRMs can be debited from all accounts in one CIF.
 - ii. Other banks' ATMs, EDCs, and online merchants that have partnerships with the Bank or other places determined by the Bank can only be

accessed through the Main Account.

- iii. Digital Teller can be debited from all Savings Accounts with sole ownership or Joint Accounts OR in 1 (one) CIF with Rupiah currency.
- d. Transactions made through other ATM networks that have partnerships with the Bank or other locations specified by the Bank can only be made through the Main Account.
- e. Debit transactions, namely payments for transactions at merchants/use of merchant services through EDC machines or online, are authorised based on a PIN, OTP, or CVC digit input.
- f. Other transactions that have been approved by the Bank and will be communicated to the Customer.

20. Transactions using a Debit/ATM Card can be made as long as the Account connected to the Debit/ATM Card is active and has sufficient funds, and can only be accessed to accounts in Rupiah and/or certain currencies owned by the Customer in accordance with the applicable provisions of the Bank.

21. In the event that the Debit/ATM Card is used for transactions through ATM services or merchants outside Indonesia (using Rupiah and/or non-Rupiah accounts), the Bank is authorised to convert the currency using the exchange rate applicable at the Bank, and the Customer acknowledges and is responsible for the risks of exchange rate fluctuations.

22. Debit/ATM Card Transaction Authorisation through an EDC machine by the Customer can be done by entering a 6 (six) digit PIN or using the Contactless Feature.

23. Transactions using the Contactless Feature can only be done with Debit/ATM Cards that have the Contactless logo »».

24. Debit/ATM card transactions using the contactless feature can only be made for a maximum transaction amount of Rp5,000,000.00 (five million rupiah) per day and on machines that accept payments with the contactless feature.

25. When transacting with the Contactless feature, the Customer must ensure that they themselves direct the Debit/ATM Card to the EDC machine or card reader bearing the Contactless feature logo without giving the card to the merchant, and keep the card in a safe place to avoid possible misuse of the Debit/ATM Card and ensure that the printed transaction amount matches the purchase or payment transaction amount.

26. The Customer hereby agrees that any transaction instructions executed by the Bank upon receiving such instructions from the Customer, as indicated by the entry of a PIN or a contactless transaction, cannot be cancelled or changed by the Customer for any reason.

27. Errors and/or negligence on the part of the Customer in conducting transactions or

misuse of the Debit/ATM Card using the Contactless feature will not release the Customer from their obligations under the Danamon Debit/ATM Card General Terms and Conditions.

28. The use of OTP, PIN and/or the contactless feature when conducting transactions has the same legal force as a written order signed by the Customer. The Bank's records of transactions processed using the Debit/ATM Card with OTP, PIN and/or the Contactless feature are final and binding, unless proven otherwise by the Customer in accordance with the applicable laws and regulations.
29. Through D-Bank PRO, the Customer can connect and/or disconnect accounts linked to Debit/ATM Cards (physical card form), and change the Main Account source linked to the Debit/ATM Card.
30. The nominal limit for transactions using a Debit/ATM Card and the amount of fees are determined by the Bank and are subject to change at any time with notification on the Bank's website, Bank branch offices, ATM/CRM locations, or other media available at the Bank.
31. Every transaction using a Debit/ATM Card that results in a change in the Account balance will be recorded on the Customer's transaction statement.
32. Customers are required to keep their Debit/ATM Cards safe and keep information related to Debit/ATM Cards confidential, including but not limited to Debit/ATM Card Numbers, Valid Thru, CVC Digits, PINs, Passwords, OTPs, etc., from other parties, including Bank employees. Customers are fully responsible for any losses incurred due to customer negligence/delay in reporting to the Bank.
33. Customers may request a replacement card due to loss/theft/damage/blocking of the Debit/ATM Card, incorrect PIN/card being swallowed by the ATM machine, and the administrative costs incurred for card replacement shall be borne by the Customer.
34. The Customer is fully responsible and releases the Bank from any errors, mistakes, negligence, forgery, misuse, fraud, ambiguity, including all risks, claims, losses, and/or other consequences and results arising from the execution of transaction instructions made with or arising from:
 - a. signing, misuse of Debit/ATM Card information, mobile phone numbers registered in the Bank's system, or allowing other parties to use Customer security data;
 - b. using Debit/ATM Cards for contactless transactions or allowing other parties to make transactions using Debit/ATM Cards with contactless features;
 - c. using or disclosing OTP, PIN, Password, and/or other security features of the means used to make payment and/or financial transactions to other parties;
 - d. misusing payment and/or financial means, acting fraudulently, or failing to fulfil one or more of their obligations;
 - e. fraud and deception resulting from the use of a lost or stolen Debit/ATM Card;
 - f. negligence and/or errors on the part of the Customer that result in the

misuse of the Debit/ATM Card by another party.

35. Customers must immediately inform the Bank by contacting Hello Danamon or visiting a Bank branch office in the event of the following circumstances:

- Debit/ATM card stolen/lost/counterfeited;
- experienced and/or aware of attempts by other parties to request Debit/ATM card information, OTP, CVC digits and/or PIN, password, and/or other Debit/ATM card security data; or
- experiencing and/or becoming aware of any attempts to misuse the Debit/ATM Card, signature, fraudulent transactions, and fraud as a result of the use of a lost or stolen Debit/ATM Card.

The above notification must be accompanied by instructions to the Bank to block the Debit/ATM Card and replace it with a new Debit/ATM Card or take other measures in accordance with the Bank's applicable policies. Transactions made using the Debit/ATM Card before the Bank receives a report from the Customer regarding the loss and/or theft of the Debit/ATM Card are the responsibility of the Customer.

36. Customers have the right to set their Debit/ATM Card security preferences on the D-Bank PRO application, in the form of activating or deactivating the use of Debit/ATM Cards for certain types of Financial Transactions (including: Financial Transactions at domestic or overseas merchants and ATMs, Online Transactions, Transactions using the Contactless feature, and cash withdrawals). If the Customer chooses to disable a transaction category, transactions within that category will be declined or cannot be processed by the Bank.

C. BLOCKING AND CLOSING OF DEBIT/ATM CARDS

- If a customer enters the wrong PIN for their debit/ATM card three times, the debit/ATM card will be blocked. To be able to make transactions again, the customer must request to have the block lifted by visiting a bank branch or through Hello Danamon (1-500-090) using their T-PIN and verifying their data in accordance with the bank's policy.
- Customers can perform two types of blocking on their Debit/ATM Card, namely permanent blocking and temporary blocking, through a Bank branch, D-Bank PRO, or Hello Danamon. Debit/ATM Cards that are permanently or temporarily blocked cannot be used to make transactions.
- Debit/ATM cards that have been temporarily blocked through D-Bank PRO can be unblocked through D-Bank PRO at least 30 (thirty) minutes after the blocking was carried out.
- Temporary unblocking must be done through the same channel as when the blocking was done.
- Permanently blocked Debit/ATM Cards cannot be reactivated (closed). If the Customer still needs a Debit/ATM Card, the Customer needs to apply for a new Debit/ATM Card at a Bank branch or through D-Bank PRO.
- Customers can apply for the closure of their Debit/ATM Card through Hello Danamon or D-Bank PRO by permanently blocking the Debit/ATM Card, or through

a Bank branch by attaching identity documents and/or other documents required by the Bank in accordance with the applicable provisions at the Bank.

7. The customer acknowledges and agrees that the Bank has the right to block and/or close the Debit/ATM Card if:
 - a. All accounts associated with the Debit/ATM Card are closed;
 - b. there is a request for closure of the Debit/ATM Card from the Customer;
 - c. the Debit/ATM Card has expired;
 - d. the Customer has passed away;
 - e. the Customer has requested permanent blocking (card closure) at D-Bank PRO;
 - f. other reasons in accordance with Bank policy and/or applicable laws and regulations.
8. The Customer hereby guarantees and releases the Bank from any and all obligations/claims/demands/lawsuits for compensation from any party (including the Customer himself), in connection with the blocking/closure of the Debit/ATM Card.

C. DANAMON ONLINE DEBIT USAGE

1. Customers must have an active mobile phone number registered with the Bank's system, an active account, and a valid Mastercard-branded Debit/ATM Card, either a physical card or a Virtual Debit Card.
2. Customers can use their physical Danamon Debit/ATM Card and Virtual Debit Card for Danamon Online Debit transactions one calendar day after the card is activated and linked to their Account.
3. Customers can set (including change) their Danamon Online Debit Transaction Limit through D-Bank PRO.
4. After setting the Danamon Online Debit Transaction Limit through the D-Bank PRO service, the Customer has determined the maximum daily Danamon Online Debit Transaction Limit per Mastercard-branded Debit/ATM Card Number that can be used for Financial Transactions on Online Merchant sites.
5. To make transactions at Online Merchants using a Debit/ATM Card, Customers are required to enter the Debit/ATM Card data required by the relevant Online Merchant.
6. If the Online Merchant uses the Mastercard Secure Code (3D Secure) feature that requires the use of an OTP, the following conditions apply:
 - a. OTP will be sent to the Customer's mobile phone number registered in the Bank's system as a form of payment verification for Financial Transactions using Debit/ATM Cards at Online Merchants.
 - b. The OTP will be sent by the Bank via text message and can be received by the Customer if the Customer's mobile phone has sufficient storage space, there are no disruptions to the Operator's mobile telecommunications network, and there is sufficient credit on the registered mobile phone number.
 - c. The transaction can be carried out if the OTP entered on the OTP confirmation page is proven to be correct and accurate, and the Bank can confirm this.

- d. The OTP is valid for the duration specified to the customer on the OTP confirmation page.
 - e. If the Customer enters the OTP incorrectly three (3) times on the OTP confirmation page, the Danamon Online Debit service will be blocked. To be able to transact again, the Customer must request to unblock the service through Hello Danamon (1-500-090) using their T-PIN and after undergoing data verification in accordance with the Bank's policy.
7. If the Online Merchant does not have the Mastercard Secure Code (3D Secure) feature, transactions made by the Customer at the Online Merchant will not be verified with OTP confirmation. The Customer understands the risks associated with Financial Transactions at Online Merchants that do not have the Mastercard Secure Code (3D Secure) feature.
8. The Bank reserves the right not to execute the Customer's transaction order if:
 - a. The balance in the Account is insufficient to carry out the Financial Transaction;
 - b. The Bank knows or has reason to suspect that fraud or criminal activity has been or is being committed; and/or
 - c. The Transaction is not in accordance with or violates the Bank's policies and/or applicable laws and regulations.
9. Customers are required to notify the Bank of any changes to their data.
10. The Bank reserves the right to temporarily suspend the Danamon Online Debit service for a certain period of time for renewal, maintenance or other purposes deemed necessary by the Bank, and the Bank shall not be liable to provide compensation of any kind to anyone. The Bank shall notify the Customer no later than 7 (seven) working days prior to any updates, maintenance, or other purposes.
11. In the event that the Debit/ATM Card is used to conduct Financial Transactions in foreign currencies/currencies other than the Rupiah, the Bank shall be authorised to convert the foreign currency using the exchange rate determined by the Bank at the time the Financial Transaction is conducted by the Customer, and the Customer shall be aware of and responsible for the risks of exchange rate fluctuations.
12. The Customer is responsible for all risks, including losses incurred by the Customer in relation to:
 - a. Misuse of Debit/ATM Card information, mobile phone numbers, CVC digits, OTPs and/or other security features by the Customer themselves or other parties;
 - b. Any errors, inaccuracies or incompleteness in the instructions or data sent by the Customer;
 - c. Any failure of Financial Transactions as a result of insufficient balance in the Account and insufficient credit on the Customer's mobile phone number;
 - d. Any errors or problems with the mobile telecommunications network operator; and
 - e. Any negligence on the part of the Customer in following the procedures, instructions, and provisions in using Danamon Online Debit services or delays in updating Customer data at the Bank.
13. Customers must ensure that the location where they conduct transactions is secure from possible misuse of their Debit/ATM Cards.

F. CHANGES AND TERMINATION OF ACCESS TO DANAMON ONLINE DEBIT SERVICES

1. Changes to the Customer's mobile phone number must be made through a Bank branch office.
2. Access to Danamon Online Debit services cannot be used and/or will be suspended if:
 - a. The customer has forgotten their User ID, Password, and/or PIN.
 - b. The customer has closed all accounts.
 - c. The Bank, at its discretion, indicates that there has been misuse/misappropriation of transactions by an irresponsible party or that there have been transactions that violate applicable laws.
 - d. Receipt of a written report from the customer regarding the suspicion or knowledge that the customer's User ID, Password, PIN and/or Internet Banking details have been accessed by an unauthorised party.
 - e. The bank is complying with a requirement under applicable laws and regulations.
3. To reactivate the above Services after access has been suspended, Customers must visit a Bank branch or contact Hello Danamon.

G. STATEMENT AND GUARANTEE

1. The Customer hereby declares and guarantees that every instruction for transactions using the Debit/ATM Card is made in good faith and the Customer requests the Bank to carry out the instructions submitted by the Customer.
2. The Customer agrees that every instruction for transactions from the Customer that is received and carried out by the Bank is correct, complete, accurate, valid and binding on the Customer, and at the same time constitutes the Customer's approval for the execution of the transaction instructions. Instructions given by the Customer have the same legal force as a written order signed by the Customer and are legally binding as strong and perfect evidence of the transaction request made by the Customer in court.
3. The Customer hereby declares and agrees that the Bank has the right to record every instruction given by the Customer based on the Debit/ATM Card, and the evidence of such instructions (whether in the form of moving images (videos), photos (images), transactions, and/or tapes/cartridges, and/or copies of such evidence) is approved as valid and binding evidence for the Customer.
4. The Customer is aware and understands that the Debit/ATM Card carries risks that may arise, including but not limited to:
 - a. errors or negligence in use by the Customer caused by negligence or errors in entering data/instructions to the Bank, which may result in, among other things:
 - 1) transactions that were not carried out by the Customer and can be proven by the Customer to have been carried out by another unauthorised person;
 - 2) Customer data being used by an unauthorised party; and
 - 3) information related to the Debit/ATM Card being known and used by a third party (including family members).
 - b. Delays/failures in access or delays/failures in the provision of information/data in Debit Cards/ATMs and/or the execution of transactions whose instructions are

conveyed are caused by, among other things: Force Majeure, the use of Debit Cards/ATM Cards that deviates from what has been stipulated by the Bank based on the General Terms and Conditions of Danamon Debit Cards/ATM Cards, as well as other causes beyond the Bank's ability/control;

- c. the data/information presented by the Bank is incorrect/corrupted due to interference from parties attempting to hack into the system to corrupt the data or other third parties with malicious intent.
- 5. The Bank is responsible for the smooth operation of the systems managed by the Bank, and the Customer agrees that any failure of the systems and/or means of communication caused by circumstances beyond the Bank's control or any failure of the systems due to the Customer's failure to comply with the terms and conditions applicable to each service shall be the risk and responsibility of the Customer. In connection with this, the Customer agrees and hereby authorises and consents to the Bank to make corrections to the Customer's instructions related to other transactions carried out by the Customer.
- 6. The Customer hereby declares that the Bank has provided sufficient explanation regarding the characteristics of the Debit/ATM Card used by the Customer and that the Customer has understood and comprehended all the consequences of using the Debit/ATM Card, including the benefits, risks, and costs associated with the Debit/ATM Card, which can also be found in the communication media available at the Bank.
- 7. The Customer has received, read, understood, and agreed to comply with the General Terms and Conditions of Danamon Debit/ATM Cards and the laws and regulations applicable in the Republic of Indonesia and the customs applicable to banking, as well as other provisions stipulated by the Bank in relation to banking transaction services through electronic media.
- 8. The Customer's participation in using the Debit/ATM Card is at the Customer's own initiative, and there is no coercion from any party.
- 9. The data/information filled in by the Customer is correct and the Bank has the right to verify the accuracy of the data/information provided by the Customer. All data/information and documents provided by the Customer will be stored at the Bank so that the Bank is not obliged to return them.
- 10. The Customer agrees to immediately complete and submit to the Bank all documents required by applicable laws and regulations or required by the Bank and accepts all consequences arising if these requirements cannot be met.
- 11. In connection with giving instructions for transactions using a Debit/ATM Card, the Customer hereby declares:
 - a. The Bank has absolute authority to accept or reject instructions for transactions from Customers using Debit/ATM Cards. If the Bank executes the transaction instructions, the Customer hereby agrees that the Bank's transaction records (in addition to other transaction records held by the Bank and/or issued by related parties) are recognised as valid/legitimate evidence and are binding on the Customer, proving that the Bank has executed the transaction instructions requested by the Customer using their Debit/ATM Card.

- b. The Customer understands that there is a risk that transaction instructions may not be executed due to events beyond the Bank's control, including but not limited to failure of the Bank's network system, communication lines or computer facilities.
- c. In order to execute a transaction, additional requirements/documents and/or information from the Customer may be necessary, and the Customer agrees to comply with/complete the requirements at any time by signing the documents and/or providing the information required/specified by the Bank.

12. The Customer declares that they understand and will be fully responsible for any losses, costs or damages suffered by the Bank for all risks arising as a result of transactions carried out by the Bank in executing instructions for transactions carried out by the Customer.

I. CUSTOMER COMPLAINTS

- 1. Customers may submit complaints regarding banking products/services either verbally or in writing through the nearest Bank branch office or Hello Danamon (1-500-090) or via email at helldanamon@danamon.co.id.
- 2. Disputes over transactions that are not transactions made by the Customer as stated in the Customer's account statement can only be submitted by the Customer no later than 30 (thirty) calendar days from the transaction date via Hello Danamon at 1-500-090. The Bank reserves the right to approve or reject a dispute request in accordance with the Bank's applicable regulations and will communicate its resolution on the dispute request through the communication channels available to the Bank.
- 3. Customers may submit complaints through Hello Danamon or by visiting a Bank branch.
 - a. Customer complaints submitted verbally will be resolved by the Bank within a maximum of 5 (five) working days from the date of receipt.
 - b. Customer complaints submitted in writing will be resolved by the Bank within a maximum of 10 (ten) working days from the date of receipt of the complete documentation.

The procedure for customer complaints can be accessed via the website <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>.

K. OTHERS

- 1. The General Terms and Conditions for Danamon Debit/ATM Cards constitute an integral part of (i) the General Terms and Conditions for Accounts and Banking Services; and (ii) the General Terms and Conditions for Sharia Accounts and Banking Services. In the event of any discrepancy or conflict between these provisions and the General Terms and Conditions for Danamon Debit/ATM Cards, the General Terms and Conditions for Danamon Debit/ATM Cards shall prevail.
- 2. The definitions used in the General Terms and Conditions for Danamon Debit/ATM Cards refer to the General Terms and Conditions for Accounts and Banking Services, unless otherwise stipulated in the General Terms and Conditions for Danamon Debit/ATM Cards.

3. The Customer hereby declares to comply with and be bound by the General Terms and Conditions of Danamon Debit/ATM Cards and the laws and regulations applicable in the Republic of Indonesia and the customs applicable to banking, as well as other provisions stipulated by Bank Indonesia and/or the Financial Services Authority, both existing and to be stipulated in the future, and this will be notified to the Customer through the means of communication available at the Bank.
4. If any provision in the General Terms and Conditions of Danamon Debit/ATM Cards is prohibited or cannot be implemented or becomes invalid or is declared null and void by a government or court ruling, this shall not affect the validity of other provisions in the General Terms and Conditions of Danamon Debit/ATM Cards, and such other provisions shall remain valid and binding and enforceable. With regard to prohibited or unenforceable provisions, the Bank shall adjust such provisions and replace them with provisions that are enforceable in accordance with the Bank's policies.
5. If, at the time this application is submitted, the Customer concerned is unable to complete the documents required by applicable laws and regulations or required by the Bank, the Applicant hereby agrees to immediately complete the requirements and submit them to the Bank and accept all consequences arising if these requirements cannot be met.
6. In the event of any inconsistency between the Danamon Debit/ATM Card General Terms and Conditions and marketing media (including but not limited to brochures, product terms and conditions), the parties agree that the applicable provisions are as stipulated in the Danamon Debit/ATM Card General Terms and Conditions.
7. The Customer hereby agrees and acknowledges that the Bank has the right to amend/change/supplement the General Terms and Conditions of Danamon Debit/ATM Cards, including changes in fees, with due regard to the applicable laws and regulations.
8. In the event of changes to the benefits, risks, fees, and general terms and conditions, the Customer has the right to submit a written objection to the Bank within 30 (thirty) working days from the date of notification of such changes by the Bank through the communication media available at the Bank. The Customer agrees that the Bank will consider the Customer to have agreed to the changes if the Customer does not submit an objection within that period. If the Customer does not agree to the changes, the Customer has the right to terminate the use of the Bank's features, services or products by first settling all of the Customer's outstanding obligations to the Bank (if any).
9. If there are indications of fraud, cheating, abuse, transaction irregularities, unusual transactions, money laundering and/or actions that are not in accordance with the

laws and regulations, the Bank reserves the right to cancel the transaction and/or terminate the use of the Bank's products/services. The Customer remains obliged to settle all of their obligations to the Bank (if any).

10. The customer declares that there are no and will be no transactions that indicate money laundering and/or other transactions that are not permitted under the laws and regulations applicable in Indonesia.
11. The customer agrees to sign additional documents that are reasonably required/required by the Bank in connection with the Debit/ATM Card.
12. The General Terms and Conditions of Danamon Debit/ATM Cards have been adjusted to comply with laws and regulations, including the regulations of the Financial Services Authority.
13. The Bank is licensed and supervised by the Financial Services Authority and Bank Indonesia, and is a participant in the Indonesia Deposit Insurance Corporation.