

GENERAL TERMS AND CONDITIONS
DANAMON DEBIT/ATM CARD
Effective March 7, 2025

A. DEFINITIONS

Unless the relevant sentence explicitly provides another meaning, all terms used in the General Terms and Conditions of Danamon Debit/ATM Cards have the following meanings:

1. **"Bank"** is PT Bank Danamon Indonesia Tbk as the issuer of the Debit/ATM Card.
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 24 (twenty-four) hours a day and 7 (seven) days a week, and can be accessed by Customers, either through D-Bank PRO mobile using a mobile phone or through D-Bank PRO web using a computer/tablet.
4. **"D-Onboarding"** is a software owned by the Bank that is connected to the internet network, which can only be accessed by bank officers, used as an aid in opening a Bank account online based on an account opening request from the Customer.
5. **"Danamon Global Currency Card"** is a Debit/ATM Card with the Mastercard logo that can be used to make transactions at ATMs, 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 being subject to exchange rate conversion.
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 site (online store) and have been certified by MasterCard Secure Code.
7. **"CVC Digit"** or **"Card Verification Code Digit"** is the last 3 (three) digits on the back of the Debit/ATM Card. This CVC (Card Verification Code) digit is 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 in other places determined by the Bank.
9. **"Debit/ATM Card"** is a card issued by the Bank upon request by the 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 card in virtual (non-physical) form 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 transaction limit for purchases or payments using Danamon Online Debit at Online Merchants.
12. **"Mastercard Secure Code"** is a 3D Secure feature from MasterCard to protect Online Transactions using Debit/ATM Cards. This feature is only available on Online Merchant sites (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 the Mastercard Secured Code is to build trust between Online Merchants and customers as when both transact face to face.
13. **"Online Merchant"** is a seller of goods and/or services that has an online business type.
14. **"Customer"** is the Account owner and Debit/ATM Card holder.
15. **"Contactless"** is a technology that allows Customers to make transactions by simply attaching or bringing their Debit/ATM Card to an EDC machine that supports Contactless transactions.
16. **"Debit/ATM Card Number"** is the 16 (sixteen) digit number 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 is sent via short 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 provider of cellular telecommunications networks that use GSM (Global System for Mobile Communication), CDMA (Code Division Multiple Access), or other technologies.
19. **"Password"** is a secret code/password required by Customers using 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 Card/ATM transactions.
22. **"Personal Identification Number"** or **"PIN"** is a confidential code/password created by the Customer that functions as a verification medium for the Bank that is required so that the Customer can use services at ATM/CRM/EDC/Digital CS/Digital Teller/Hello Danamon/IVR/other Bank services and the authority to use it lies solely with the Customer.

23. **"Account"** is the Customer's savings in the form of checking accounts, savings and/or other forms that are similar to those, both those that have been opened by the Customer at the Bank and those that will be opened in the future.
24. **"Main Account"** is an Account that is linked to a Debit Card/ATM and is used as a source of funds to make transactions using a Debit Card/ATM at ATMs, EDCs, and Online Merchants.
25. **"Secondary Account"** is an Account that is linked to a Debit/ATM Card and is used as an alternative source of funds when making transactions at a Bank ATM.
26. **"General Terms and Conditions for Banking Accounts and Services"** are the General Terms and Conditions for Banking Accounts and Services issued by the Bank, including any changes, additions, and updates thereto in the future, 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 changes, additions, and updates thereto in the future, which can be accessed on the Bank's official website at the following link: bdi.co.id/layanansyariah.
28. **"General Terms and Conditions for Danamon Debit/ATM Cards"** are these General Terms and Conditions for Danamon Debit/ATM Cards.
29. **"General Terms and Conditions of D-Bank PRO"** are the general terms and conditions of D-Bank PRO, including changes, additions, and updates in the future 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 the Customer as Customer verification when contacting Hello Danamon.
31. **"Financial Transactions"** are transactions that have an impact on changes in the Account balance, including but not limited to fund transfers, bill payments, purchases, Online Transactions, and other transactions in accordance with Bank regulations.
32. **"Non-Financial Transactions"** are transactions that do not have an impact on changes in the Account balance, 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 that are carried out via electronic media/internet.
34. **"User ID"** is an identity owned by each Customer and must be included/inputted when accessing D-Bank PRO and/or other Bank e-channels.
35. **"Valid Thru"** is the month and year of validity of the Debit/ATM Card which is found on the front of the Debit/ATM Card.

B. USE OF DEBIT/ATM CARDS

1. Debit/ATM Cards are given specifically for:
 - a. Accounts in the name of individual Customers; and
 - b. Accounts in the name of individual joint accounts.
2. Specifically for Joint Accounts with "OR" status, each Customer forming a Joint Account is entitled to apply a Debit/ATM Card.
3. Specifically for Joint Accounts with "AND" status 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 column provided. All risks of rejection or misuse arising from the failure to sign the Debit/ATM Card are 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 connected to up to 3 (three) Debit/ATM Cards, namely 1 Virtual Debit Card and 2 (two) physical Debit/ATM Cards.
8. 1 (one) physical Debit/ATM Card can be linked to a maximum of 15 (fifteen) Accounts, whereas only 1 (one) Account can only be linked as Primary Account.
9. 1 (one) Danamon Virtual Debit Card can only be linked to 1 (one) Account used as the Main Account.
10. Provisions regarding Virtual Debit Cards will be further regulated in the D-Bank Pro General Terms and Conditions.
11. Customers are encouraged to have 1 (one) Debit/ATM Card with the GPN logo.

12. If the Customer wants more than 1 (one) physical Debit/ATM Card with the Mastercard logo or the GPN logo, the Customer is required to fill out a request form containing a statement explaining that the Customer understands and agrees to the benefits, risks, and/or these General Terms and Conditions of Debit card/ATM concerns ownership of more than 1 (one) physical Debit/ATM Card for 1 (one) CIF.
13. Customers can activate their Debit/ATM Card (physical card form) by visiting a Bank branch office, or at D-Bank PRO.
14. Customers can change the 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 connected to one Debit/ATM Card Number must determine 1 (one) Account as the Main Account and the other accounts as Secondary Accounts. For new Customers who open 1 (one) Account at the Bank and get a Debit/ATM Card, the account will automatically become the Main Account on the Debit/ATM Card.
16. If the Customer has a Debit/ATM Card in physical form, the Customer can view the physical Debit/ATM Card data information, namely the card number and expiration date in D-Bank PRO.
17. Customers can set up Primary Accounts and Secondary Accounts as Accounts connected to Debit/ATM Cards (physical card form) via D-Bank PRO and Bank branches.
18. Danamon Debit/ATM Cards can only be used by the Customer himself/herself and cannot be transferred/assigned in any form and by any means to other parties. The Customer is responsible for all risks arising in the event of a alienation/transfer of the Debit/ATM Card.
19. The use of Debit/ATM Cards is adjusted to the type of product and Bank policies stated on the website and other media issued/provided by the Bank, including:
 - a. Debit/ATM Cards can be used before the expiration date, as stated on the Debit/ATM Card.
 - b. Conduct Financial Transactions or Non-Financial Transactions through Bank counters/EDC/ATM/CRM/Online Merchants or other places determined by the Bank with an authorization process based on PIN/OTP/CVC Digit/Contactless.
 - c. For debit transactions made through:
 - i. Bank Counters and Bank ATMs/CRMs, can be debited from all Accounts in 1 (one) CIF.
 - ii. ATMs of other banks, EDCs, and Online Merchants that have partnerships with the Bank or other places determined by the Bank can only be done through the Main Account.
 - iii. Digital Teller, can be debited from all Savings accounts with single ownership or Joint OR Accounts in 1 (one) CIF with Rupiah currency.
 - d. For transactions made through other ATM networks that have cooperation with the Bank or other places determined by the Bank can only be done through the Main Account/Primary Account.
 - e. Conduct debit transactions, namely payments for transactions at merchants/use of merchant services through EDC machines or online whose authorization is based on ATM PIN, OTP, or CVC number input.
 - f. Perform other transactions that have been approved by the Bank and will be informed to the Customer.
20. Transactions using Debit/ATM Cards can be carried out as long as the Account connected to the Debit/ATM Card is active and has sufficient balance and can only be accessed to accounts in Rupiah and/or certain currencies owned by the Customer in accordance with the provisions applicable to the Bank.
21. In the event that the Danamon Debit/ATM Card is used for transactions through ATM or merchant services outside Indonesia (using Rupiah and/or non-Rupiah accounts), the Bank is authorized to convert currencies using the exchange rate determined by the Bank and the Customer realizes and is responsible for the risk of exchange rate fluctuations.
22. Authorization of Debit/ATM Card Transactions through EDC machines carried out by the Customer can be done by inputting 6 (six) digit PIN or Contactless Feature.
23. Transactions with the Contactless feature can only be made using 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 nominal of IDR1,000,000.00 (one million rupiah) per day and on machines that accept payments with the Contactless feature.
25. In transacting with the Contactless feature, make sure the Customer himself directs the Debit/ATM Card to the EDC machine or card reader with the Contactless feature logo without giving the card to the merchant, and keeps the card in a safe position to avoid the possibility of misuse of the Debit/ATM Card and ensures that the transaction amount printed is in accordance with the amount of the purchase or payment transaction.
26. The Customer hereby agrees that any transaction instruction carried out by the Bank when the Bank receives the instruction from the Customer which is marked by the input of a PIN or a transaction with the Contactless feature, cannot be canceled or changed for any reason by the Customer.
27. The Customer's Errors and/or negligence in conduction transactions or misuse of the Debit/ATM Card with the Contactless feature method 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 making a transaction has the same legal force as a written order signed by the Customer. The Bank's records of transactions processed from the use of the Debit/ATM Card using OTP, PIN and/or the Contactless feature method are final and binding, unless proven otherwise by the Customer in accordance with the applicable laws and regulations.
29. Through D-Bank PRO, Customers can connect and/or disconnect accounts connected to Debit/ATM Cards (physical card form), and change the source of the Main Account connected to the Debit/ATM Card.
30. The nominal limits for transactions using Debit/ATM Cards and the amount of fees determined by the Bank may change at any time with notice 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/booked on the Customer's proof of mutation.
32. Customers are required the Debit/ATM Card properly and keep confidential information related to the Debit/ATM Card, including but not limited to the Debit/ATM Card Number, Valid Thru, CVC Digit, PIN, Password, OTP and etc from outside parties, including Bank's staff. The Customer is fully responsible for losses arising from the Customer's negligence/delay in reporting to the Bank.
33. The Customer can submit a request for a card replacement because the Debit/ATM Card is lost/stolen/damaged/blocked, due to an incorrect PIN/swallowed by the ATM machine, and the administration fees incurred from the card replacement are the Customer's responsibility.
34. The Customer is fully responsible and releases the Bank from any error, mistake, negligence, forgery, misuse, fraud, ambiguity including all risks, claims, losses and/or other consequences and consequences of carrying out transaction instructions carried out with or arising from:
 - a. Signature affixing, misuse of Debit/ATM Card information, mobile phone numbers registered in the Bank system, or allowing other parties to use Customer security data;
 - b. Using a Debit/ATM Card to make transactions with the Contactless feature or allowing other parties to make transactions using a Debit/ATM Card with the Contactless feature;
 - 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 fulfill one or more of its obligations;
 - e. Fraud and deception resulting from the use of a lost or stolen Debit/ATM Card;
 - f. Due to negligence and/or error by the Customer that causes misuse of the Debit/ATM Card by other parties.
35. Customers are required to immediately inform the Bank by contacting Hello Danamon or coming to the Bank branch office in the event of the following circumstances:
 - a. Debit/ATM Card stolen/lost/forged;
 - b. Experiencing and/or knowing 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
 - c. Experiencing and/or knowing of attempts to misuse Debit/ATM Cards, signatures, fraudulent transactions and fraud as a result of the use of a lost or stolen Debit/ATM Card.

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

C. BLOCKING AND CLOSING OF DEBIT/ATM CARDS

1. If the Customer enters the wrong Debit/ATM Card PIN 3 (three) times, the Customer's Debit/ATM Card will be blocked. In order to be able to transact again, the Customer must apply for unblocking by visiting a Bank branch office or through Hello Danamon (1-500-090) using the T-PIN and verifying the data first in accordance with the Bank's policy.
2. Customers can do 2 (two) types of blocking of Debit/ATM Cards, namely permanent blocking and temporary blocking, through Bank branches, D-Bank PRO, or Hello Danamon. Debit/ATM Cards that are permanently and temporarily blocked cannot be used to make transactions.
3. Specifically for Debit/ATM Cards that have been temporarily blocked through D-Bank PRO, their blocking can be unblocked again through D-Bank PRO at least 30 (thirty) minutes since the blocking was carried out.
4. Temporary unblocking must be done through the same channel as when the blocking was carried out.
5. Debit/ATM cards that are permanently blocked cannot be reopened (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.

6. Customers can apply to close their Debit/ATM Cards through Hello Danamon or D-Bank PRO by permanently blocking their Debit/ATM Cards, or through a Bank branch by attaching identity documents and/or other documents required by the Bank in accordance with the provisions applicable at the Bank.
7. Customers acknowledge and agree that the Bank has the right to block and/or close their Debit/ATM Cards if:
 - a. All Accounts associated with the Debit/ATM Card are closed;
 - b. There is a request to close their Debit/ATM Cards from the Customer;
 - c. The validity period of the Debit/ATM Card has expired;
 - d. The Customer dies;
 - e. The Customer permanently blocks (closes the card) 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 all obligations/claims/demands/suits for compensation from anyone (including the Customer himself), in connection with the blocking/closing of the Debit/ATM Card.

D. TERM AND CONDITIONS OF USING DEBIT ONLINE DANAMON

1. Customers must have an active cellular phone number registered in the Bank's system, an active account and a valid Debit/ATM Card with the Mastercard logo, either a physical card or a Virtual Debit Card.
2. Customers can use the Danamon physical Debit/ATM Card and Virtual Debit Card for Danamon Online Debit transactions one calendar day after the card is active and connected to the Account.
3. Customers can set (including changes) the Danamon Debit Online Limit via D-Bank PRO.
4. After setting the Danamon Debit Online Transaction Limit via D-Bank PRO service, the Customer has determined the maximum daily Danamon Debit Online Transaction Limit per Debit Card/ATM card number with the Mastercard logo that can be used for Financial Transactions on the Merchant Online site.
5. To make transactions at an Online Merchant using a Debit/ATM Card, Customers are required 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 OTP, the following provisions apply:
 - a. OTP will be given 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 the Online Merchant.
 - b. OTP will be sent by the Bank via short message and can be received by the Customer if the incoming message on the Customer's mobile phone is not full, there is no disruption in the Operator's cellular telecommunications network, and there is credit available on the registered mobile phone number.
 - c. Transactions can be made if the OTP entered on the OTP confirmation page is proven to be correct, appropriate, and the Bank can confirm this.
 - d. OTP is valid according to the time period notified to the Customer on the OTP confirmation page.
 - e. If the Customer enters the OTP incorrectly 3 (three) times on the OTP confirmation page, the Danamon Online Debit service will be blocked. To be able to transact again, Customers must submit a request to unblock via Hello Danamon (1-500-090) using a T-PIN and after first verifying the data in accordance with Bank policy.
7. If the Online Merchant does not have the Mastercard Secure Code (3D Secure) feature, then transactions made by the Customer at the Online Merchant will not be verified with OTP confirmation. Customers understand the risks of Financial Transactions at Online Merchants that do not have the Mastercard Secure Code (3D Secure) feature.
8. The Bank has the right not to carry out the Customer's transaction order, if:
 - a. The balance in the Customer's Account is not sufficient to carry out the Financial Transactions;
 - b. The Bank knows or has reason to suspect that fraud or criminal acts have been or are being committed; and/or
 - c. The transaction is not in accordance with or violates Bank Danamon's policies and/or applicable laws and regulations.
9. The Customer is required to notify the Bank if there is a change in the customer's data.
10. The Bank has the right to stop the Danamon Online Debit service temporarily or for a certain period determined for the purposes of renewal, maintenance or for other purposes for other reasons deemed good by Bank Danamon and for which Bank Danamon is not obliged to provide compensation in any form to anyone. However, this will be notified to the Customer at the latest 7 (seven) working days before the renewal, maintenance or other purposes.
11. In the event that a Debit/ATM Card is used to carry out Financial Transactions in foreign currency/currency outside Indonesia Rupiah, the Bank is authorized to convert the foreign currency using the exchange rate determined by Bank Danamon at the time the Financial Transaction is carried out by the Customer and the Customer is aware of and is responsible for the risk of the exchange rate fluctuation.

12. The Customer is responsible for all risks including losses suffered by the Customer related to:
 - a. Misuse of Debit/ATM Card information, cell phone number, CVC Digit, OTP and/or other security features by the Customer himself or another party;
 - b. Any errors, inaccuracies, or incompleteness of instructions or data sent by the Customer;
 - c. Any failure of Financial Transactions due to the unavailability of balance in the Customer's Account and sufficient credit on the Customer's cell phone number;
 - d. Any errors or problems with the operator's cellular telecommunications network; and
 - e. Any negligence of the Customer in following the procedures, instructions, provisions in using the Danamon Online Debit service or delays in updating Customer data at the Bank.
13. The Customer must ensure that the customer's location at the time of transaction is a safe location from the possibility of misuse of Debit/ATM Card.

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

1. Changes to the Customer's cellular telephone number information are carried out through the Bank's branch office.
2. Access to the Danamon Debit Online service cannot be used and/or will be terminated if:
 - a. The Customer forgets the User ID, Password, and/or PIN.
 - b. The Customer closes all Accounts.
 - c. The Bank, in its considerations, indicates that there has been misuse/misappropriation of transactions by irresponsible parties or there are transactions that violate applicable legal provisions.
 - d. Receiving a written report from the Customer regarding the suspicion or knowledge of the Customer's User ID, Password and PIN and/or Internet Banking by another unauthorized party.
 - e. The Bank carries out an obligation in accordance with applicable statutory provisions.
3. To reactivate due to termination of access to the Services mentioned above, the Customer must visit a Bank branch office or contact Hello Danamon.

F. REPRESENTATIONS AND WARRANTIES

1. The Customer hereby represents and guarantees that every instruction regarding transactions using a Debit/ATM Card is made in good faith and the Customer asks the Bank to carry out the instructions submitted by the Customer.
2. The Customer agrees that every transaction instruction from the Customer that is received and implemented by the Bank is true, complete, correct, valid and binding on the Customer, and also as a sign of the Customer's approval for the implementation of the transaction instructions. Instructions given by the Customer have the same legal force as a written order signed wetly by the Customer and are legally binding as strong and perfect evidence for the transaction request made by the Customer before the Court.
3. The Customer hereby declares and agrees that the Bank has the right to record every customer's instruction based on the Debit/ATM Card, and evidence of such instructions (either in the form of moving images (video), photos (images), transactions, and/or tape/cartridge, and/or copies of such evidence) are approved as valid evidence and binding evidence of the Customer.
4. The Customer knows and understands that the Debit/ATM Card has 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) the occurrence of transactions which were not carried out by the Customer and which can be proven by the Customer that the transaction was carried out by another person who was not authorized to do so;
 - 2) Customer data is used by unauthorized parties; and
 - 3) information related to the Debit/ATM Card is known and used by third parties (including family);
 - b. the occurrence of delays/failures in access or delays/failures in providing information/data on Debit/ATM Cards and/or executing transactions for which instructions are given, among other things, caused by: Force Majeure, use of Debit/ATM Cards that deviate from what has been determined. by the Bank based on these General Terms and Conditions for Debit/ATM Cards or other reasons that occur beyond the Bank's ability/control;
 - c. The data/information presented by the Bank is incorrect/is damaged due to interference from parties who attempt to carry out acts of intrusion to damage the data or other third parties who have bad intentions.

5. The Bank is responsible for the smooth operation of the system managed by the Bank, and the Customer agrees that failures in the system and/or communication facilities caused by things outside the Bank's control or system failures because the Customer does not fulfill the terms and conditions that apply to each service is at the risk and responsibility of the Customer. In connection with this matter, the Customer agrees and hereby authorizes 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 understands all the consequences of using the Debit/ATM Card, including the benefits, risks and costs attached to it. Debit/ATM Card which can also be seen on the communication media available at the Bank.
7. The customer has received, read, understands and understands and agrees to comply with the General Terms and Conditions for the Debit/ATM Card and the laws and regulations in force in the Republic of Indonesia and the customs that apply to banking, as well as other provisions stipulated by the Bank in connection with banking transaction services via 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 Bank has the right to check the correctness 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 it..
10. The Customer agrees to immediately complete and submit to the Bank all documents required by applicable laws and regulations or as required by the Bank and accept all consequences that arise if these requirements cannot be fulfilled.
11. In connection with providing instructions for transactions using the Debit/ATM Card, the User hereby states:
 - a. The Bank has absolute authority to accept or reject instructions for transactions from Customers using Debit/ATM Cards. If the instructions for the transaction are carried out by the Bank, the Customer hereby agrees that the proof of transaction at the Bank (in addition to other transaction proof held by the Bank and/or issued by related parties) is recognized as valid/legitimate and binding evidence for the Customer which clearly proves that The Bank has carried out instructions for transactions requested by the Customer using the debit/ATM card.
 - b. The Customer understands the risk that instructions for transactions will not be carried out due to events outside the control of the Bank, including but not limited to failure of the Bank's network system, communication lines or computer facilities.
 - c. In order to carry out the transaction, additional requirements/documents and/or information are required from the Customer, so the Customer is willing to fulfill/complete the requirements at any time by signing documents and/or submitting information required/required by the Bank.
12. The Customer states that he understands and will be fully responsible for all losses, costs or losses suffered by the Bank for all risks arising as a result of transactions carried out by Bank in carrying out instructions for transactions carried out by the Customer.

G. CUSTOMER COMPLAINTS

1. Customers can submit complaints about banking products/services verbally or in writing through the nearest Bank Danamon branch office or Hello Danamon (1-500-090) or via email at hellodanamon@danamon.co.id.
2. Objections to transactions that are not transactions carried out by the Customer as stated in the Customer's Account mutation, 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. Bank Danamon has the right to approve or reject requests for objections to Transactions in accordance with the provisions applicable to Bank Danamon and will convey decisions regarding requests for objections to such Transactions via the communication media available by Bank Danamon.
3. Customers can submit complaints through Hello Danamon, or come to the Bank branch.
 - a. Customer complaints submitted verbally will be resolved by the Bank within a maximum of 5 (five) working days from the time the complaint is received.
 - b. Customer complaints submitted in writing will be resolved by the Bank within a maximum of 10 (ten) working days since the documents are received in full.

Procedures regarding Customer Complaints services can be accessed via the website <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>.

H. OTHERS

1. The General Terms and Conditions of Danamon Debit/ATM Cards are an integral part of (i) the General Terms and Conditions of Banking Accounts and Services; and (ii) the General Terms and Conditions of Sharia Banking Accounts and Services. In the event of any differences in the arrangements or conflicts between these provisions and the General Terms and Conditions of Danamon Debit/ATM Cards, the General Terms and Conditions of Danamon Debit/ATM Cards shall apply.
2. The definitions used in the General Terms and Conditions for Danamon Debit/ATM Cards refer to the General Terms and Conditions for Banking Accounts and Services, as long as it is not regulated otherwise in the General Terms and Conditions for Danamon Debit/ATM Cards.
3. The Customer hereby declares to be subject to and bound by the General Terms and Conditions for the Danamon Debit/ATM Card and the laws and regulations in force in the Republic of Indonesia and the customs that apply to banking, as well as other provisions stipulated by Bank Indonesia and/or the Services Authority Finance in connection with banking transaction services using cards, both existing and those that will be determined at a later date and this matter will be notified to the Customer through the communication facilities available at the Bank.
4. If there is one provision in these General Terms and Conditions which due to a government or court decision is prohibited or cannot be implemented or becomes invalid or declared null and void, this does not affect the validity of the other provisions in the General Terms and Conditions for Danamon Debit/ATM Cards, and other provisions remain valid and binding and can be implemented. Regarding provisions that are prohibited or cannot be implemented, the Bank will make adjustments to these provisions and replace them with provisions that can be implemented in accordance with Bank policy.
5. If at the time this application is submitted, the Customer in question has not been able to complete the documents required by the applicable laws and regulations or as required by the Bank, then the Applicant hereby agrees to immediately complete the said requirements and submit them to the Bank and accept all consequences that arise if these requirements cannot be met .
6. In the event that there is an inconsistency between the General Terms and Conditions of this Danamon Debit/ATM Card and marketing media (including but not limited to brochures, product terms and conditions), the parties agree that the applicable provisions are as regulated in the Terms and Conditions General Danamon Debit/ATM Card.
7. The Customer hereby agrees and acknowledges that the Bank has the right to improve/change/supplement the General Terms and Conditions for Danamon Debit/ATM Cards including changes to fees by considering applicable laws and regulations.
8. In the event that there are changes to the benefits, risks, costs, general terms and conditions, the Customer has the right to submit an objection in writing to the Bank within 30 (thirty) working days from notification of the changes by the Bank via communication media available at the Bank. The Customer agrees that the Bank will consider the Customer to have agreed to the change if the Customer does not submit an objection within that time period. If the Customer does not agree to these changes, the Customer has the right to terminate the use of the Bank's features, services or products by first completing all the Customer's outstanding obligations to the Bank (if any).
9. If there are indications of fraud, cheating, misuse, transaction irregularities, unusual transactions, money laundering and/or actions that are not in accordance with laws and regulations, the Bank has the right to cancel the transaction and/or terminate the use of the Bank's products/services. Customers are still required to pay off all their obligations to the Bank (if any).
10. The customer declares that there are no transactions that are indicated as criminal acts of money laundering and/or other transactions that are not permitted based on the laws and regulations in force 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. These General Terms and Conditions for the Danamon Debit/ATM Card have been adjusted to the provisions of laws and regulations including the provisions of the Financial Services Authority regulations.
13. The Bank is licensed and supervised by the Financial Service Authority (OJK) and Bank Indonesia (BI) and a participant of Indonesia Deposit Insurance Corporation (LPS) guarantee.