

GENERAL TERMS AND CONDITIONS

PRIORITY PASS SERVICE PROGRAM

The General Terms and Conditions of the Priority Pass Service Program ("**General Terms and Conditions of the Program**") are the terms and conditions that apply to Cardholders who meet the criteria of the Priority Pass Service Program ("**Program**") organized by PT Bank Danamon Indonesia Tbk ("**Bank**") to access airport lounge facilities (Airport Lounge) in cooperation with Priority Pass in accordance with the General Terms and Conditions of the Program.

Cardholders hereby agree and bind themselves to all provisions in the General Terms and Conditions of the Program as follows:

I. Program Period

The program is implemented during the period from 1 January to 31 December 2026 ("**Program Period**").

II. Cardholders Criteria

Holders of Danamon American Express® Platinum Cards and Danamon American Express® Gold Cards with card BINs 3755392, 3755391 and 3755394 that are active, unblocked and have no outstanding bills ("**Cardholders**").

III. Program Terms and Conditions

- Cardholders must read and understand the General Terms and Conditions of this feature.
- The Danamon American Express® Platinum Card and Danamon American Express® Gold Card held by the Cardholder must be active, not in arrears or blocked.
- Primary Cardholders must register for Priority Pass membership through Hello Danamon at 1-500-900 (for Danamon American Express® Gold Cards) and RM Premium Card or The Platinum Card Service at 021 3435 8889 (for Danamon American Express® Platinum Cards).
- The scheme of this Program is as follows:

Card Type	Priority Pass Membership Registration Criteria	Maximum Limit for Priority Pass Usage Limit per year	Quota per airport lounge visit
Danamon American Express® Platinum Card	<ol style="list-style-type: none"> Applies to primary cardholders. Must contact RM Premium Card or Platinum Card Service to register for Priority Pass membership. 	Unlimited	1 (one) person
Danamon American Express® Gold	<ol style="list-style-type: none"> Applies to primary cardholders. Have a minimum total retail transaction amount of IDR 5,000,000 on your last billing statement. If you do not meet the criteria, you cannot apply for Priority Pass membership. 	2 (twice)	1 (one) person

5. Cardholders must present their boarding pass (which may be a physical or electronic boarding pass), a valid Danamon American Express® Platinum Card and/or Danamon American Express® Gold Card, and a digital Priority Pass card.
6. Cardholders must ensure that the name on the boarding pass and the Danamon American Express® Platinum Card and/or Danamon American Express® Gold Card is the Cardholder's name.
7. Free access to airport lounges affiliated with Priority Pass for Danamon American Express® Platinum Card and/or Danamon American Express® Gold Cardholders is limited to 1 (one) person per visit per card.
8. The frequency of free access to airport lounges affiliated with Priority Pass is as follows, depending on the card type:
 - a. There is no maximum quota for visits to airport lounges for Danamon American Express® Platinum Card holders.
 - b. There is a maximum of two free visits per year for Danamon American Express® Gold Card holders.
9. There are special provisions for Danamon American Express® Gold Cardholders, namely:
 - a. You must have a minimum total retail transaction amount of IDR 5,000,000 (five million rupiah) on your last billing statement for your Danamon American Express® Gold Card used to register for Priority Pass.
 - b. Transactions counted towards the minimum transaction requirement are retail purchases and do not include monthly bill payments (Bill Payment), installments, cash advances (Cash Advance), insurance payments, cancelled transactions, and money transfers (Money Transfer).
10. If visits to the airport lounge exceed the quota stated in the previous provisions, Priority Pass will automatically debit the Danamon American Express® Platinum Card and/or Danamon American Express® Gold Card USD 35 per additional person per visit.
11. Delivery cost of the physical priority pass card (for Danamon Platinum Card® cardholders) is free, however should the cardholder wishes to receive physical priority pass card immediately, the Bank will charge USD 30 to the cardholder's card for an express delivery.
12. This does not apply to Danamon Credit Cards and Danamon Charge Cards other than those mentioned in the General Terms and Conditions of this Feature.
13. By conducting transactions in accordance with this Feature, the Cardholder is deemed to have read, understood and agreed to this Feature and is subject to the General Terms and Conditions of this Feature. Transactions conducted by the Cardholder constitute valid proof of the Cardholder's participation in this Feature and the Cardholder's agreement to be subject to the General Terms and Conditions of this Feature.

IV. Customer Complaints

1. Cardholders may submit complaints regarding banking products/services either verbally or in writing through the nearest Bank branch office, Hello Danamon (1-500-090), or via email at hellodanamon@danamon.co.id.
2. The procedure for complaint services can be accessed on the website: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>.

V. Other Term and Conditions

1. The services provided by airport lounges are not the responsibility of the Bank and are entirely the responsibility of the respective airport lounges. If there are any complaints and/or issues related to the lounge services, please contact the relevant airport lounge directly.
2. Other terms and conditions related to the product and/or service, to the extent they are not differently regulated in these General Program Terms and Conditions, remain valid and binding upon the Cardholder and form an integral and inseparable part of these General Program Terms and Conditions.

3. These General Program Terms and Conditions form an integral and inseparable part of the "General Terms and Conditions for Accounts and Banking Services of PT Bank Danamon Indonesia Tbk" and the "General Terms and Conditions for Danamon Bank Card Membership." In the event of any discrepancies or conflicts between those terms and conditions and these General Program Terms and Conditions, these General Program Terms and Conditions shall prevail.
4. The Cardholder declares that there are no and will be no transactions suspected of money laundering criminal acts and/or other transactions not permitted under the applicable laws and regulations of Indonesia.
5. Should any indications of fraud, deception, misuse, transaction irregularities, unusual transactions, money laundering, and/or activities not in compliance with applicable laws and regulations be found, the Bank reserves the right to cancel transactions, terminate the use of Bank products/services, cancel Program participation, and/or revoke Program benefits for the relevant Cardholder. The Cardholder remains obligated to settle any outstanding liabilities to the Bank (if any).
6. The Cardholder agrees that the Bank reserves the right to revoke Program benefits should the Cardholder fail to comply with these General Program Terms and Conditions.
7. The Cardholder hereby agrees and acknowledges that the Bank reserves the right to amend/modify/supplement these General Program Terms and Conditions. For such purposes, the Bank will notify the Cardholder in accordance with applicable regulations.
8. In the event of any changes to benefits, risks, fees, or these General Terms and Conditions, the Cardholder has the right to submit a written objection to the Bank within 30 (thirty) business days from the date the Bank notifies of the change through its communication channels. The Cardholder agrees that the Bank will consider Cardholder to have accepted the changes if no objection is raised within this period. If the Cardholder does not agree to such changes, the Cardholder may close the product and/or service, provided all outstanding obligations to the Bank are settled beforehand.
9. If any irregularities related to this Program are identified or suspected fraud is perceived, Program Participants are advised to immediately inform Hello Danamon.
10. These General Program Terms and Conditions have been adjusted to comply with applicable laws and regulations, including the regulations of the Financial Services Authority (Otoritas Jasa Keuangan - OJK).
11. PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia, and is a participant in the deposit insurance program of the Indonesia Deposit Insurance Corporation (Lembaga Penjamin Simpanan - LPS).

WARNING

Beware of fraud. Customers must remain vigilant and not be deceived by individuals falsely claiming to represent the Bank. Any form of fraud or other misconduct carried out by third parties associated with this Program falls outside the authority and responsibility of the Bank.