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GENERAL TERMS AND CONDITIONS DANAMON DANA INSTANT PAYROLL

Payroll Program is an unsecured loan program intended for Company Employees whose salaries are managed by and through Bank Danamon Indonesia accounts.

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

I. Program Period

The program is implemented during the period from 1 November 2025 to 31 December 2025 ("Program Period").

II. Program Participant Criteria

This program is only open to participants who meet the following criteria:

1. Indonesian citizenship
2. The minimum age is 21 years old while maximum age is 55 years old at the time of application for Company Employees.
3. Company employees/permanent employees whose salaries are managed by and through Bank Danamon Indonesia accounts.
4. Permanent employees who have passed their probationary period

III. Document Requirements

1. ID Card (KTP) Copy
2. NPWP Copy
3. Employee ID Card Copy

IV. Program Terms and Conditions

1. Program Participants must read and understand the General Terms and Conditions of this Program.
2. Bank reserves the right to refuse or cancel the participation of Program Participants in this Program if the Program Participants do not comply with the General Terms and Conditions of this Program.
3. Program Participants are fully responsible for all risks of loss, demands, lawsuits, and/or claims in connection with their participation and/or cancellation of participation in this Program.
4. Applies to customers/employees of companies whose salaries are paid through PT Bank Danamon Indonesia accounts.
5. Terms and conditions regarding limits, promotional interest rates, tenors, and fees:

Items	Interest/Fee
Limit/plafond	Maximum of IDR 200 million
Tenure up to 12 months	1% per month
Administration	2% of the nominal disbursement amount or minimum IDR 200,000

Competitive Interest Rate (Interest rate is subject to change at any time, and any effective change will be informed by Danamon).

6. Loan installment payment are made automatically through Autodebit from the payroll account according to the payroll date.



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V. Customer Complaints

1. Program Participants may submit complaints regarding banking products/services either verbally or in writing through the nearest Bank branch, via Hello Danamon at 1-500-090, or by email at hellodanamon@danamon.co.id available 24 hours.
2. The procedures for complaint handling can be accessed via the website: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>

VI. Other Terms and Conditions

1. Other terms and conditions related to banking products, services, and/or transactions, insofar as they are not stipulated otherwise in these General Terms and Conditions of the Program, shall remain valid and binding on the Customer and form an integral part of these General Terms and Conditions of the Program.
2. These General Terms and Conditions of the Program form an inseparable part of the "General Terms and Conditions for Bank Danamon Accounts and Banking Services" and the "General Terms and Conditions for Dana Instant." Such terms and conditions shall remain valid unless otherwise stipulated in these General Terms and Conditions of the Program.
3. The Customer hereby agrees and acknowledges that Bank Danamon has the right to amend, modify, or supplement these General Terms and Conditions of the Program from time to time. Any amendments, additions, or updates to these General Terms and Conditions of the Program will be communicated through the communication channels available at Bank Danamon. In the event of any changes to the benefits, risks, fees, terms, and conditions under these General Terms and Conditions of the Program, the Customer shall have the right to submit a written objection to Bank Danamon within 30 (thirty) business days from the date the changes are communicated by Bank Danamon through its communication channels. The Customer agrees that failure to submit an objection within such period shall be deemed as acceptance of the changes. If the Customer does not agree to the changes, the Customer shall have the right to cancel their participation in the Program, provided that all obligations to Bank Danamon (if any) have been fully settled.
4. The Customer declares that there are no and will be no transactions suspected of money laundering and/or any other transactions prohibited under the laws and regulations in force in Indonesia.
5. If there is any indication of fraud, dishonesty, irregular transactions, money laundering, and/or any actions that are not in accordance with applicable laws and regulations, Bank Danamon reserves the right to cancel the transaction and/or cancel the Customer's participation in the Program. The Customer shall remain obligated to settle all outstanding obligations with Bank Danamon.
6. These General Terms and Conditions of the Program have been adjusted in accordance with applicable laws and regulations, including those of the Financial Services Authority (Otoritas Jasa Keuangan/OJK) and Bank Indonesia.
7. PT Bank Danamon 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

Program participants must be cautious of fraud committed by individuals acting on behalf of the Bank and promising prizes of any kind. Any fraud or other criminal acts committed by other parties/third parties associated with or acting on behalf of the Program are beyond the authority of the Bank.