

GENERAL TERMS AND CONDITIONS DANAMON AND PUKATNAS SAVINGS PROGRAM

The General Terms and Conditions of this Program are the terms and conditions for Participants who join the Danamon and PUKATNAS Savings Program ("**Program**") organised by PT Bank Danamon Indonesia Tbk ("**Bank Danamon**") in collaboration with National Catholic Professionals and Entrepreneurs ("**PUKATNAS**").

Participants hereby agree and bind themselves to all the terms and conditions of the General Terms and Conditions of this Program with the following terms and conditions:

I. Program Period

The program is valid from 9 July 2025 to 30 September 2025 ("**Program Period**").

II. Participants Criteria

This program is open to individuals who meet the following criteria ("**Participants**"):

1. PUKATNAS members;
2. Have opened a Danamon LEBIH Community account through PUKATNAS collectively during the Programme Period (as referenced by PUKATNAS);
3. Have never previously held a savings account, investment account, or loan account at Bank Danamon; and
4. Are willing to register as a member of PT MAPCLUB Digital Asia ("**MAPCLUB**") to receive the Account Opening Bonus no later than 14 (fourteen) calendar days after the account opening date.

III. Program Terms and Conditions

1. Participants must read and understand the General Terms and Conditions of this Program.
2. Bank Danamon reserves the right at any time to refuse or cancel a Participant's participation in this Program if the Participant does not meet the General Terms and Conditions of this Program.
3. Participants must ensure that they have updated their data, including but not limited to their address, telephone number, and email address.
4. Participants are solely responsible for all risks, losses, claims, and/or liabilities arising from their participation in and/or cancellation of participation in this Program.
5. Participants who successfully open a Danamon LEBIH Community savings account through PUKATNAS (referred by PUKATNAS) are required to maintain the minimum average balance of the Danamon LEBIH Community account that has been opened in order to receive the Account Opening Reward as per the following table:

Minimum Average Balance for Month 1 (IDR)	Account Opening Reward
IDR 1,000,000.00	50.000 MAPCLUB Points for the first 2.000 Participants (" Quota ") during Program Period

6. The average balance of Participants is the total average balance of savings accounts **during 30 (thirty) calendar days from the date of opening a Danamon LEBIH Community account**. An example/illustration if a Participant opens an account in July 2025 is as shown in the table below:

Account Opening Date	Average Balance Calculation Period
1 July 2025	1 – 30 July 2025
15 July 2025	15 July – 13 August 2025
25 July 2025	25 July – 23 August 2025

7. Participants will only receive the Account Opening Bonus a maximum of 1 (one) time during the Program Period.
8. Participants agree that if the quota has been exceeded even though the Program Period has not ended, participants will not receive any prizes.
9. This program is not cumulative and cannot be combined with other programs.
10. Funds deposited into the Danamon LEBIH Community savings account opened under this Program are fresh funds, namely:
 - a. Funds deposited in cash through a Bank Danamon branch; or
 - b. Funds transferred to a savings account opened by the Participant from a bank account other than an account at Bank Danamon.
11. Participants agree that if the interest rate/profit sharing on funds deposited in Danamon LEBIH Community savings accounts exceeds the maximum interest rate/profit sharing guaranteed by Indonesia Deposit Insurance Corporation (LPS), then the funds deposited will not be guaranteed by Indonesia Deposit Insurance Corporation (LPS).
12. By opening a Danamon LEBIH Community savings account collectively through PUKATNAS and maintaining an average balance in accordance with the General Terms and Conditions of this Program, the Participant is deemed to have read, understood, and agreed to participate in this Program and to be bound by the General Terms and Conditions of this Program. Such action constitutes valid proof of the Participant's participation in this Program.

IV. Mechanism for Awarding Account Opening Rewards

1. MAPCLUB Points will be credited to the MAPCLUB membership account of the Participant, provided that the MAPCLUB membership number (based on the mobile phone number) matches the mobile phone number registered in the Bank Danamon system. The crediting of MAPCLUB Points will be done no later than 30 (thirty) working days from the date of account opening.
2. If the Participant does not yet have a MAPCLUB membership account, the Participant must register for MAPCLUB membership in accordance with the applicable terms and conditions of MAPCLUB within a maximum of 14 (fourteen) calendar days after the Danamon LEBIH Community account has been successfully opened.
3. Participants must ensure that the mobile phone number registered with Bank Danamon when opening the Danamon LEBIH Community account is the same as the mobile phone number registered with MAPCLUB membership.
4. In the event of a discrepancy between the mobile phone number recorded in Bank Danamon's system and MAPCLUB, the Participant understands and agrees that they will not receive MAPCLUB Points under this Program.
5. For the purpose of awarding rewards, Bank Danamon will provide Participant data/information in the form of mobile phone numbers to MAPCLUB.
6. The terms and conditions applicable to MAPCLUB Points, including but not limited to technical aspects of redemption in the MAPCLUB app, the validity period of MAPCLUB Points, the types of items that can be redeemed with MAPCLUB Points, and compliance with the terms and conditions set by MAPCLUB.

7. Bank Danamon will remit any applicable tax deductions (if any) on the receipt of cashback rewards to the relevant tax authorities. All matters related to the calculation and reporting of taxes on cashback received by Participants are the sole responsibility of the Participants (self-assessment basis).

V. Program Illustration

NO	ILLUSTRATION	REWARD AWARDING
1	<p>Participant A – Opens a Danamon LEBIH Community savings account collectively through PUKATNAS on 1 July 2025.</p> <p>The Participant will then make an initial deposit (fresh fund) of IDR 1,000,000.00 (one million rupiah) into the Danamon LEBIH Community savings account and maintain the balance until 30 July 2025.</p> <p>Therefore, the average balance calculation for the Danamon LEBIH Community account is as follows:</p> <p>(IDR 1,000,000.00 x 30 days)/30 days =</p> <p>IDR 1,000,000.00 (one million rupiah, in accordance with the terms and conditions of the Program)</p>	<p>Because the average balance of Danamon LEBIH Community Participant accounts meets the terms and conditions of the Program, The Participant is entitled to receive MAPCLUB Points worth IDR 50,000.00 (fifty thousand Rupiah).</p> <p>If Participant A does not yet have a MAPCLUB membership account, they must register as a MAPCLUB member using the same phone number registered with Danamon Bank within 14 (fourteen) calendar days after the account is successfully opened in order to receive the MAPCLUB Points.</p> <p>Bank Danamon will credit the MAPCLUB Points reward to the Participant's MAPCLUB account based on the mobile phone number registered with Bank Danamon.</p>
2	<p>Participants B – Opens a Danamon LEBIH Community savings account collectively through the PUKATNAS community on 15 July 2025.</p> <p>The Participant then immediately makes an initial deposit (fresh fund) of IDR 1,000,000.00 (one million rupiah) into their Danamon LEBIH Community savings account.</p> <p>During the period from 15 July to 10 August 2025 (27 calendar days after account opening), the daily balance of the Danamon LEBIH Community savings account of the Participant must be IDR 1,000,000.00 (one million rupiah).</p> <p>Then, during the period from 11 to 13 August 2025 (3 days), the daily balance of the Danamon LEBIH Community savings account of the Participant must be IDR 500,000.00 (five hundred thousand rupiah).</p>	<p>Because the average balance of Danamon LEBIH Community Participant accounts does not meet the terms and conditions of the Program, The Participant is not entitled to receive MAPCLUB Points worth IDR 50,000.00 (fifty thousand Rupiah).</p> <p>The Participant does not receive MAPCLUB Points because the average balance is less than the specified amount.</p>

NO	ILLUSTRATION	REWARD AWARDING
	<p>Thus, the calculation of the average balance of the Danamon LEBIH Community account is as follows:</p> <p>$(\text{IDR } 1,000,000.00 \times 27 \text{ days}) + (\text{IDR } 500,000.00 \times 3 \text{ days}) / 30 \text{ days} =$</p> <p>IDR 950,000.00 (nine hundred and fifty thousand Rupiah, does not meet the Program requirements)</p>	

VI. Customer Complaints

- Customers may submit complaints regarding banking products or services either verbally or in writing through the nearest Bank Danamon branch, via Hello Danamon (1-500-090), or by email at hellodanamon@danamon.co.id.
- Procedures for complaint handling services can be accessed via the website: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>
- Products and/or services from MAPCLUB, including but not limited to MAPCLUB Points, are not products of and are not the responsibility of Bank Danamon, and are therefore entirely the responsibility of MAPCLUB. If you encounter any issues or have any complaints regarding the products and/or services of MAPCLUB, please contact MAPCLUB customer service at the email address: hello@mapclub.com or phone number: 0804-1500627.

VII. Other Terms and Conditions

- The General Terms and Conditions of this Program are an integral part of the 'General Terms and Conditions of Bank Accounts and Banking Services' and 'General Terms and Conditions of Danamon LEBIH Community Savings'. These terms and conditions remain in effect unless otherwise specified in the General Terms and Conditions of this Program.
- In the event of any discrepancy or conflict between these terms and conditions and the General Terms and Conditions of this Program, the General Terms and Conditions of this Program shall prevail.
- If there are any problems and/or complaints regarding the products and/or services of MAPCLUB, please contact MAPCLUB customer service at the email address: hello@mapclub.com or telephone number: 0804-1500627.
- Participants hereby agree and acknowledge that Bank Danamon reserves the right to amend/change/supplement the General Terms and Conditions of this Program from time to time. Any changes/additions/updates to the General Terms and Conditions of this Program will be notified through the communication channels available at Bank Danamon. In the event of changes to the benefits, risks, costs, terms, and conditions based on the General Terms and Conditions of this Program, the Participant has the right to submit a written objection to Bank Danamon within 30 (thirty) working days from the date of notification of such changes by Bank Danamon through Bank Danamon's communication channels. Participants agree that Participants are deemed to have accepted such changes if they do not submit any objections within the aforementioned period. If Participants do not agree to such changes, they have the right to cancel their participation in the Program by first settling all obligations to Bank Danamon (if any).
- The Participant declares that there are no and will be no transactions that are suspected of money laundering and/or transactions that are not permitted under the applicable laws and regulations in Indonesia.

6. If there are indications of fraud, misconduct, transaction irregularities, unusual transactions, money laundering, and/or actions that are not in accordance with applicable laws and regulations, Bank Danamon reserves the right to cancel the transaction, participation in the Program, awarding of prizes to Participants, and/or closing of accounts. In such cases, the Participant shall remain liable for all obligations to the Bank (if any).
7. If any irregularities related to this Program are found or if fraud is suspected, Participants are advised to immediately inform Hello Danamon.
8. If any provision of these General Terms and Conditions of this Program is prohibited or cannot be enforced or becomes invalid or is declared null and void by a government regulation or court decision, such provision shall not affect the validity of the other provisions of these General Terms and Conditions of this Program, and the other provisions shall remain in full force and effect and enforceable as provided in these General Terms and Conditions of this Program.
9. The General Terms and Conditions of this Program have been adjusted to comply with applicable laws and regulations, including the regulations of the Financial Services Authority (OJK).
10. PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia and is a participant in Indonesia Deposit Insurance Corporation (LPS).

VIII. Warning

1. Customers must exercise caution against fraud committed by individuals claiming to represent Bank Danamon and offering rewards in any form. Any fraudulent acts or other criminal activities carried out by third parties in connection with or claiming to represent the Program are beyond the authority of Bank Danamon.
2. Passwords/M-PINs/T-PINs/OTPs are confidential. Be cautious of fraudulent attempts by individuals claiming to be Bank Danamon staff via phone, fax, email, or other communication channels requesting personal information, including passwords/M-PIN/T-PIN/OTP. Bank Danamon staff will never request or inquire about customers' passwords/M-PIN/T-PIN/OTP.