

GENERAL TERMS AND CONDITIONS PUKATNAS MEMBERSHIP ACQUISITION PROGRAM

The General Terms and Conditions of this Program ("**General Terms and Conditions of the Program**") are the terms and conditions applicable to Customers participating in the PUKATNAS Member Acquisition Programme ("**Program**") organised by PT Bank Danamon Indonesia Tbk ("**Bank Danamon**") and form an integral part of the PUKATNAS Member Acquisition Program Form ("**Participation Form**").

National Catholic Professionals and Entrepreneurs ("**Referrer**") hereby agree and bind themselves to all the provisions in the General Terms and Conditions of this Program as follows:

I. Program Period

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

II. Program Terms and Conditions

1. The Referrer must first register by completing and signing the Participation Form.
2. The Referrer must read and understand the General Terms and Conditions of this Program.
3. Bank Danamon reserves the right to reject or cancel the Referrer's participation in this Program if the Referrer does not meet the General Terms and Conditions of this Program.
4. The Referrer is fully responsible for all risks of loss, demands, lawsuits, and/or claims in connection with the participation and/or cancellation of the Customer's participation in this Program.
5. The Referrer is required to refer potential customers to open a Danamon LEBIH Community Bank Danamon savings account collectively, with the following customer criteria ("**PUKATNAS Members**"):
 - (i) individuals who have never had a savings account, investment account or loan account with Bank Danamon; and
 - (ii) are not employees of Bank Danamon or Bank Danamon's business group.
6. The Referrer is entitled to receive a commission payment ("**Referral Fee**") of IDR 100,000.00 (one hundred thousand rupiah) for each Danamon LEBIH Community PUKATNAS Member account that is successfully opened, subject to the following conditions:
 - (i) The program quota is 3,000 customers.
 - (ii) Danamon LEBIH Community savings accounts belonging to PUKATNAS members have been successfully opened, with a maximum limit of 1 (one) account per person; and
 - (iii) the accounts must have a minimum average balance of IDR 1,000,000.00 (one million Rupiah) within 30 (thirty) calendar days from the date the account is successfully opened.
7. By completing and signing the Program Participation Form, the Referrer is deemed to have read, understood, and agreed to participate in the Program and to be bound by the General Terms and Conditions of this Program. The Program Participation Form is valid proof of the Referrer's participation in the Program and the Referrer's agreement to be bound by the General Terms and Conditions of this Program.

III. Terms and Conditions for Referral Fees

1. The Referral Fee will be given to the Referrer who has fulfilled all the General Terms and Conditions of this Program.
2. The Referrer must include their Bank Danamon savings/current account number in the Referrer's name on the Program Participation Form.
3. The Referral Fee will be credited by Bank Danamon to the account within a maximum period of 30 (thirty) working days from the end of the Program Period.
4. The amount of Referral Fee stated in the General Terms and Conditions of this Program is before tax. Bank Danamon will remit any applicable tax deductions (if any) on the Referral Fee to the relevant tax authorities. All matters related to the calculation and reporting of taxes on the Referral Fee received by the Referrer are solely the responsibility of the Referrer (self-assessment basis).

IV. Simulation

Simulation 1

PUKATNAS signed the Program Participation Form on 1 August 2025 and during the Program Period opened 1,000 (one thousand) Danamon LEBIH Community accounts for PUKATNAS members.

Each of these accounts has an average balance of at least IDR 1,000,000.00 (one million Rupiah) for the first 30 calendar days from the date the account was successfully opened.

As a result, PUKATNAS is entitled to receive a Referral Fee of: $1,000 \times \text{IDR } 100,000 = \text{IDR } 100,000,000$.

The Referral Fee will be credited no later than 11 November 2025 (30 working days after the Program Period ends) to the PUKATNAS account specified in the Program Participation Form.

Simulation 2

PUKATNAS signed the Program Participation Form on 1 August 2025 and during the Program Period opened 1,000 (one thousand) Danamon LEBIH Community accounts for PUKATNAS members.

Of these, 700 accounts each had an average balance of IDR 1,000,000.00 (one million Rupiah) during the first 30 calendar days from the date the account was successfully opened.

The remaining 300 accounts have an average balance of less than IDR 1,000,000.00 (one million Rupiah) during the first 30 calendar days since the accounts were successfully opened.

Therefore, PUKATNAS is entitled to receive a Referral Fee of: $700 \times \text{IDR } 100,000 = \text{IDR } 70,000,000$.

The Referral Fee will be credited no later than 11 November 2025 (30 working days after the Program Period ends) to the PUKATNAS account specified in the Program Participation Form.

V. Customer Complaints

1. 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.
2. Procedures for complaint handling services can be accessed via the website: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>

VI. Other Terms and Conditions

1. The General Terms and Conditions of this Program are an integral part of the 'General Terms and Conditions of Accounts and Banking Services of PT Bank Danamon Indonesia Tbk' and the 'General Terms and Conditions of Danamon LEBIH Community Savings'. In the event of any discrepancy or conflict between the provisions of this Program and the General Terms and Conditions, the provisions of this Program shall prevail.
2. The Referrer hereby agrees and acknowledges that Bank Danamon has 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 media available at Bank Danamon. In the event of any changes to the benefits, risks, costs, terms, and conditions based on the General Terms and Conditions of this Program, the Referrer has the right to submit their objection in writing to Bank Danamon within 30 (thirty) working days from the date of notification of such changes by Bank Danamon through Bank Danamon's communication media. The Referrer agrees that the Referrer shall be deemed to have accepted such changes if the Referrer does not submit an objection within the aforementioned period. If the Referrer does not accept such changes, the Referrer has the right to cancel their participation in the Program after first settling all obligations of the Referrer to Bank Danamon (if any).
3. The Referrer declares that there are no and will be no transactions that are suspected of money laundering and/or other transactions that are not permitted under the laws and regulations applicable in Indonesia.
4. If there are indications of fraud, deception, transaction irregularities, unusual transactions, money

laundering, and/or actions that are not in accordance with the laws and regulations, Bank Danamon reserves the right to cancel the transaction, cancel participation in the Program, and/or revoke the award given to the relevant Referrer. The Referrer remains obligated to settle all outstanding obligations to Bank Danamon (if any).

5. 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.
6. The General Terms and Conditions of this Program have been adjusted to comply with applicable laws and regulations, including regulations of the Financial Services Authority (OJK) and interest guarantee regulations based on Indonesia Deposit Insurance Corporation (LPS).
7. 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).

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.