Save up to IDR 750,000 at Shopee

The Program General Terms and Conditions Save up to IDR 750,000 at Shopee (“Progam General Terms and Conditions”) constitute the terms and conditions applicable to Program Participant of Save up to IDR 750,000 at Shopee ("Program") organized by PT Bank Danamon Indonesia Tbk ("Bank") in collaboration with Shopee ("Partner").

The Program Participant hereby agrees to and is bound by all provisions set forth in the following Program General Terms and Conditions:

A. Program Period

The Program shall be conducted during the period commencing on 1 November 2025 until 31 December 2025 (“Period of Program”).

B. Program Terms and Conditions

1. The program applies to Cardholders as follows: Danamon Credit Cards with Visa, Mastercard, JCB, and American Express logos, and Bank Danamon American Express Charge Cards, but excluding corporate Credit Cards and Charge Cards (“Cards”).
2. Cardholders are required to read and understand the General Terms and Conditions of the Program.
3. Bank Danamon reserves the right to refuse or cancel Cardholders' participation in this Program if Cardholders do not comply with the General Terms and Conditions of the Program.
4. Cardholders are fully responsible for all risks of loss, demands, lawsuits, and/or claims in connection with the Cardholder's participation and/or cancellation of participation in this Program.
5. The Program is valid under the following conditions:
   a. The program offers a discount/price reduction of up to IDR 750,000.00 (seven hundred fifty thousand Rupiah) applicable to transactions made through the Shopee app (Android and iOS).
   b. The program applies with a minimum transaction and quota for each type of Card with the following details:

      - Danamon Visa, Mastercard, and JCB Credit Card:

Discount	Minimum Transaction	Monthly Quota
IDR 500,000.00	IDR 15,000,000.00	20 (twenty)
IDR 750,000.00	IDR 20,000,000.00	16 (sixteen)

      - Danamon American Express Credit and Charge Card:

Discount	Minimum Transaction	Monthly Quota
IDR 500,000.00	IDR 15,000,000.00	10 (ten)
IDR 750,000.00	IDR 20,000,000.00	5 (five)

   c. The voucher will automatically appear on the “My Vouchers” page and valid after the voucher is selected during check out via Shopee app.
   d. If the voucher does not appear, it means the quota has been used up.
   e. The Program is valid every day (including national public holiday) from 11.00 until 23.00 WIB during Program Period.
   f. The program is only valid for transactions converted into installments with a tenor of 3 (three), 6 (six), or 12 (twelve) months on Shopee.
   g. The program is valid for 1 (one) transactions per month with the same card number for 1 (one) Shopee user account.
   h. The program applies to both Primary and Supplementary Cards.
   i. The program is not valid for multiple purchases.

j. The program is not valid for purchases in the following categories:
    - Vouchers (Mobile Credit, Data, Gaming, Travel and Tours, Shopping, Event Tickets).
    - Top-ups (Mobile Credit, Data Packages, E-Money, Roaming).
    - Bills (PLN Electricity, BPJS, Telkom, PDAM, Postpaid, Credit Instalments).
    - Tickets (Train, Plane, Bus).
    - Entertainment (Game Vouchers, Local Deals, Event and Entertainment Tickets) and
    - Donations and Finance (Donations, Zakat, Capital Loans).

k. Cardholders agree that they will not receive discounts/price reductions if the quota specified in point B.5.b above has been used up, even if the Program Period has not yet ended.

l. The Program applies to purchases made using delivery services supported by Shopee.

m. Shopee reserves the right to cancel the discount, or if necessary, cancel the transaction or freeze the account, if there are indications of misuse of the promo code by the user.

6. By conducting transactions in accordance with the General Terms and Conditions of the Program, Cardholders are deemed to have read, understood, and agreed to participate in the Program and to comply with the General Terms and Conditions of the Program. Transactions conducted by Cardholders constitute valid proof of Cardholders' participation in the Program and Cardholders' agreement to comply with the General Terms and Conditions of the Program.

C. Cardholder Complaints

1. The Cardholders or their representative may submit complaints related to banking products and/or services either verbally or in writing through the Bank's nearest branch office, via Hello Danamon at 1-500-090, or by email to hellodanamon@danamon.co.id.

2. The procedures for the customer complaint service may be found on the official website of the Bank at the following link: www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah.

D. Miscellaneous

1. The products, services, and/or benefits provided by the Partner are the sole responsibility of the Partner and do not constitute products or responsibilities of the Bank. In the event of any issues and/or complaints related to such products, services, and/or benefits, please contact the relevant Partner.
2. The Cardholder represents and warrants that the Program Participant is not currently engaged in, and will not engage in, any transactions that may be indicative of money laundering and/or any other transactions prohibited under the prevailing laws and regulations of the Republic of Indonesia.
3. In the event of any indication of fraud, misconduct, deception, irregular transactions, unreasonable transactions, money laundering, and/or any actions that are contrary to applicable laws and regulations, the Bank reserves the right to cancel the transaction, terminate the use of the Bank's products/services, revoke the Cardholder participation in the Program, and/or cancel the provision of Program benefits to the relevant Cardholder.
4. These Program General Terms and Conditions is an inseparable part of The General Terms and Conditions of Membership for Danamon Credit Cards, The General Terms and Conditions of Membership for Danamon American Express Credit Cards and Charge Cards, and the, as well as other terms and conditions related to banking products and/or services, shall apply. In the event of any discrepancy or conflict between such terms and conditions and Program General Terms and Conditions, the Program General Terms and Conditions shall prevail.
5. The Cardholder agrees and acknowledges that the Bank reserves the right to amend/change/or supplement these Program General Terms and Conditions from time to time. Any changes shall be communicated through the Bank's available communication media. In the event of any change in the benefits, risks, fees, and general terms and conditions and other changes, the Cardholder has the right to submit a written objection to the Bank within 30 (thirty) Business Days from the date of such notification by the Bank via its available communication channels. The Cardholder agrees that if no objection is submitted within the specified period, the Cardholder shall be deemed to have accepted the changes. If the Cardholder does not agree with the changes, the Cardholder has the right to discontinue Program participation by first completing all obligations to the Bank (if any).
6. If any provision of these Program General Terms and Conditions are, by reason of any government regulation or court decision, prohibited, unenforceable, rendered invalid, or declared null and void, such circumstance shall not affect the validity or enforceability of the remaining provisions of these Program General Terms and Condition, which shall remain in full force and effect and binding upon the parties as set forth herein.
7. In the event that any irregularities related to the Program are discovered, or if any fraudulent activity is suspected, the Program Participant is advised to promptly report such matters through Hello Danamon.
8. These Program Terms and Conditions are prepared in both Indonesian and English. In the event of any discrepancy or difference in interpretation between the Indonesian and English versions, the Indonesian version shall prevail.

9. These Program General Terms and Conditions have been adjusted to comply with the prevailing laws and regulations, including regulations issued by the Financial Services Authority (OJK).
10. PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan/OJK) and Bank Indonesia, and is a participant in the Deposit Insurance Program of the Indonesia Deposit Insurance Corporation (LPS).

NOTICE

Program Participant must exercise due caution against fraudulent activities perpetrated by individuals or entities falsely claiming to represent the Bank and offering rewards in any form. The Bank shall not be held liable for any acts of fraud or other criminal conduct committed by third parties in connection with or under the pretense of association with the Bank or this Program.