

## Summary of Product and Service Information (RIPLAY) General

PROVIDER	: PT BANK DANAMON INDONESIA, Tbk
PRODUCT TYPE	: Mortgage (Property Loan) – Consumer Loan
CURRENCY	: IDR – Rupiah
PRODUCT DESCRIPTION	: Consumer Loan for purchasing primary or secondary property; purchasing ready-to-build land; renovation or multi-purpose loans with property as collateral.

### LOAN TYPE MATRIX AND TYPES OF COLLATERAL

Loan Amount	: Rp 100.000.000 - Rp 15.000.000.000
Loan Tenor	: Maximum 30 years in accordance with applicable Bank programs and policies
Interest Rate	: Effective annuity with fixed and floating interest rate schemes, following the applicable program
Collateral Type	: <ul style="list-style-type: none"> <li>• House</li> <li>• Apartment</li> <li>• Shop / Office House</li> <li>• Ready-to-build land</li> </ul>

### PRODUCT MAIN FEATURE

Product Type	Loan Purpose	Collateral
KPR (Kredit Pemilikan Rumah)	<ul style="list-style-type: none"> <li>• Purchase (primary and secondary property)</li> <li>• <i>Balance Transfer</i> (loan take over)</li> <li>• <i>Top Up</i> (additional loan for existing)</li> </ul>	<ul style="list-style-type: none"> <li>• House</li> <li>• Shop House</li> <li>• Office House</li> </ul>
KPA (Kredit Pemilikan Apartemen)	<ul style="list-style-type: none"> <li>• Purchase (primary and secondary property)</li> <li>• Balance Transfer (loan take over)</li> <li>• Top Up (additional loan for existing)</li> </ul>	<ul style="list-style-type: none"> <li>• Apartment</li> </ul>
KSB (Kavling Siap Bangun)	<ul style="list-style-type: none"> <li>• Purchase *)</li> </ul>	<ul style="list-style-type: none"> <li>• Ready-to-build land</li> </ul>
KMG (Kredit Multi Guna)	<ul style="list-style-type: none"> <li>• Multi Purpose consumptive</li> <li>• <i>Balance Transfer</i> (loan take over)</li> <li>• <i>Top Up</i> (additional loan for existing)</li> </ul>	<ul style="list-style-type: none"> <li>• House</li> <li>• Shop House</li> <li>• Office House</li> <li>• Apartment</li> </ul>
KPPR (Kredit Perbaikan dan Pembangunan Rumah)	<ul style="list-style-type: none"> <li>• Renovation</li> <li>• Build</li> </ul>	<ul style="list-style-type: none"> <li>• House</li> <li>• Shop House</li> <li>• Office House</li> <li>• Apartment</li> </ul>

\*) Purchase of Ready to Build land only for the purchase of primary land from Developers

## BENEFIT

1. Debtors can finance the purchase of both primary and secondary property.
2. Debtors can immediately paid off the loan at the originating bank (Balance Transfer), or use the loan funds for various consumption needs.
3. The debtor can repay the loan to the bank according to his/her capacity through monthly installments, the amount of which is determined based on the term and interest rate scheme chosen at the beginning.

## RISK

1. Debtor will be subject to a penalty fee due to early partial or full payment, before the agreed schedule. The amount of the settlement fee/penalty is stated in the Credit Agreement signed by the debtor.
2. Interest rate increases may result in higher monthly installments.
3. Late installment payments will be subject to a late payment penalty.
4. The Bank will report the customer's loan history in the Sistem Layanan Informasi Keuangan (SLIK). The customer must repay all facilities at Bank Danamon Indonesia by the specified due date. If the customer fails to make payments, the Bank will equalize the collectibility of all facilities at Bank Danamon Indonesia
5. If the debtor fails to pay or defaults, the Bank has the right to seize/seize the assets pledged as collateral.

## FEES

- |     |                     |   |   |
|-----|---------------------|---|---|
| 1.  | Provision           | : | 1% from loan amount   |
| 2.  | Administration      | : | 0.1% from loan amount or minimum Rp 1 million   |
| 3.  | Life Insurance      | : | In accordance with the premium calculation by the insurance company   |
| 4.  | Fire Insurance      | : | In accordance with the premium calculation by the insurance company   |
| 5.  | Appraisal           | : | Starting from IDR 500,000 or according to the rates from KJPP (Kanjor Jasa Penilai Publik) Partners *)  |
| 6.  | Other Fees          | : | RTGS fee Rp 30.000**) and stamp usage @ Rp 10.000   |
| 7.  | Notary Fee (if any) | : | In accordance with notary invoice   |
| 8.  | Auto Debit Fee      | : | Rp 10.000 per month   |
| 9.  | Early payment Fee   | : | Debtor is obliged to pay a early payment penalty to the Bank in accordance with the amount stated in the Credit Agreement and must be paid by the debtor when making the early repayment. |
| 10. | Late Fee            | : | 4.99% per month of the outstanding installment amount   |

11. Collateral Document Storage : Collateral documents that are not collected within 1 (one) month after the loan facility has been paid off will be subject to a monthly storage fee according to current Bank rate. :

Rp 250.000	1 - 6 month
Rp 500.000	> 6 month – ≤ 12 month
Multiples of Rp. 500,000 per year	> 12 month

*The amount of the fees as referred to above may change at any time in accordance with the Bank's provisions, where such changes will be notified in writing to the customer and will refer to the Loan Offering Letter and/or Credit Agreement.*

*\*) Primary collateral is not subject to appraisal fees*

*\*\*) RTGS fees are only charged for disbursements to banks other than Bank Danamon*

## REQUIREMENTS AND PROCEDURES

### Applicant Requirement:

1. Indonesian citizen
2. Minimum age 21 years or married, and maximum age 70 years or retirement age for employees when the loan matures
3. Have a minimum regular monthly income of IDR 6,000,000
4. Profile of the applicant is FIE (Fixed Income Earner) or Employee; NFIE (Non-Fixed Income Earner) or Self-Employed; Professional (Notary, Doctor, Dentist, etc.)

### Document Requirement :

No	Document	EMPLOYEE	SELF EMPLOYED	PROFESSIONAL
1.	Application Form	V	V	V
2.	Copy of ID card (husband & wife)	V	V	V
3.	Copy of Family Card	V	V	V
4.	Copy of Marriage / Divorce / Death Certificate	V	V	V
5.	Copy of Tax ID Number	V	V	V
6.	Copy of Saving / Checking Account for the last 3 months	V	-	-
7.	Latest salary slip and letter of employment from company	V	V	V
8.	Copy of Akta Pendirian Perusahaan and its addendums, SIUP, TDP, NIB, NPWP for debtor with business entity	-	V	-
9.	Financial Statement of the past 2 years for prospective NFIE debtor with business entity and loan application ≥ IDR 5 Billion	-	V	-

10.	Copy of Professional License or Legal Consent of the Profession	-	-	V
11.	Statement letter / income details for professional with personal practice	-	-	V
12.	Statement letter from debtor to build (for KSB / PKSB facility)	V	V	V
13.	Statement letter from debtor regarding property ownership credit facilities and consumer credit with owned property as collateral	V	V	V
14.	Receipt of down payment and order letter/booking fee	V	V	V

## Collateral Document :

No	COLLATERAL DOCUMENT	PRIMARY PROPERTY	SECONDARY PROPERTY
1.	Certificates (SHM/SHGB/SHMRS)	-	V
2.	Permits Building License	-	V
3.	Latest Deed of Sale and Purchase, if any	-	V
4.	Property Tax of last year	-	V
5.	House Order Letter	V	-
6.	Budget Plan – for KPPR/PPPR	-	V

## SIMULATION

### Mortgage Loan Simulation Assumptions & Fees

Loan Amount	Interest Rate (assumption)	Loan Tenor	Installment
Rp 800.000.000	5.75% fix 5 years (first 60 months) *) 12.5% <i>floating</i> after <i>fix</i> period**)	15 years	Rp 6.643.281 (first 60 months) Rp 8.858.749 ( <i>floating</i> after <i>fix</i> period)

\*) *Floating rate will be reviewed periodically based on current conditions.*

\*\*) *Current floating interest rate assumption is 12.5%*

#### Bank fees:

- Provision : Rp 8.000.000 (1% from loan amount)
- Administration : Rp 1.000.000 (0.10% from loan amount or minimum Rp 1 million)
- Appraisal* : Rp 1.332.000 (in accordance with appraiser fees)

- The above calculations are only simulations/estimates and do not represent the applicable interest rate, guarantee, or actual estimate.
- The change from a fixed to a floating interest rate will be notified to the debtor 30 business days before the floating interest rate takes effect.
- Life insurance premiums is influenced by several factors, including the Debtor's age, loan term, and loan amount.
- Fire insurance premium is also influenced by several factors, including the loan term, property type, and building value.
- The loan and collateral binding fees are influenced by the loan amount and other fees, such as notary fees, which will be informed of/can be inquired with a notary affiliated with Bank Danamon at the time of loan binding.
- Appraisal fees are not charged for Indent properties.

### CUSTOMER COMPLAINTS

#### Complaint Resolution:

1. Customers can submit complaints regarding banking transactions/services to the Bank through the Bank's official channels (in this case, the nearest Bank branch office) or Hello Danamon (1-500-090) by completing the required documents. Information on complaint handling can be accessed through the link <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>
2. The required documents as referred to in point 1 above must include at least :
  - a. Personal identification (KTP/Passport);
  - b. Power of Attorney and Identity of the Authorized Person (if the complaint is delegated to another party);
  - c. Documents containing the type and date of the transaction being complained about; and
  - d. Information regarding the problem subjected to complain;In addition to the required documents mentioned above, the Bank reserves the right to request the Customer to submit other required documents deemed necessary by the Bank in connection with the resolution of the complaint.
3. The Bank will respond to and resolve complaints within the timeframe stipulated in applicable laws and regulations.

If the Customer is dissatisfied with the Bank's resolution of the Complaint, the Customer may seek dispute resolution, both in and out of court, in accordance with the Bank's general terms and conditions for accounts and banking services.

### ADDITIONAL INFORMATION

1. If you receive a suspicious email, WhatsApp message, SMS, or other information in the name of Bank Danamon, please forward it to Hello Danamon.
2. In order to implement Good Corporate Governance, debtors are requested not to provide any gifts or compensation in any form to Bank Danamon officers and/or employees regarding the loan application, approval, and disbursement process.
3. Bank officers do not accept cash during the mortgage (KPR) process. For payment of fees related to the mortgage process, the prospective debtor must deposit

funds into the prospective debtor's savings account at Bank Danamon, which will be debited from the debtor's savings account at Bank Danamon.

4. For detailed product information, including fees charged before the loan agreement is signed, the prospective debtor will refer to the information stated in the Loan Offering Letter, which will be personally communicated to the prospective debtor.
5. Fees charged after the loan agreement is signed, refer to the information stated in the Loan Agreement.
6. Customers can make early partial or full payments, before the financing maturity date with the Bank's approval and can be submitted through the nearest Bank Danamon branch office or by contacting the Hello Danamon call center at 1-500-090.
7. Early payment will be processed within a 10-business-day period after Hello Danamon receives the written loan early payment request from the Debtor.
8. Collateral Document can be collected H+5 business days after the credit facility is fully repaid

## DISCLAIMER

1. Summary of Product and/or Service Information ("Summary") is for informational purposes only and is not intended as an official offer for any product and/or service. If there is any discrepancy between this Summary and the agreement and/or terms and conditions related to the product and/or service ("Agreement"), the Agreement shall prevail.
2. The Bank reserves the right to reject a customer's product and/or service application if it does not meet the Bank's applicable requirements and if the information provided does not reflect the actual situation. The Bank will notify the applicant if the application is not approved.
3. Customers are required to carefully read this Summary and, if they have further questions regarding the products and/or services contained in this Summary, may contact Hello Danamon at 1-500-090 or visit the nearest Bank Danamon branch.
4. This Summary has been adjusted to comply with applicable laws and regulations, including the regulations from Otoritas Jasa Keuangan.
5. The insurance products required for Bank Danamon's mortgage facility are not bank products. Customers can choose their own insurance company from among several insurance companies partnered with the bank.
6. Bank Danamon is licensed and supervised by the Financial Services Authority and Bank Indonesia and is a participant in the LPS guarantee program.

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