

Summary of Product and/or Service Information – General Version

Name of Issuer	: PT Bank Danamon Indonesia Tbk	Type of Product	: Savings
Name of Product	: Danamon LEBIH Junior	Product Description	: Danamon LEBIH Junior is a savings account product offered by PT Bank Danamon Indonesia Tbk (" Bank Danamon " or the " Bank "), registered under the name of an individual aged 0 – < 12 years old (from birth up to, but not including, twelve years of age).
Denomination	: Indonesian Rupiah (IDR)		

Fitur Utama Produk

Minimum balance	IDR 0	Daily spending transaction limit	IDR 1,000,000
Savings interest rate *	IDR 0 – < IDR 500,000 = 0.00% IDR 500,000 – < IDR 1,000,000,000 = 0.10% ≥ IDR 1,000,000,000 = 0.25%	Daily ATM withdrawal limit	IDR 1,000,000
Guaranteed interest rate **	3.75%	Daily e-channel transfer limit (internet banking and ATMs)	IDR 1,000,000
Joint account	Not permitted	Notification feature	SMS/Email
Age at account opening	0 - < 12 years	Type of savings	Single CIF and linked to the parent's/guardian's CIF
Minimum initial deposit	IDR 50,000	Hold balance	IDR 10,000
Minimum balance to avoid the Below-Minimum Balance Penalty Fee	None	Minimum balance to earn interest	IDR 500,000

* Applicable as at the date of publication of this document.
** The guaranteed interest rate of the Indonesia Deposit Insurance Corporation (LPS) applicable as at the date of publication of this document.

Product Fees

Monthly administration fee	IDR 0	Card replacement fee	Card retained by ATM IDR 25,000 + stamp duty. Lost/Stolen Card IDR 25,000 + stamp duty Damaged Card/Incorrect PIN 3 times at branch IDR 25,000 Expired Card IDR 0
Withdrawal fee at other banks' ATMs (domestic)	IDR 7,500*	Withdrawal fee at Mastercard, Cirrus, and Maestro ATMs (overseas)	IDR 25,000
Online transfer fee at ATM Bersama, Alto, and Prima	IDR 6,500*	Penalty fee below minimum balance	IDR 0
Balance enquiry fee at other banks' ATMs (domestic)	IDR 4,000	Balance enquiry fee at Mastercard, Cirrus, and Maestro ATMs (overseas)	IDR 4,000
Inactive or dormant account fee	IDR 20,000	Stamp duty	IDR 10,000
Account closure fee	IDR 10,000	Purchase fee	GoPay Top Up IDR 2,000 OVO Top Up IDR 1,000 Flight Tickets IDR 5,000, specifically for Garuda Indonesia IDR 7,500

PLN Prepaid
IDR 2,500

* Free of charge 5 times per month if the balance before the transaction is at least IDR 250,000

Product Benefits	Product Risks
1. Free Administration Fee Customers are not charged a monthly administration fee and are exempt from penalty fees for savings accounts with a balance below the minimum. 2. Low Initial Deposit The initial deposit for opening a savings account is only IDR 50,000.00 (fifty thousand rupiah) with a retained balance of only IDR 10,000.00 (ten thousand rupiah). 3. Free Transaction Fees Customers with a balance before the transaction of at least IDR 250,000.00 (two hundred fifty thousand rupiah) will receive the benefit of free cash withdrawal and interbank online transfer transactions through the ATM Bersama, PRIMA, or ALTO networks up to 5 (five) times per month. 4. Special Danamon LEBIH Junior Debit Card Customers can perform various banking transactions using the Special Danamon LEBIH Junior Debit Card, which has a different design and daily transaction limit from other Danamon Debit Cards. 5. Savings Account Conversion When the Customer reaches the age of 12, the Customer's Danamon LEBIH Junior savings account will be automatically converted into Danamon LEBIH Youth with the same account number. This conversion is intended to provide greater transaction benefits.	1. Misuse of e-channels, PIN/password, and ATM card/passbook. 2. The Customer's savings are not guaranteed by LPS if: a. The nominal deposit balance at a Bank exceeds IDR 2,000,000,000. b. The Savings interest rate exceeds the LPS Guaranteed Interest Rate. The Savings interest rate takes into account any monetary benefits received by the Customer from the Bank. 3. Any costs arising from the Customer's negligence will be charged to the Customer. 4. Other risks of the relevant products and/or services can be found in the General Terms and Conditions for Accounts and Banking Services and the General Terms and Conditions for Accounts.

Product Requirements and Procedures

Applications to open a Danamon LEBIH Junior account may be submitted by the Customer through a Bank Danamon branch by fulfilling the provisions/requirements determined by Bank Danamon, as follows:

The Customer criteria are individual Customers.

The Customer completes and signs the Customer Data and Account Opening Form

The Customer completes the required documents, including:

1. Family Card or Birth Certificate

2. Parent's/Guardian's Identity Card

3. Parent's/Guardian's Statement and Consent Letter

4. Court order (if represented by a Guardian)

5. Other documents required by Bank Danamon.

Customers may submit enquiries and complaints through:

24-Hour Service/Complaints

Hello Danamon Call Centre 1-500-090

Hello Danamon Email hellodanamon@danamon.co.id

Product Simulation

Account Interest Calculation

(Interest is calculated based on the Average Balance from the 1st to the 30th/31st of the current month)

Date	Balance	Interest Rate	Nominal Interest
1 – 15 April 2026	IDR 250,000	0%	IDR 0
16 – 26 April 2026	IDR 10,000,000	0.10%	IDR 301.37
27 April 2026	IDR 50,000,000	0.10%	IDR 136.99
28 April 2026	IDR 68,000,000	0.10%	IDR 186.30
29 April 2026	IDR 43,000,000	0.10%	IDR 117.81
30 April 2026	IDR 31,000,000	0.10%	IDR 84.93

Gross Interest Calculation April 2026

1 – 15 April 2026

= IDR 250,000 x 0% x 15 days / 365 days

= IDR 0 [A]

16 – 26 April 2026

= IDR 10,000,000 x 0.10% x 11 days / 365 days

= IDR 301.37 [B]

27 April 2026

= IDR 50,000,000 x 0.10% x 1 day / 365 days

= IDR 136.99 [C]

28 April 2026

= IDR 68,000,000 x 0.10% x 1 day / 365 days

= IDR 186.30 [D]

29 April 2026

= IDR 43,000,000 x 0.10% x 1 day / 365 days

= IDR 117.81 [E]

30 April 2026

		= IDR 31,000,000 x 0.10% x 1 day / 365 days = IDR 84.93 [F]
	Total Interest (Gross) April 2026	[A] + [B] + [C] + [D] + [E] + [F] = IDR 827.40
	20% Tax (Final Income Tax)	IDR 827.40 x 20% = IDR 165.48
	Total Interest (Nett) April 2026	[Total Gross Interest] – [Tax] = IDR 661.92

Notes:

- Interest rates may change at any time with prior notification to the Customer.
- Details of applicable interest rates can be accessed at bdi.co.id/sukubunga.
- The number of days adjusts to the current month and year.

Additional Information

1. Savings account withdrawals can be made through branches and ATMs.
2. Savings account closure can be carried out through branches.
3. Savings interest is received on the last date of each month.
4. The Bank is obliged to inform Customers of any changes to the benefits, fees, risks, terms and conditions of this Product by letter or through other means in accordance with the applicable terms and conditions. Such notification will be provided 30 days prior to the changes taking effect.
5. Customers will receive offers for other products from Third Parties if they agree to share their personal data.
6. Further information regarding fees, benefits, and risks can be accessed via bdi.co.id/dlijunior.
7. Customers may obtain transaction reporting media in the form of electronic account statements (e-statements).
8. Customers may obtain e-channel facilities through the nearest Bank Danamon branch, ATMs, and Hello Danamon.
9. Customers will receive Bank Danamon Debit/ATM Card facilities.
10. Bank Danamon Debit/ATM Cards may only be provided to Individual Customers. Customers may have Physical Debit Cards linked to Danamon LEBIH Junior Savings.
11. Bank Danamon Debit/ATM Cards may be used to conduct transactions at:
 - a. Bank Danamon ATMs, ATM Bersama, ALTO, Prima, and other ATMs displaying the Maestro/Mastercard/Cirrus logo;
 - b. Bank Danamon Cash Recycle Machines (CRMs);
 - c. Bank Danamon Digital Teller Machines;
 - d. Merchants with Electronic Data Capture (EDC) machines bearing the Maestro/Mastercard/Cirrus logo;
 - e. Hello Danamon service at 1-500-090 to conduct balance enquiries and transaction history checks through the IVR service. Customers must be verified using their debit card number and t-PIN to conduct this transaction.
12. Matters to note when Customers conduct transactions using a Danamon Debit/ATM Card:
 - a. Customers must change the PIN provided by Bank Danamon before conducting their first transaction;
 - b. Debit/ATM Cards and PINs may only be used by the Customer and may not be transferred or lent to other persons;
 - c. Change the PIN periodically and avoid PINs that are easy to guess, such as date of birth, wedding date, or sequential numbers;
 - d. Ensure that the balance is sufficient when conducting transactions such as cash withdrawals, internal transfers, transfers, bill payments, and others;
 - e. Entering the wrong PIN 3 consecutive times on the same day will result in the card being blocked;
 - f. Do not disclose the PIN to anyone because it is personal and confidential;
 - g. Never write the PIN on the Debit/ATM Card;
 - h. Before conducting a debit transaction at a merchant, first confirm whether the merchant charges any additional fees;
 - i. Ensure that the PIN entered when conducting a debit transaction at a merchant is not visible to anyone;
 - j. Ensure that the Debit/ATM Card is swiped once with the correct transaction amount on the merchant's EDC machine;
 - k. Keep the transaction slip from purchases at merchants until it is confirmed that the transaction has no issue;
 - l. If the Debit/ATM Card is lost or retained by an ATM, immediately contact Hello Danamon at 1-500-090 or use the D-Bank PRO application to block the card immediately.

Disclaimer (please read):

- a. Danamon may reject your application for the Product and/or Service if it does not meet the applicable terms and conditions.
- b. You must read this Product and/or Service Information Summary carefully and are entitled to ask Danamon staff any questions regarding this Product and/or Service Information Summary.
- c. This Product and/or Service Information Summary is a translation of the Indonesian language version of the Product and/or Service Information Summary. In the event of any discrepancy in provisions or interpretation between the Indonesian language and any other language, the Indonesian language version shall prevail.

_____, _____ 20__

Staff Member/Officer Providing Explanations

Customer

(Name)

(Name)



A member of MUFG

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PT Bank Danamon Indonesia Tbk, is licensed and supervised by the Indonesia Financial Services Authority (OJK) and Bank Indonesia (BI), and a member of Indonesia Deposit Insurance Corporation (LPS).