

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 Youth	Product Description :	Danamon LEBIH Youth is a savings product issued by PT Bank Danamon Indonesia, Tbk (" Bank Danamon " or " Bank ") and is available to individuals aged 12 to under 17 (twelve to under seventeen).
Denomination :	Indonesian Rupiah (IDR)		

Key Product Features

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
Maximum limit for online debit transactions	IDR 500,000	Online transaction initial limit	IDR 500,000
Joint account	Prohibited	Minimum balance limit	None
Age at the time of account opening	12 - < 17 years	Type of savings	Single CIF and linked to a parent's or 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
Notification feature	SMS/Email		

* 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 Swallowed by an ATM IDR 25,000 + stamp duty Lost/Stolen Card IDR 25,000 + stamp duty Damaged Card/3 Incorrect PIN Attempts at a 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 via ATM Bersama, Alto and Prima	IDR 6,500*	Additional penalty fee for falling below the 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
Fee for inactive or dormant accounts	IDR 20,000	Stamp duty	IDR 10,000
Account closure fee	IDR 10,000	Purchase fee	Top Up Gopay IDR 2,000 Top Up OVO IDR 1,000 Flight Tickets IDR 5,000, specifically for Garuda Indonesia IDR 7,500 PLN Prepaid IDR 2,500

* Free of charge 99 times per month if the balance before the transaction is at least IDR 250,000

Product Benefits

1. No Administration Fees

Product Risks

1. Misuse of e-channels, PINs/passwords, and ATM cards/passbooks.
2. Customer savings are not guaranteed by the Indonesia Deposit Insurance Corporation if:

Customers are not charged monthly administration fees and are exempt from penalty charges for savings accounts with balances below the minimum. 2. Low Initial Deposit The initial deposit to open a savings account is only IDR 50,000.00 (fifty thousand rupiah), with a minimum balance requirement of just IDR 10,000.00 (ten thousand rupiah). 3. No Transaction Fees Customers with a pre-transaction balance of at least IDR 250,000.00 (two hundred and fifty thousand rupiah) will benefit from free cash withdrawal and online interbank transfer fees via the ATM Bersama, PRIMA, or ALTO networks, up to a maximum of 5 (five) times per month. 4. Danamon LEBIH Youth Special Debit Card Customers can carry out a variety of banking transactions using the Danamon LEBIH Youth Special Debit Card, which features a distinct design and different daily transaction limits compared to other Danamon Debit Cards. 5. Updated Transaction Features Customers can enjoy the convenience of Danamon's selected e-channel transaction features, accessible 24 hours a day, such as mobile banking (D-Bank PRO), ATMs and Hello Danamon, enhancing customer convenience when transacting anywhere and at any time.	a. The nominal balance of a savings account at a bank exceeds IDR 2,000,000,000 b. The savings interest rate exceeds the Indonesia Deposit Insurance Corporation deposit insurance rate. The savings interest rate takes into account any cash payments made by the bank to the customer. 3. Any costs arising from the Customer's negligence will be charged to the Customer. 4. Other risks associated with the relevant products and/or services are set out in the General Terms and Conditions for Accounts and Banking Services and the General Terms and Conditions for Accounts.
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Product Requirements and Procedures

Applications to open a Danamon LEBIH Youth account may be made by customers at any Bank Danamon branch, provided they meet the conditions and requirements set by Bank Danamon, as follows:

- The customer must be an individual.
- The customer must complete and sign the Customer Information and Account Opening Form.
- The customer must provide the required documents, including:
 - Family Card or Birth Certificate
 - Parent/Guardian ID Card
 - Parent/Guardian Statement and Consent Form
 - Court order (if represented by a guardian)
 - Any 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 heliodanamon@danamon.co.id

Product Simulation

Account Interest Calculation

(Interest is calculated based on the average balance for the period from the 1st to the 30th/31st of the current month)

Date	Balance	Interest Rate	Interest Rate Amount
1 – 15 April 2026	IDR 250,000	0%	Rp 0
16 – 26 April 2026	IDR 10,000,000	0.10%	Rp 301.37
27 April 2026	IDR 50,000,000	0.10%	Rp 136.99
28 April 2026	IDR 68,000,000	0.10%	Rp 186.30
29 April 2026	IDR 43,000,000	0.10%	Rp 117.81
30 April 2026	IDR 31,000,000	0.10%	Rp 84.93
Interest Calculation (Gross) for April 2026 1–15 April 2026 = IDR 250,000 × 0% × 15 days / 365 days = IDR 0 [A] 16–26 April 2026 = IDR 10,000,000 × 0.10% × 11 days / 365 days = IDR 301.37 [B] 27 April 2026 = IDR 50,000,000 × 0.10% × 1 day / 365 days = IDR 136.99 [C] 28 April 2026 = IDR 68,000,000 × 0.10% × 1 day / 365 days = IDR 186.30 [D] 29 April 2026 = IDR 43,000,000 × 0.10% × 1 day / 365 days = IDR 117.81 [E] 30 April 2026 = IDR 31,000,000 × 0.10% × 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 Interest Gross] – [Tax] = IDR 661.92	

Notes:

- Interest rates are subject to change at any time with prior notice to customers.
- Details of current interest rates can be found at bdi.co.id/sukubunga.
- The number of days is adjusted according to the current month and year.

Additional Information

- Savings account withdrawals can be made through branches and ATMs.
- Savings account closure can be carried out through branches.
- Savings interest is received on the last date of each month.
- Savings interest is received on the last date of each month.
- 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.

6. Customers will receive offers for other products from Third Parties if they agree to share their personal data.
7. Customers of Danamon LEBIH Youth aged ≥ 17 years are required to update their data at the Branch and open a savings product in accordance with their age. If the data update is not carried out within the specified period, the account will be blocked in accordance with SOP.
8. Further information regarding fees, benefits, and risks can be accessed via bdi.co.id/dlyouth.
9. Customers may obtain transaction reporting media in the form of electronic statements (e-statements).
10. Customers may obtain e-channel facilities through the nearest Bank Danamon branch, ATMs, and Hello Danamon.
11. Customers will receive Bank Danamon Debit/ATM Card facilities.
12. Bank Danamon Debit/ATM Cards may only be provided to Individual Customers. Customers may have a Physical Debit Card linked to Danamon LEBIH Youth Savings.
13. Bank Danamon Debit/ATM Cards may be used to conduct transactions at:
- Online Debit/Card Not Present (CNP)
 - Bank Danamon ATMs, ATM Bersama, ALTO, Prima, and other ATMs in Indonesia and overseas displaying the Maestro/Mastercard/Cirrus logo;
 - Bank Danamon Cash Recycle Machines (CRMs);
 - Bank Danamon Digital Teller Machines;
 - Merchants with Electronic Data Capture (EDC) machines bearing the Maestro/Mastercard/Cirrus logo;
 - 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.
14. Matters to note when Customers conduct transactions using a Danamon Debit/ATM Card:
- Customers must change the PIN provided by Bank Danamon before conducting their first transaction;
 - Debit/ATM Cards and PINs may only be used by the Customer and may not be transferred/lent to other persons;
 - Change the PIN periodically and avoid PINs that are easy to guess, such as date of birth/wedding date or sequential numbers;
 - Ensure that the balance is sufficient when conducting transactions such as cash withdrawals, internal transfers, transfers, bill payments, and others;
 - Entering the wrong PIN 3 consecutive times on the same day will result in the card being blocked;
 - Do not disclose the PIN to anyone because it is personal and confidential;
 - Never write the PIN on the Debit/ATM Card;
 - Before conducting a debit transaction at a merchant, first ask whether the merchant charges any additional fees;
 - Ensure that the PIN entered when conducting a debit transaction at a merchant is not visible to anyone;
 - Ensure that the Debit/ATM Card is swiped once with the correct transaction amount on the merchant's EDC;
 - Keep the transaction slip from purchases at merchants until it is confirmed that the transaction has no issue;
 - If the Debit/ATM Card is lost/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):

- Danamon may reject your application for the Product and/or Service if it does not meet the applicable terms and conditions.
- 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.
- 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.



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