

**GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY**

Publisher name : PT Bank Danamon Indonesia Tbk – Sharia Business Unit      Product type : Wadiah Sharia Giro

Product name : Giro BISA iB SAR      Product Description : Giro BISA iB SAR is a type of current account product based on sharia principles with a Wadiah contract equipped with various transaction facilities.

Currency : SAR

**KEY FEATURES OF GIRO**

Customer Criteria	Non-Individual Customers	
Transaction Reporting Media	1. Electronic Statement / <i>E-Statement</i> . 2. <i>Printed Statement</i> , (only for certain Customers who meet all the criteria set by the Bank)	
Minimum initial deposit	SAR 500	
Balance on hold	SAR 100	
Minimum average balance to be maintained to avoid administrative fees	SAR 0	
Consolidated accounts	Joint Account "OR" and/or Joint Account "AND"	
Danamon Debit/ATM Card Features	Not allowed	
E-Channel Facilities	Non-individual customers can only make transactions at Teller (Bank Branch) and Danamon Cash Connect.	
E-Channel Daily Transfer Limit	<b>Danamon Cash Connect (DCC)</b>	
	<b>Customer Type</b>	<b>Maximum Limit per Day</b>
	Individuals	IDR 10,000,000,000
Non-Individual	IDR 150,000,000,000	

## COST

Yes	Features	Nominal
1	Monthly administration fee	Free of Charge
2	Transaction report printing fee:	IDR 100,000 + IDR 5,000 per share
3	Additional administration fees below the minimum balance	SAR 0
4	Dormant Fees	SAR 0
5	Account Closure	SAR 5
6	Electronic account report fee (e-Statement)	Free of Charge
7	Cost of printed bank statements	IDR 100,000 per month
8	Auto debit	For auto debit services, the Customer will get free administrative fees for monthly bill payments from PLN, Telkom, and/or PAM made through Bank auto debit (which is done based on the power of attorney for account debiting signed by the Customer).
9	Stamp fee	IDR 10,000

BENEFITS	RISKS
<p><b>1. Free Administration Fee</b> Customers are not charged monthly administration fees.</p> <p><b>2. Latest Transaction Features</b> Customers can enjoy the convenience of the latest transaction features such as <i>mobile banking and internet banking facilities</i>, Danamon SMS, ATM and Hello Danamon to add convenience to customers in transacting anywhere and anytime</p> <p><b>3. In accordance with Shariah principles</b> Your funds are managed according to sharia principles with a Mudharabah contract.</p>	<p>1. The risk of costs arising due to the Customer's negligence will be charged to the Customer.</p> <p>2. Your savings are not guaranteed by LPS if the nominal balance of your savings in one bank exceeds IDR 2,000,000,000.</p> <p>3. Misuse of e-channels, PINs, and cards/passbooks can result in the loss of funds in savings.</p> <p>4. Other risks as stipulated in the General Terms and Conditions of Islamic Banking Accounts and Services.</p>

## REQUIREMENTS AND PROCEDURES

The application to open a BISA iB SAR Current Account can be made by the Customer through the Bank's branch office or digitally by fulfilling the provisions/requirements set by the Bank.

- Account opening through branches: Customer completes and signs the Customer Data Form and Account Opening
- Account opening digitally: Customers fill in and complete the requirements according to the steps requested when opening an account.
- The customer completes the required documents, including:
  1. A copy of a valid Identity Card (KTP/SIM/Passport).
  2. Copy of NPWP
  3. Other documents required by the Bank.
- Customers may submit questions and/or complaints about banking products and/or services orally and/or in writing through:
  - Bank Danamon branch offices,
  - Hello Danamon Call Center: 1-500-090 or
  - Email: hellodanamon@danamon.co.id

**SIMULATION**

Average Balance Calculation	Amount	Remarks
<b>Customer Funds</b> Account Balance : - Date 21 = SAR 100 - Date 22-30 = SAR 10  <b>Average Balance :</b> $\frac{(1 \times \text{SAR } 100) + (9 \times \text{SAR } 10)}{10}$	<b>SAR 19</b>	

**ADDITIONAL INFORMATION**

1. This product is in accordance with sharia principles as per the Fatwa of DPS (National Sharia Council) No. 01/DSN-MUI/IV/2000 concerning Current Accounts.
2. The withdrawal/deposit procedure refers to the provisions applicable at the Bank.
3. The Bank is obliged to inform any changes to the benefits, costs, risks, terms and conditions of this Product by letter or through other means in accordance with the applicable terms and conditions. The notification will be informed 30 working days before the changes take effect.
4. Other information about costs, benefits, and risks can be accessed through the Danamon [www.danamon.co.id](http://www.danamon.co.id) website

**Disclaimer (important to read):**

1. The Bank may reject the application for products and/or Services submitted by You, if it does not meet the applicable terms and conditions.
2. You must carefully read this Summary of Product and/or Service Information and have the right to ask any of the Bank's employees for all matters related to this Summary of Product and/or Service Information.
3. This Product and/or Service Information Summary is made in Bahasa Indonesia. If necessary, this Summary of Product and/or Service Information may be translated into other languages. In the event that there is a difference in provisions or interpretations between Bahasa Indonesia and other languages, the Indonesian version will prevail.



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