

GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY

Publisher name : PT Bank Danamon Indonesia Tbk – Sharia Business Unit Product type : Mudharabah Sharia Giro
 Product name : Giro Syariah iB MD Bank Lain Product Description : Giro Syariah iB MD Bank Lain is a type of current account product based on sharia principles with a Mudharabah contract equipped with various transaction facilities.
 Currency : IDR

KEY FEATURES OF GIRO

Customer Criteria	Non-Individual Customers (Other Banks)						
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	IDR 1,000,000						
Balance on hold	IDR0						
Minimum average balance to be maintained to avoid administrative fees	IDR 1,000,000						
Ratio/Revenue Share	1%						
Consolidated accounts	Not allowed						
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	<p>Danamon Cash Connect (DCC)</p> <table border="1"> <thead> <tr> <th>Customer Type</th> <th>Maximum Limit per Day</th> </tr> </thead> <tbody> <tr> <td>Individuals</td> <td>IDR10,000,000,000</td> </tr> <tr> <td>Non-Individual</td> <td>IDR150,000,000,000</td> </tr> </tbody> </table>	Customer Type	Maximum Limit per Day	Individuals	IDR10,000,000,000	Non-Individual	IDR150,000,000,000
Customer Type	Maximum Limit per Day						
Individuals	IDR10,000,000,000						
Non-Individual	IDR150,000,000,000						

COST

Yes	Features	Amount
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	IDR 25,000
4	Dormant Fees	IDR0
5	Account Closure	IDR 50,000
6	Electronic account report fee (e-Statement)	Free of Charge
7	Cost of printed <i>statements</i> . <i>Monthly printed statement fee</i>	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>1. Free Administration Fee Customers are not charged monthly administration fees.</p> <p>2. Latest Transaction Features 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>3. In accordance with Shariah principles Your funds are managed according to sharia principles with a Mudharabah contract</p>	<p>1. Risk of getting profits that are not in accordance with profit sharing projections due to a decrease in revenue on the Bank's performance</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
<p>Applications for opening an iB MD Other Bank IDR Sharia 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.</p> <ul style="list-style-type: none"> • 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: <ol style="list-style-type: none"> 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: <ul style="list-style-type: none"> - Bank Danamon branch offices, - Hello Danamon Call Center: 1-500-090 or - Email: hellodanamon@danamon.co.id

SIMULATION

A. Ratio Calculation

Profit Sharing Calculation

The formula for calculating profit sharing based on the average balance in 1 current month is:

$$\text{Revenue Share} = \frac{\text{Average account balance}}{\text{Average balance of products}} \times \text{Revenue allocation} \times \text{Ratio}$$

So, the profit sharing is described as follows

- Average current account savings balance : 10,000,000,000
- Average current account product balance : 700,000,000,000
- Revenue allocation : 6,000,000,000
- Ratio : 2.5%

Revenue Share (Gross) :

$$\frac{10,000,000,000}{700,000,000,000} \times 6,000,000,000 \times 1\% = 1,714,286 / \text{month}$$

700.000.000.000

B. Average Balance Calculation

Average Balance Calculation	Nominal	Remarks
Customer Funds Account Balance : - Date 21 = IDR 22,000,000,000 - Date 22-30 = IDR 2,000,000,000 Average Balance : $\frac{(1 \times \text{IDR } 22,000,000,000) + (9 \times \text{IDR } 2,000,000,000)}{10}$	IDR 4,000,000,000	
Customer Balance Below Minimum Balance Account Balance : - Date 1-4 = IDR 250,000 - Date 5-10 = IDR 100,000 - Date 11 = IDR 1,000,000 - Date 12-19 = IDR 200,000 - Date 20-23 = IDR 150,000 - Date 24-31 = IDR 50,000 Average Balance : $\frac{(4 \times \text{IDR } 250,000) + (6 \times \text{IDR } 100,000) + (1 \times \text{IDR } 1,000,000) + (8 \times \text{IDR } 200,000) + (4 \times \text{IDR } 150,000) + (8 \times \text{IDR } 50,000)}{31}$	IDR 167,742	

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. Current account profit sharing is given at the beginning of the following month
4. 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.
5. Other information about costs, benefits, and risks can be accessed through the Danamon 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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