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 Syariah iB WD Bank Lain IDR	Product Description	:	Giro Syariah iB WD Bank Lain is a type of current account product based on sharia principles with a Wadiah 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 / *E-Statement*. 2. *Printed Statement*, (only for certain Customers who meet all the criteria set by the Bank)
Minimum initial deposit	IDR 1,000,000
Balance on hold	IDR 0
Minimum average balance to be maintained to avoid administrative fees	IDR 0
Consolidated accounts	Not allowed
Danamon Debit/ATM Card Features	Not allowed
E-Channel Facilities	Non-individual customers can only make transactions at Tellers (Bank Branches)..
E-Channel Daily Transfer Limit	**Danamon Cash Connect (DCC)** **Customer Type** / **Maximum Limit per Day** Individuals: IDR 10,000,000,000 Non-Individual: IDR 150,000,000,000

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	IDR0
4	Dormant Fees	IDR0
5	Account Closure	IDR 50,000
6	Electronic account report fee (e-Statement)	Free of Charge
7	Cost of printed *statements.* *Monthly printed statement fee*	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

1. **Free Administration Fee**
   Customers are not charged monthly administration fees.

2. **Latest Transaction Features**
   Customers can enjoy the convenience of the latest transaction features such as *mobile banking and internet banking facilities,* Danamon SMS, ATM and Hello Danamon to add convenience to customers in transacting anywhere and anytime

3. **In accordance with Shariah principles**
   Your funds are managed according to sharia principles with a Wadiah contract

RISKS

1. The risk of costs arising due to the Customer's negligence will be charged to the Customer.

2. Your savings are not guaranteed by LPS if the nominal balance of your savings in one bank exceeds IDR 2,000,000,000.

3. Misuse of e-channels, PINs, and cards/passbooks can result in the loss of funds in savings.

4. Other risks as stipulated in the General Terms and Conditions of Islamic Banking Accounts and Services.

REQUIREMENTS AND PROCEDURES

The application to open an iB WD 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.

- 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	Nominal	Remarks
Customer Funds Account Balance : - Date 21 = IDR 22,000,000 - Date 22-30 = IDR 22,004,821 **Average Balance :** $\frac{(1 \times \text{IDR } 22{,}000{,}000)+(9 \times \text{IDR } 22{,}004{,}821)}{10}$	**IDR 22,004,339**	

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 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.

Danamon Syariah

Unit Usaha Syariah | 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).

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