

General Version of Product and/or Service Information Summary

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| Publisher Name | : PT Bank Danamon Indonesia Tbk Unit Usaha Syariah | Product/Service Type | : Wadiah Saving |
| Product/Service Name | : Rekening Tabungan Jemaah Haji (RTJH) | Product/Service Description | : Rekening Tabungan Jemaah Haji (RTJH) of Bank Danamon is a savings product that provides convenience for customers to register for the Hajj pilgrimage through the payment of the initial Hajj Operational Cost deposit (BPIH), which is directly connected to the Integrated Hajj Computerized System (SISKOHAT) of the Ministry of Hajj and Umrah of the Republic of Indonesia. |
| Currency | : IDR (Rupiah) | | |

*Key Features of Your Sharia Savings Product/Service
Product/Service Features*

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| <i>Product Name</i> | <i>Rekening Tabungan Jemaah Haji (RTJH)</i> |
| <i>Product Type</i> | <i>Regular Hajj Savings</i> |
| <i>Program Type</i> | <i>Opening a RTJH Account is one of the requirements for registering for the Hajj pilgrimage as stipulated by the Hajj Financial Management Agency (BPKH).</i> |
| <i>Contract</i> | <i>Wadiah</i> |
| <i>Mata Uang/ Currency</i> | <i>Indonesian Rupiah (IDR)</i> |
| <i>Initial Deposit Minimum Bipih</i> | <i>IDR 25.000,000</i> |
| <i>Customer Criteria</i> | <i>Individual customers Muslim</i> |
| <i>Age Minimum</i> | <i>12 years old</i> |
| <i>ATM</i> | <i>Danamon Hajj Pilgrim Special Card</i> |
| <i>Reporting Media</i> | <i>Savings Book/Statement</i> |
| <i>Dormancy</i> | <i>No</i> |
| <i>Minimum Balance</i> | <i>IDR 0</i> |
| <i>Daily Shopping Transaction Limit</i> | <i>IDR 50,000,000</i> |
| <i>Daily Transaction Limits at ATM</i> | |
| • <i>Transfer to another Danamon Bank account (Overbooking)</i> | <i>IDR 200,000,000</i> |
| • <i>Transfer to another bank account (IBFT)</i> | <i>IDR 25,000,000</i> |
| <i>E-Channel Transaction Limits (D-Bank PRO)</i> | |
| • <i>Transfer to another Danamon Bank account (Overbooking)</i> | <i>IDR 2,000,000,000</i> |
| • <i>Transfer to another bank account (IBFT)</i> - <i>Maximum Amount Per-Transaction</i> - <i>Maximum Daily Transaction</i> | <i>IDR 100,000,000</i> <i>IDR 200,000,000</i> |
| • <i>BI-Fast Transfer</i> - <i>Maximum per Transaction</i> - <i>Maximum Daily Transaction</i> | <i>IDR 250,000,000</i> <i>IDR 500,000,000</i> |
| • <i>RTGS Transfer</i> - <i>Maximum Per-Transaction</i> - <i>Maximum Daily Transaction</i> | <i>IDR 500,000,000</i> <i>IDR 1,000,000,000</i> |
| • <i>SKN/LLG Transfer</i> - <i>Maximum Per-Transaction</i> | <i>IDR 500,000,000</i> |

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| - Maximum Daily Transaction | IDR 1,000,000,000 | |
| <i>Product/Service Cost</i> | | |
| <i>Monthly Administration Fee</i> | <i>Free of charge</i> | |
| <i>Account Closing Fee</i> | <i>Free of charge</i> | |
| <i>Dormant Account Fee</i> | <i>Free of charge</i> | |
| <i>ATM Card Replacement Fee</i> | IDR 25,000 | |
| <i>Use of ATM Machines</i> | | |
| • <i>Balance check at ATM Danamon</i> | <i>Free of charge</i> | |
| • <i>Cash withdrawal at ATM Danamon</i> | <i>Free of charge</i> | |
| • <i>Balance Inquiry at ATM Bersama, ALTO & Prima</i> | IDR 4,000 | |
| • <i>Cash withdrawal at ATM Bersama, ALTO & Prima</i> | IDR 6,500 | |
| • <i>Cash withdrawal at ATM Cirrus</i> | IDR 25,000 | |
| <i>D-Bank PRO usage</i> | | |
| • <i>Transfer</i> | | |
| - SKN Transfer | IDR 2,900 | |
| - RTGS Transfer | IDR 20,000 | |
| - <i>Online Transfer (ATM Bersama / ALTO / PRIMA)</i> | IDR 6,500 | |
| <i>Product/Service Benefits</i> | | |
| <ol style="list-style-type: none"> HAJJ QUOTA NUMBER, guaranteeing the issuance of a Hajj quota number through a secure host-to-host connection with the Integrated Hajj Computerized System (SISKOHAT) of the Ministry of Hajj & Umrah. EASY, offering ease and convenience for prospective Hajj pilgrims to register at all nearest Bank Danamon branch offices, both Sharia units and office channeling branches bearing the iB logo NO FEES, no charges applied for ATM cash withdrawals through the Mastercard electronic network in Saudi Arabia | <i>Product/Service Risk</i> | |
| | <ol style="list-style-type: none"> Deposits exceeding IDR 2 billion at one bank are not covered by the LPS deposit insurance scheme, in accordance with LPS Regulation No. 1 of 2023 on the Deposit Insurance Program. The features and fees of the product are subject to change at any time based on Bank Danamon's policies and will be notified through Bank Danamon's official communication media Any costs incurred due to the Customer's negligence will be the responsibility of the Customer. Further risks associated with this product and Bank Danamon's banking products are stipulated in the General Terms and Conditions of Accounts and Banking Services. | |
| <i>Product/Service Terms and Procedures</i> | | |
| <p>Indonesian Citizen of Indonesia (WNI)</p> <ol style="list-style-type: none"> Muslim Minimum Age 12 Years Valid Original ID Card Show Original Family Card/Birth Certificate and a Copy Complete and Sign the Wakalah Agreement Form Open Account RTJH <p>Regular Hajj Registration Procedures</p> <ol style="list-style-type: none"> Prospective Hajj Pilgrims Visit the Nearest Danamon Bank Branch Office with the iB Logo <ol style="list-style-type: none"> Opening of an RTJH Account by the Pilgrim Making the Payment of Hajj Travel Costs (Bipih) amounting to IDR 25,000,000 Receiving Proof of Payment of Hajj Travel Expenses (Bipih) There are two (2) mechanisms for obtaining a Portion Number at the Ministry of Hajj & Umrah of the Republic of | | |

Indonesia:

- A. Prospective Hajj pilgrims come to the regional office of the Ministry of Hajj & Umrah of the Republic of Indonesia according to their e-KTP (e-KTP) address
 - Bringing the Bipih Payment Receipt and other required documents as stipulated by the Ministry of Hajj & Umrah of the Republic of Indonesia.
 - Completing the Hajj Registration Form at the Office of the Ministry of Hajj & Umrah of the Republic of Indonesia
 - Obtaining the "Hajj Quota Number"
 - B. Prospective Hajj Pilgrims via the Satu Haji Application (Ministry of Hajj & Umrah of the Republic of Indonesia)
 - Download the satu haji application via Playstore/Appstore
 - Upload all required documents to register for Hajj on the Ministry of Hajj & Umrah application
 - Obtaining the "Hajj Quota Number"
 - C. Hajj Pilgrims Await Payment and Hajj Departures According to the Provisions of the Indonesian Ministry of Hajj & Umrah
3. Customers are entitled to file complaints related to banking products and/or services, either verbally and/or in writing, through the following channels
- *Bank Danamon's branch offices*
 - Call Center Hello Danamon: 1-500-090 or
 - e-mail: hellodanamon@danamon.co.id

Product/Service Simulation

| Calculation of Average Balance | Amount |
|--|----------------|
| 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 |
| Customer Balance Below the 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. RTJH Account Closure Requirements:
 - A. The Customer must have returned from the Hajj pilgrimage no later than six (6) months after the final group of Hajj pilgrims has returned to Indonesia
 - B. The Customer has formally cancelled the Hajj pilgrimage registration with the Ministry of Religious Affairs, and the cancellation has been approved by BPKH for the refund of Hajj funds to the Customer.
 - C. The Customer has opened an RTJH account but failed to make the required initial deposit by the end of the month of the RTJH account opening
2. This product is Sharia principle and is implemented in accordance with the National Sharia Council (DSN-MUI) Fatwa No. 02/DSN-MUI/IV/2000 on Wadiah Savings.
3. The Bank is required to inform customers of any changes to the benefits, fees, risks, terms, and conditions of this Product through written notice or other means in accordance with the applicable terms and conditions. Such notification shall be provided at least thirty (30) days prior to the effective date of the changes.

 Further information regarding fees, benefits, risks, and customer complaint handling can be accessed through Bank Danamon official website at <https://www.danamon.co.id>.

Disclaimer (Please read carefully):

1. The Bank may refuse any application for Products and/or Services submitted by the Customer if it does not comply with the applicable requirements and terms and conditions.
2. You must carefully read this Product and/or Service Information Summary and have the right to seek clarification from Bank officers regarding all matters related to this Product and/or Service Information Summary.
3. 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.



PT Bank Danamon Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia serta merupakan peserta penjaminan LPS.

Tanggal Cetak Dokumen

11/05/2026