General Version of Product and/or Service Information Summary

Publisher Name	:	PT Bank Danamon Indonesia Tbk │ Sharia Business Unit	**Type of Product/ Service**	:	Wadiah Savings
Name of Product/ Service	:	Rekening Tabungan Jemaah Haji (RTJH)	**Product/ Service Description**	:	Rekening Tabungan Jemaah Haji (RTJH) is a saving product that makes it easier for Customers to register for Hajj through the payment of the initial deposit of the Hajj Implementation Fee (BPIH) which is directly connected to the Integrated Hajj Computerization System (SISKOHAT) of the Ministry of Hajj & Umrah of the Republic of Indonesia.
Currency	:	IDR (Rupiah)			

Main Features of Product/ Service

Product Name	Rekening Tabungan Jemaah Haji (RTJH)
Product Type	Regular Hajj Savings
Program Type	Opening a Hajj Savings Account is one of the requirements for Hajj registration set by the Hajj Financial Management Agency (BPKH)
São Paulo	Düsseldorf
Currency	Rupiah (IDR)
Minimum Initial Deposit Bipih	IDR 25,000,000
Customer Criteria	Individual Customers who are of Islamic faith
Minimum Age	12 Years
ATM	Danamon Special Hajj Pilgrim Card
Media Reporting	Passbook/ Statement
Dormant	No
Minimum Balance	IDR0
Daily Shopping Transaction Limit	IDR 50,000,000
Daily Transaction Limit at ATMs	
• Transfer to fellow Danamon Bank accounts (Overbooking)	IDR200,000,000
• Transfer to Other Bank Account (IBFT)	IDR 25,000,000
E-Channel *Transaction Limit* (D-Bank PRO)	
• Transfer to fellow Danamon Bank accounts (Overbooking)	IDR 2,000,000,000
• Transfer to Other Bank Account (IBFT) - Maximum Per-Transaction - Maximum Transactions Per Day	 IDR100,000,000 IDR200,000,000
• Transfer BI-Fast - Maximum Per-Transaction - Maximum Transactions Per Day	 IDR 250,000,000 IDR 500,000,000
• Transfer RTGS - Maximum Per-Transaction - Maximum Transactions Per Day	 IDR 500,000,000 IDR 1,000,000,000
• Transfer SKN/LLG - Maximum Per-Transaction - Maximum Transactions Per Day	 IDR 500,000,000 IDR 1,000,000,000

Product/Service Costs	
Monthly Administration Fee	No Cost
Account Closing Fees	No Cost
Dormant Account Fees	No Cost
ATM Card Replacement Fee	IDR 25,000
Use of ATM Machines	
• Check Balance at Danamon ATM	Free of Cost
• Cash Withdrawal at Danamon ATMs	Free of Cost
• Check balance at ATM Bersama, ALTO & Prima	IDR 4,000
• Cash withdrawal at ATM Bersama, ALTO & Prima	IDR 6,500
• Cash Withdrawal at Cirrus ATMs	IDR 25,000
Uses of D-Bank PRO	
• Transfer	
- SKN Transfer / *SKN Transfer*	IDR 2,900
- RTGS Transfer / *RTGS Transfer*	IDR 20,000
- Transfer Online (ATM Bersama/ ALTO/ PRIMA)	IDR 6,500

Benefits of Products/ Services	Product/Service Risk
1. **PORTION NUMBER,** the certainty of getting a Hajj portion number because it is connected on a host-to-host basis with the Integrated Hajj Computerization System (SISKOHAT) of the Ministry of Hajj & Umrah. 2. **EASY,** easy for prospective pilgrims to register for Hajj at all the nearest Bank Danamon branch offices, both sharia and *office channeling* (with iB logo) 3. **FREE FEES,** ATM cash withdrawal fees through the Mastercard electronic network in Saudi Arabia.	1. Your savings are not guaranteed by LPS if the nominal balance of your deposits in one bank exceeds IDR 2 billion. (Referring to LPS regulation No. 1 of 2023 concerning the Deposit Guarantee Program. 2. Product features and fees are subject to change at any time according to the policies set by Bank Danamon, and will be informed through Bank Danamon's official communication media 3. The risk of costs arising due to the Customer's negligence will be charged to the Customer. 4. Other risks of this product related to Bank Danamon products can be seen in the General Terms & Conditions of Banking Accounts and Services.

Product/Service Terms and Ordinances

Indonesian Citizen (WNI)

1. Muslim
2. Minimum Age of 12 Years
3. Valid Original ID Card
4. Show the original family card/birth certificate and a copy of it
5. Filling & Signing the Wakalah Agreement Form
6. Opening a Hajj Savings Account (RTJH)

Procedures for Regular Hajj Registration

1. Prospective Hajj Pilgrims Come to the Nearest Bank Danamon Branch Office with the iB Logo
   A. Pilgrims Open RTJH
   B. Paying Hajj Travel Expenses (Bipih) Rp. 25,000,000
   C. Receiving Proof of Payment of Hajj Travel Expenses (Bipih Proof)
2. Here are two (2) mechanisms to get portion numbers at the Office of 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 the E-KTP domicile
      ✓ Bring proof of Bipih Deposit and other requirements as determined by the Ministry of Hajj & Umrah of the Republic of Indonesia
      ✓ Filling out the Hajj Registration Letter at the Office of the Ministry of Hajj & Umrah of the Republic of Indonesia

- ✓ Getting a "Serving Number"

B. Prospective Hajj Pilgrims Through the One Hajj Application (Ministry of Hajj & Umrah RI)
- ✓ Download the Haji Pintar application via *Playstore/ Appstore*
- ✓ Upload all the documents needed to register for Hajj in the Ministry of Hajj & Umrah RI application
- ✓ Getting a "Serving Number"

C. Hajj Pilgrims Wait for Settlement and Hajj Departure According to the Provisions of the Ministry of Hajj & Umrah of the Republic of Indonesia

3. Customers may submit 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

Product/Service Simulation

Average Balance Calculation	Nominal
Customer Funds Account Balance : - Date 21 = IDR 22,000,000 - Date 22-30 = IDR 22,004,821 **Average Balance :** (1 x IDR 22,000,000)+(9 x IDR 22,004,821) 10	**IDR 22,004,339**
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 :** (4 x IDR 250,000) + (6 x IDR 100,000) + (1 x IDR 1,000,000) + (8 x IDR 200,000) + (4 x IDR 150,000) + (8 x IDR 50,000) 31	**IDR 167,742**

Additional Information

1. The requirements for closing RTJH are as follows:
   A. The customer has returned from the Hajj within 6 months after the last pilgrim return to Indonesia
   B. The customer has cancelled his/her Hajj registration with the Ministry of Hajj & Umrah and has been approved by BPKH for the refund of the Hajj funds to the cancellation pilgrims.
   C. The Customer has opened an RTJH account but the Customer does not make the initial deposit until the deadline at the end of the month in the month when the RTJH account is opened
2. This product is in accordance with sharia principles in accordance with the DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 Wadiah Savings.
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 notified 30 days before the change takes effect.
   For other information such as costs, benefits, risks and related to customer complaints, it can be accessed through Bank Danamon's official website at https://www.danamon.co.id/id.

Disclaimer **(important to read):**

1. The Bank may reject the application for the 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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