Danamon Syariah

GENERAL TERMS AND CONDITIONS
REKENING TABUNGAN JEMAAH HAJI (RTJH)

These General Terms and Conditions for the Opening of an Rekening Tabungan Jemaah Haji (RTJH) through a Danamon branch office ("**General Terms and Conditions**") are the terms and conditions that apply to the Customer who opens an Rekening Tabungan Jemaah Haji (RTJH) in accordance with the terms and conditions issued by PT Bank Danamon Indonesia Tbk through the Sharia Business Unit.

I. DEFINITION

In this General Terms and Conditions, terms that begin with capital letters have the following meanings:

1. **"Badan Pengelola Keuangan Haji"** or **"BPKH"** is an institution appointed by the government of the Republic of Indonesia to carry out financial management of Hajj.
2. **"Bank"** means PT Bank Danamon Indonesia Tbk through its Sharia Business Unit that has been appointed by BPKH as the Depository Bank for the Hajj Implementation Fee (BPS BPIH).
3. **"Rekening Tabungan Jemaah Haji"** or **"RTJH"** means an account opened by Hajj Pilgrims at the Bank for the purpose of paying Bipih deposits
4. **"Biaya Penyelenggaraan Ibadah Haji** or **"BPIH"** is number of funds used for the operation of the Hajj pilgrimage.
5. **"BIaya Perjalanan Ibadah Haji Khusus** or **"Special Bipih"** is a sum of funds that must be paid by citizens who will perform the special hajj.
6. **"Biaya Perjalanan Ibadah Haji** or **"Bipih"** is a sum of funds that must be paid directly by prospective pilgrims.
7. **"Customer"** means an individual Indonesian citizen who opens an RTJH;
8. **"Hajj Pilgrims"** are Indonesian Citizens who are Muslims and have registered to perform Hajj with the requirements set by the Ministry of Hajj and Umrah.
9. **"General Hajj Cash"** means a BPKH account at a Bank that is used for the purpose of receiving BPIH and/or Special BPIH in the context of managing Hajj Finances
10. **"Hajj Finance"** means all the rights and obligations of the central government that can be assessed in money related to the implementation of the Hajj as well as all wealth in the form of money or goods that can be assessed in money as a result of the implementation of these rights and obligations, both sourced from the Hajj Pilgrims and other sources that are ash and non-binding.

II. GENERAL TERMS AND CONDITIONS OF RTJH OPENING

1. The Customer agrees and hereby declares that the opening of RTJH is subject to these General Terms and Conditions and the General Terms and Conditions of Sharia Banking Accounts and Services
2. The Customer is required to read and understand these General Terms and Conditions before opening the RTJH.
3. Customers are required to fill out and sign the Wakalah Agreement, which is *the Wakalah Al Khassah al Muqayyadah Contract* which is a power of attorney from Hajj Pilgrims to BPKH for the management of Hajj funds that have been deposited.
4. RTJH can be opened for individual customers, both existing customers who already have an account with the Bank, and new customers who have never had any account with the Bank.
5. The Bank reserves the right to ask the Customer to submit the required documents in connection with the opening of the RTJH. The Customer is required to comply with all applicable provisions at the Bank in connection with the opening of RTJH.
6. The RTJH is opened with the condition that the initial Hajj deposit is at least the nominal Bipih deposit set by the Ministry of Hajj and Umrah of IDR 25,000,000, and the initial deposit of Bipih is paid through RTJH to be forwarded to the Ministry of Hajj and Umrah as one of the requirements to obtain a validation number.
7. The opening of RTJH and the initial deposit of Bipih can be done at Danamon *Office Channeling* Branch Offices and Danamon Syariah Bank Branch Offices.

8. The opening of the RTJH with the payment of the initial deposit through cash deposit, bookkeeping, transfer from other banks to RTJH or remittances through the correspondent bank, will be booked after the Bank receives the funds at the Customer's RTJH.
9. RTJH can only be opened with the following conditions:
   1. The Customer is required to fill out and sign the account opening form application by attaching the required documents to the Bank
   2. Only valid for Indonesian Citizens (WNI) of Islamic faith at least 12 (twelve) years old.
   3. Opened with *a single* account type with a **"Wadiah" (Deposit) Contract.**
   4. Minimum initial deposit of IDR 25,000,000 (twenty-five million rupiah) until the end of the current month
   5. Must be opened in Rupiah.
   6. The purpose of opening for Hajj registration.
10. Features and costs of RTJH:
    1. RTJH Features
       a. The Customer is entitled to get a debit card taken at the nearest Bank branch office;
       b. Each Customer can only have one RTJH.
    2. RTJH Fee
       a. Free monthly administration fee
       b. Free RTJH account closure fee
11. The Customer has read and received sufficient explanation from the Bank regarding the rights of Hajj Pilgrims as stated in Appendix 1 of this General Terms and Conditions.

III. CLOSURE OF RTJH

1. The RTJH can be closed no later than 6 (six) months after the date of arrival of the last group of Hajj pilgrims in Indonesia in the year in which the Hajj pilgrims carry out the Hajj.
2. If: (i) After the expiration of the period as stipulated in point (1) above; and (ii) the RTJH has a zero balance, then the Bank can close the RTJH.
3. Hajj pilgrims have the right to close the RTJH and receive the remaining value of Bipij and/or Special Bipih benefits from BPKH.
4. The closure of the RTJH can also be carried out if the Hajj Pilgrims die or cancel the validation and/or portion of the Hajj for other valid reasons as stipulated in the provisions of laws and regulations regarding the Implementation of the Hajj Pilgrimage.
5. The closure of RTJH is not subject to administrative fees.
6. The return of the remaining value of benefits recorded in the RTJH is carried out based on BPKH's instructions and in accordance with the applicable laws and regulations.
7. If the Customer does not deposit Bipih until the end of the current month from the opening date of the RTJH, then the Bank has the right to close the RTJH.
8. If the Bank's function as BPS Bipih is canceled and/or not renewed by BPKH, then all funds in RTJH will be transferred according to the procedures and times set in BPKH's instructions. Transfers of funds as referred to in this section are not subject to administrative fees.

IV. PRODUCT BENEFITS

By opening the RTJH, Customers will get convenience in registering for Hajj which is directly connected to the Ministry of Hajj and Umrah system of the Republic of Indonesia to get a queue/portion number for the Hajj pilgrimage through the Bank

V. PRODUCT RISKS

1. The closure of RTJH by the Customer before the departure of Hajj may have an impact on the Customer's Bipih repayment process, unless the Customer cancels the Hajj portion.
2. The risk of closing the RTJH if the Customer fails to make a Bipih deposit with the condition that the Customer has gone on Hajj in the last 18 (eighteen) years.

VI. CUSTOMER COMPLAINT SERVICE AND COMPLAINT RESOLUTION PROCEDURES

1. Customers can submit complaints about the Customer's dissatisfaction with RTJH via Hello Danamon: 1-500-090 (GSM) or e-mail: hellodanamon@danamon.co.id.
2. Procedures regarding Customer complaint services can be accessed through the https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah website

VII. OTHERS

1. These General Terms and Conditions are an integral part of the "General Terms and Conditions of Sharia Banking Accounts and Services of PT Bank Danamon Indonesia Tbk". In the event that there is a difference or conflict between these provisions and the General Terms and Conditions of the Program, these General Terms and Conditions shall prevail.
2. The Customer hereby agrees and acknowledges that the Bank reserves the right to correct/amend/complete these General Terms and Conditions. In the event of any changes including regarding benefits, risks, costs, terms and conditions based on these General Terms and Conditions, the Customer has the right to submit his/her objection in writing to the Bank within 30 (thirty) working days from the time the notification of the change is submitted through the Bank's communication media. The Customer agrees that the Bank will consider the Customer to agree to the change in the event that the Customer does not raise any objection within the aforementioned time frame. If the Customer does not agree to the change, the Customer has the right to cancel the participation in the Program and/or products/services by first completing all the Customer's obligations that are still owed to the Bank.
3. If there is any provision of these General Terms and Conditions which by reason of a governmental or court order is prohibited or unenforceable or becomes invalid or declared void by law, it shall not affect the validity of the other provisions of these General Terms and Conditions, and such other provisions shall remain in force and binding and enforceable as specified in these General Terms and Conditions.
4. These General Terms and Conditions have been adjusted to the provisions of laws and regulations, including the provisions of the Financial Services Authority regulations.
5. PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority and Bank Indonesia, and is a guarantee participant of the Deposit Insurance Corporation.

APPENDIX 1

KNOW YOUR RIGHTS

The Law on Hajj Financial Management (Law No. 34/2014) was issued to ensure the realization of the idealistic management of Hajj Finance. This law, in addition to regulating the management of BPIH deposits for pilgrims, also regulates DAU and other non-binding sources.
Hajj Financial Management is carried out in the form of investment whose value is used to improve the quality of Hajj Implementation, rationality, and efficiency of BPIH, as well as for the benefit of Muslims.

On the other hand, this Law also mandates the management of Hajj Finance with the principles of sharia principles, prudence, benefits, non-profit, transparency, and accountability.
To manage Hajj Finances, this Law establishes BPKH as a public legal entity that is independent and accountable to the President through the Minister.

Obligations of BPKH (among others):

A. Managing Hajj Finance in a transparent and accountable manner for the maximum benefit of Hajj Pilgrims and the benefit of Muslims.
B. Providing information through the media regarding performance, financial conditions and wealth, and the results of its development periodically every 6 (six) months.
C. Providing information to Hajj Pilgrims regarding the value of BPIH and/or Special BPIH benefits through the virtual account of each Hajj Pilgrim.
D. Conduct bookkeeping in accordance with applicable accounting standards.
E. Report the implementation of Hajj Financial Management periodically every 6 (six) months to the Minister and the House of Representatives.
F. Pay the value of BPIH and/or Special BPIH deposit benefits periodically to the virtual account of each Hajj Pilgrim in accordance with the provisions of laws and regulations.
G. Return the difference in the balance of BPIH and/or Special BPIH deposits from the determination of BPIH and/or Special BPIH for the current year to Hajj Pilgrims.

Rights of Prospective Pilgrims:

A. Prospective Pilgrims are entitled to receive the value of benefits obtained from the results of Hajj Financial development.
B. In the event that the BPIH deposit balance is greater than the determination of the BPIH for the current year, the Prospective Pilgrim is entitled to receive a refund of the difference.
C. Prospective Pilgrims (or legal heirs of Prospective Pilgrims) are entitled to receive a refund of the BPIH deposit balance if the Prospective Pilgrim cancels his/her portion either due to death or other valid reasons as stipulated in the provisions of laws and regulations regarding the Implementation of Hajj.

Did you know:

A. BPIH and/or Special BPIH deposits are funds deposited by Hajj pilgrims for the implementation of Hajj. The Hajj Pilgrims' deposit fund is a fund that is not recorded in the state revenue and expenditure budget.
B. BPIH and/or Special BPIH deposits are paid to an account in the name of BPKH in its position as the legal representative of the Hajj Pilgrims in the Hajj Treasury through BPS BPIH. What is meant by "in the position of BPKH as a legitimate representative of the Hajj Pilgrims" is to use the term Qualitate Qua or "qq" so that the account in the name of BPKH in its position as the legal representative of the Hajj Pilgrims in banking can be abbreviated to "a.n. BPKH qq Hajj Pilgrim account".
C. Hajj Financial Management is based on: sharia principles; the principle of prudence; benefits; nonprofits; transparent; and accountable.
    1. What is meant by the principle of "benefits" is that the management of Hajj Finance must be able to provide benefits or benefits for Hajj Pilgrims and Muslims.
    2. What is meant by the principle of "non-profit" is that the management of Hajj Finance is carried out through business management that prioritizes the use of the results of fund development to provide the greatest benefits for Hajj Pilgrims and the benefit of Muslims, but with no dividend distribution for the manager.

3. What is meant by the principle of "transparency" is that the management of Hajj Finance must be carried out openly and honestly through the provision of information to the public, especially to Hajj Pilgrims about the implementation and results of Hajj Financial management.
4. What is meant by the principle of "accountable" is that the management of Hajj finances must be carried out accurately and can be accounted for to the community, especially to Hajj pilgrims.

D. Members of the executive board and members of the supervisory board are jointly and severally liable for losses on the placement and/or investment of Hajj Finance as a whole caused by errors and/or negligence in its management.

E. Supervision of BPKH is carried out internally and externally. Internal supervision of BPKH is carried out by the supervisory board. External supervision of BPKH is carried out by the House of Representatives based on the results of the audit of the Financial Audit Agency.

F. At the end of the term, members of the executive board and members of the supervisory board are required to submit an accountability report for the implementation of their duties to the President and the House of Representatives.

G. All deposits that have been paid by pilgrims to BPKH are guaranteed by the Government of the Republic of Indonesia.

H. You can submit criticism and suggestions and/or inputs related to the management of hajj finances to BPKH by contacting: bpkh@bpkh.go.id