

Summary of Product General Version

Issued by : PT Bank Danamon Indonesia Tbk – Unit Usaha Syariah Type of Product : Giro Syariah Wadiah

Product Name : Giro Syariah iB Wadiah Product Description : *Syariah Wadiah iB Current Account is saving product based on sharia principle with wadiah contract, equipped with various transaction facilities.*

Currencies : IDR

SAVING ACCOUNT MAIN FEATURES			
Customer Criteria	Non Individual Customers		
Transaction Report Media	E-Statement.		
Minimum initial deposit	IDR 100,000		
Blocked fund	IDR 0		
Minimum average balance to avoid administrative cost	IDR 0		
Joint account	In the form of Joint Account "OR" and/or Joint Account "AND"		
ATM Danamon/Debit Card Feature	Not Allowed		
E-Channel Facilities	Non-individual customers can only make transactions Teller (Bank branches).		
Daily Limit Transaction Purchase	Type of Card	Limit Purchase EDC	Limit Default Debit Online
	Regular Mercusuar	IDR 50,000,000	IDR 10,000,000
	Ultimate	IDR 75,000,000	IDR 10,000,000
	Privilege	IDR 100,000,000	IDR 10,000,000
	GPN	IDR 50,000,000	-
	Hajj	IDR 50,000,000	IDR 10,000,000
Daily Limit Withdrawal ATM	Type of Card	Limit	
	Danamon Privilege	IDR 15,000,000	
	Danamon Optimal	IDR 10,000,000	
	Danamon Reguler	IDR 10,000,000	
	Danamon GPN	IDR 10,000,000	
	Danamon Hajj	IDR 10,000,000	
	Danamon Youth	IDR 1,000,000	
Danamon Junior	IDR 1,000,000		
Daily Limit Transfer E-Channel	ATM		
	Type of Card	Overbooking	Transfer Others Bank
	Danamon Privilege	IDR 200,000,000	IDR 25,000,000
	Danamon Optimal	IDR 200,000,000	IDR 25,000,000
	Danamon Reguler	IDR 200,000,000	IDR 25,000,000
	Danamon GPN	IDR 200,000,000	IDR 25,000,000
	Danamon Hajj	IDR 200,000,000	IDR 25,000,000
Danamon Youth	IDR 1,000,000	IDR 1,000,000	

	Danamon Junior	IDR 1,000,000	IDR 1,000,000	
Mobile Banking (D-Bank PRO)				
(Overbooking)				
	Type of Transaction	Minimum Limit	Maximum Limit	
	Overbooking Danamon (same currency)	IDR 1	IDR 2,000,000,000	
	Overbooking Danamon (different currency)	IDR 1,700,000	IDR 2,000,000,000	
Transfer Others Bank				
	Type of Transaction	Minimum Limit	Maximum Limit per Transaction	Maximum Limit per Day
	SKN/LLG	IDR 10,000	IDR 500,000,000	IDR 1,000,000,000
	RTGS	IDR 100,000,001	IDR 500,000,000	IDR 1,000,000,000
	BI-FAST	IDR 10,000	IDR 250,000,000	IDR 1,000,000,000
	Inter-Bank (IBFT – Online Transfer)	IDR 10,000	IDR 100,000,000	IDR 200,000,000

FEES	
Monthly Admin Fee	Free
Monthly ATM/Debit Card Fee	
<ul style="list-style-type: none"> Virtual Debit Card Physical Debit Card 	Free
Debit/ATM Card application fees on the D-Bank PRO application:	
<ul style="list-style-type: none"> Virtual Debit Card 	Free
Physical Debit Card	No fee applies until June 30, 2026, exclusively to Customers who maintain a minimum balance of IDR 100,000. If the balance is below IDR 100,000 Customer can't request Physical Debit Card.
Stamp Duty	IDR 10,000
Debit/ATM Card replacement fee at Branch:	
Stuck in ATM	Only a stamp duty fee of IDR 10,000 applies.
Lost/stolen	IDR 25,000 and stamp duty IDR 10,000
Broken/wrong PIN	IDR 25,000
<ul style="list-style-type: none"> Expired Cards Debit Card replacement fee via D-Bank PRO: 	Free
Expired Cards	Free
Transaction report print fee/ sheet:	IDR 100,000 + IDR 5,000 per statement

Minimum balance to avoid administration fee of Below the Minimum Balance Note: the minimum balance calculation is determined by the average monthly balance of the Customer's account	IDR 0
Additional administration fee for going below the minimum balance	IDR 0
Dormant Fee	IDR 20,000
Closing an account	IDR 50,000
Electronic Statement fee	Free
Monthly printed statement fee	IDR 100,000 per month
ATM usage	
Balance check at ATM Danamon	Free
• Cash withdrawal at ATM Danamon	Free
• Balance Inquiry at ATM Bersama, ALTO & Prima	IDR 4,000 (Free 10 times per month if balance without minimum balance)
• Cash withdrawal at ATM Bersama, ALTO & Prima	IDR 7,500 (Free 10 times per month if balance without minimum balance)
• Cash withdrawal at ATM Cirrus	IDR 25,000
• D-Bank PRO usage	
Transfer	
- SKN Transfer	IDR 2,900
- RTGS Transfer	IDR 20,000
- - Online Transfer (ATM Bersama / ALTO / PRIMA)	IDR 7,500 (Free 10 times per month if balance without minimum balance)
- BI-FAST Transfer (D-Bank PRO)	IDR 2,500
Auto debit	For auto debit, Customer will get free administration fee for monthly bill payment for PLN, Telkom and/or PAM monthly bill payments conducted using the auto debit of Bank (conducted according to the power of attorney on account debiting signed by the Customer).
BENEFIT	RISK
<ol style="list-style-type: none"> Free Administration Fee Customer will not be charged any monthly administration fee Latest Transaction Features Customer can enjoy the convenience of banking transactions experience with our latest transaction features, including mobile banking and internet banking (D-Bank PRO), Danamon SMS, ATM, and Hello Danamon. 	<ol style="list-style-type: none"> The risk of costs arising from customer's negligence will be borne by the customer. Other risks as stipulated in Sharia General Terms and Conditions for Accounts and Banking Services LPS does not guarantee your savings if the nominal balance of your savings at one bank exceeds IDR 2 billion Misuse of e-channels, PINs, and cards/passbooks can result in loss of funds in savings.
TERMS AND PROCEDURES	
<p>Giro Syariah iB Wadiah account opening application can be applied by Customer at the Bank branch office(s) and by fulfilling terms/conditions set by the Bank.</p> <ul style="list-style-type: none"> Account opening via branch : the Customer fills in and signs the Customer Data and Account Registration Form. 	

- Account opening via Digital : the Customer must fill in and complete requirement as per steps required during account opening
 - The Customer submits the required documents, including but not limited to:
 1. Valid ID (KTP/ Driving License/ Passport) copy
 2. NPWP copy
 3. Other documents that required by the Bank.
 - Customers can submit questions and/or complaints on the banking product and/or services verbally and/or in writing through :
 - Bank Danamon's branch offices
 - Call Center Hello Danamon: 1-500-090
- e-mail: hellodanamon@danamon.co.id

SIMULATION

Average Balance Calculation			
Account Balance:			
- Date 16 June		=	IDR 0
- Date 17-22 June		=	IDR 250,000
- Date 23-29 June		=	IDR 10,000,000
- Date 30-31 June, 1-4 July		=	IDR 50,000,000
- Date 5-9 July		=	IDR 68,000,000
- Date 10-13 July		=	IDR 43,000,000
- Date 14-15 July		=	IDR 31,000,000,000
Monthly Average Balance:			
Balance Amount	No of Days	=	Balance Amount
250,000	x6	=	1,500,000
10,000,000	x7	=	70,000,000
50,000,000	x6	=	300,000,000
68,000,000	x5	=	340,000,000
43,000,000	x4	=	172,000,000
31,000,000,000	x2	=	62,000,000,000
Total		=	62,883,500,000
Average Balance		=	2,096,116,667

ADDITIONAL INFORMATION

1. This product complies with Sharia principles as stipulated in the National Sharia Council (DPS) Fatwa No. 01/DSN-MUI/IV/2000 concerning Current Account
2. Withdrawal/deposit procedures are subject to applicable Bank regulations
3. Profit sharing is paid at the beginning of the following month
4. Bank is required to inform you of 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 announced 30 business days before the changes become effective.
5. Other information regarding costs, benefits, and risks can be accessed through the Danamon website www.danamon.co.id

Disclaimer :

1. The Bank may reject your application for a Product and/or Service 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 a Bank employee any questions regarding this Summary of Product and/or Service Information.

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.



Unit Usaha Syariah | PT Bank Danamon Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia serta merupakan peserta penjaminan LPS
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