GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY

Publisher Name: PT Bank Danamon Indonesia, Tbk through Business Unit Syariah

Product Name : Danamon BISA Haji

Currency : IDR

Product type : Financing based on Sharia principles

Product Description: Danamon BISA Haji is a Special Hajj Package Financing service based on the Sharia principle of Ijarah Multijasa, designed to make it easier for people who wish to register for the Special Hajj and obtain a quota number more quickly through affordable installments. This product is intended to help you obtain a Special Hajj quota number faster, allowing you to depart for the Hajj sooner than with the regular Hajj. This Special Hajj Package Financing is provided in collaboration with trusted Special Hajj Pilgrimage Organizers (PIHK) to provide registration and Special Hajj services for Danamon BISA Haji Customers.

KEY FEATURES OF FINANCING

Financing limit : IDR 20 million – IDR 300 million

Ujrah * : Equivalent starting from 12.5 %

Financing Term /Tenor : 12 months to 120 months

Collateral Type : No Collateral

Instalments/month ** **:** Starting at IDR 1.053.908

*) Effective as of the date the document was issued
**) Using the annuity/fixed instalment method (assuming a financing limit of Rp 72 million)

Akad/ Contract:
The contracts used in Danamon BISA Haji are:

1. Akad Wa'ad, which serves as a declaration of intent by the Customer to register for the Special Hajj Package with the PIHK Partner acting as the Bank's representative.

2. Akad Ijarah: a contract for the transfer of benefits regarding the provision of services between the Ajir (service provider/Bank) and the Musta'jir (service recipient/Customer) for the Ijarah object in the form of a Special Hajj Package (PHK), whereby the Bank receives compensation (ujrah) from the Customer.

3. Akad Wakalah : (i) the granting of authority by the Bank to the PIHK Partner to provide and serve the Customer in fulfilling the Special Hajj Package at a time agreed upon between the Bank and the Customer; and (ii) the granting of authority by the Customer to the Bank to request cancellation of the Special Hajj registration in the event the Customer defaults under the financing agreement.

BENEFITS

1. You can get a Special Hajj portion number faster, without waiting for the time to collect funds first.

2. Financing limit of up to IDR 300 million.

3. Affordable instalments, with flexible financing tenor options of up to 10 years (120 months).

4. You can combine this with Tabungan Rencana Haji iB to prepare for the full payment of your Special Hajj.

RISK

1. In the event that the Customer does not make instalment payments according to the financing contract and the retention funds are no longer available, the Bank has the right to cancel the registration of the special Hajj to the Ministry of Hajj through PIHK and charge the Ta'widh fee to the Customer.

2. The Bank will report the Customer's loan history in the Financial Information Service System (SLIK). The Customer must pay for all facilities at Bank Danamon Indonesia, if the Customer does not make the payment, the Bank will equalize the collectibility of all facilities at Bank Danamon.

3. The refund of the Special Hajj registration fee will be used for repayment of financing and the rest will be returned to the Customer.

FEES

(Terms and conditions are subject to change at any time in accordance with the Bank's policies)

A. Financing Application Fees

Administrative Fee*: Starting from IDR 1,500,000 – IDR 2,000,000 per package, according to the number of packages per financing.

*Administrative fees are paid upfront based on the number of packages per financing.

Stamp Fee : IDR 10,000 / document or as applicable.

B. Incidental Fees

Ta'widh Fee: A will be charged as compensation if there is a delay in payment according to the real cost (actual) with an estimated amount of IDR 100,000/month

REQUIREMENTS AND PROCEDURES

Required Documents:

1. Application Form
2. A photocopy of E-KTP/ KTP or a letter of certification stating your NIK and issued by the Subdistrict Office or the Population and Civil Registration Office (Dukcapil) as a substitute for the E-KTP
3. A photocopy of your NPWP
4. Pay stubs/ tax returns/ Bank statements for the last 3 months
5. Credit card billing statement (subject to program terms)
6. Business licensing documents such as NIB, SIUP for entrepreneurs/ professionals (optional)
7. Other documents related to Special Hajj registration

You can submit questions and/or complaints via:

- Nearest Danamon's branch
- Hello Danamon 1-500-090

https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah

SIMULATION

Sample simulations total financing payment for a 12-month term:

Principal Amount of the Loan	Total Financing Costs	Total Ujrah* based on Tenor	Total amount paid by the Customer **
IDR 72,000,000	IDR 2,000,000	IDR 4,967,593	IDR 78,967,593

Based on the simulation above, your monthly payment will be IDR 6,413,966

*)Fixed ujrah equivalent to 12.5%

**)Total amount you must pay until the loan is fully paid off, including principal, ujrah and an administrative fee of IDR 2,000,000 per financing package.

Stamp duty is not included.

Note:

1. The above calculation is only a simulation/estimate and does not represent the actual ujrah or the actual estimate.
2. The financing amount per financing package is based on the exchange rate set by the Bank on the date of currency conversion.

ADDITIONAL INFORMATION

1. If you receive an email, WhatsApp message, SMS, or any suspicious information purporting to be from Bank Danamon, please forward it to Hello Danamon.
2. In accordance with Good Corporate Governance practices, Customers are requested not to provide any gifts or rewards of any kind to Bank Danamon officers and/or employees regarding the application, approval, and disbursement of financing.
3. Bank staff involved in the Danamon BISA Hajj Financing process do not accept cash or payments for fees related to the Danamon BISA Hajj Financing process. Prospective Customers must make a deposit into their prospective Customer savings account at Bank Danamon, and the Bank will debit the amount from the Customer's existing savings account at Bank Danamon.
4. In the event of changes to the terms and conditions regarding the Danamon BISA Haji product, the Bank will notify the Customer no later than 30 (thirty) business days prior to the effective date of such changes, in accordance with applicable regulations.
5. For detailed information regarding the product, including the fees that will be charged prior to the financing agreement with the prospective Customer, please refer to the information provided in the financing application, which is communicated personally to the prospective Customer.
6. Customers can make accelerated repayment before the maturity of the financing with the Bank's approval and submitted through the nearest Danamon branch office or contact the Hello Danamon call center 1-500-090.

7. Expedited repayment will be processed with an SLA of 10 working days after a written request for financing repayment from the Customer is received by Hello Danamon.
8. The fees that will be charged after the financing contract refer to the information mentioned in the Financing Agreement.

DISCLAIMER (IMPORTANT TO READ)

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 Product and/ or Service Information Summary and are entitled to ask Bank employees any questions regarding this Product and/ or Service Information Summary.
3 This Product and/or Service Information Summary is written in Indonesian. If necessary, this Product and/ or Service Information Summary may be translated into other languages. In the event of any differences in provisions or interpretation between the Indonesian version and other language versions, the Indonesian version shall prevail.

Danamon Syariah

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