General Version of Product and/or Service Information Summary
Sharia Time Deposit

Issuer Name	:	PT Bank Danamon Indonesia Tbk | Unit Usaha Syariah	**Product/Service Type**	:	Mudharabah Muthlaqah Time Deposit
Product/ Services Name	:	Deposito Syariah	**Product/Service Description**	:	Sharia Deposits are a form of Sharia-compliant investment based on the principle of Mudharabah Muthlaqah. This investment is intended for individual or corporate customers (non-individuals) in both IDR and USD currencies with a choice of 1, 3, 6, or 12-month term placements or On Call (daily) options of 7, 14, and 21 days. The product term will end upon maturity or the customer breaks (closes) the deposit before maturity.
Mata Uang Currency	:	IDR (Rupiah) or US Dollar (USD)			

Product/Service Features		Costs/Charges
Deposit Type	Time Deposit Other Bank Time Deposits Call Deposit	Tax Charges
Deposit Term	Time Deposits (1, 3, 6, 12 Months) Other Bank Time Deposits (1, 3, 6, 12 Months) Call Deposits (7, 12, 14 Days)	Administrative costs
Currency Type	- IDR or USD	
Reporting Media	- Deposit Advice	
Extension Type	- Automatic Renewal - Capitalization Automatic Extension	
Disbursement Mechanism	- Disbursement upon maturity Disbursement before maturity will incur an administration fee, and the current month's ratio will not be paid.	
Profit Sharing Payment	Danamon Syariah Account - Danamon Conventional Account - Added to principal - Other Bank Accounts	

Type of Charges	**Time Deposit**	**On Call Deposit**
Stamp duty when opening and withdrawing deposits	IDR 10,000	IDR 10,000
Break Fee (cashing out before maturity)	Break fees are charged and the ratio is not paid.	No break fee is charged and no ratio is paid.
Early Withdrawal Fee		
Nominal (IDR amount or equivalent)	**Early Withdrawal Fee per Account**	**Current Month's Profit-Sharing Ratio**
< 100 Million	IDR 75,000	Not paid
100 Million - < 1 Billion	IDR 150,000	
≥ 1 Billion	IDR 300,000	

Minimum Placement

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Type of Deposit	Currency	
	IDR	USD
Time Deposit - Individual - Corporation	8,000,000 100,000,000	1,000 1,000
On Call Deposit - Individual - Corporation	100,000,000 100,000,000	25,000 100,000

Profit Sharing Ratio

Type of Deposit (IDR)	Profit Sharing Ratio
Time Deposit or Other Bank Time Deposit - Individual - Corporation	25% Indicative rate 2.5%
Deposito On Call - Individual - Corporation	20% Indicative rate 2.0%

Type of Deposit (USD)	Profit Sharing Ratio
Time Deposit or Other Bank Time Deposit - Individual - Corporation	Business Adjustment
On Call Deposit - Individual - Corporation	Business Adjustment

Profit Sharing Placement

- ☐ Savings Account
- ☐ Time Deposit
- ☐ Current Account
- ☐ Other Bank Account

Product/Service Benefits	Product/Service Risk
1. Safe and Flexible 2. Competitive Profit Sharing 3. Funds are distributed to real sectors that are profitable and in accordance with Sharia principles 4. Assisting in planning customer investment programs	1. The risk of costs arising from Customer negligence will be borne by the Customer. 2. Product features and fees may change at any time in accordance with policies set by Bank Danamon and will be announced through Bank Danamon's official communication media 3. Another risk inherent in this deposit product is changes in fees and ratios which can be made at any time by the Bank and will be announced through branches, websites and other official media belonging to the Bank. 4. The risk of your savings not being guaranteed by LPS if the nominal balance of your savings at one bank exceeds IDR 2 billion

Product/Service Terms and Procedures

1. "Customers complete and sign the Customer Data Form and Deposit Account Opening Form."
2. "Customers complete the required documents, including"
   A. "Photocopy of valid Identity Card (E-KTP / SIM / Passport / Business Certificate)"
   B. "Photocopy of NPWP"
3. "Other documents according to Bank regulations"
4. Customers can submit 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 ata
     Call Center Hello Danamon: 1-500-090
   - e-mail: hellodanamon@danamon.co.id

Product/Service Simulation

Sharia Profit Sharing Calculation

Formula for Profit Share Calculation :

$$\frac{\text{Average Balance}}{\text{Total Product Average Balance}} \times \text{Income Allocation} \times \%\ \text{Profit Share Ratio}$$

Thus, the profit share calculation before tax are as follows:

$$\frac{1{,}000{,}000{,}000}{1{,}049{,}945{,}156{,}243} \times 8{,}947{,}987{,}839 \times 70\% = 5{,}965{,}637$$

Pajak 20% = 1,193,127

Bagi hasil = 4,772,509

Additional information

1. This product complies with sharia principles in accordance with Fatwa NO: 03/DSN-MUI/IV/2000, Concerning Deposits
2. Sharia Deposit Profit Sharing will be distributed according to the maturity of the Deposit. However, if the deposit tenor is more than one month, the Customer can choose to credit the Profit Sharing according to the tenor or it can be done every month
3. For other information such as costs, benefits, risks and customer complaints, please access the official Bank Danamon website at https://www.danamon.co.id/id.

Disclaimer:

1. The Bank may reject your application for Products and/or Services, if it does not meet the applicable terms and conditions
2. You must read this Summary of Product and/or Service Information carefully and have the right to ask Bank employees about all matters related to 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

Document Print Date

18/05/2026