

**PRODUCT AND/OR SERVICE INFORMATION SUMMARY (GENERAL VERSION)**

Issuer Name	: PT Bank Danamon Indonesia Tbk through its Sharia Business Unit	Product Type	: Sharia Investment Financing with contracts of (1) Ijarah Muntahiyah Bitamlik (IMBT) atau (2) Musyarakah Mutanaqishah (MMQ)
Product Name	: Sharia Investment Financing	Product Description	: Sharia Investment Financing is a facility provided to finance customers' investment needs for the purpose of business development and capacity expansion, including the acquisition of fixed assets and movable assets that support business operations.
Currency	: IDR/foreign currencies permitted in accordance with the provisions of Bank Danamon Indonesia		

**KEY FEATURES OF THE INVESTMENT FINANCING PRODUCT**

Financing Limit	: Minimum of IDR 500 million up to a maximum amount based on customer needs and in accordance with the Bank's policy	Tenor	: Maximum 8 years
Equivalent Annual Profit Sharing Return/Ujrah *	: Ranging from 9.25% to 11.25% per annum, subject to the financing tenor and the Bank's prevailing policy at the time of disbursement	Type of Collateral	: <ul style="list-style-type: none"> <li>• Cash Collateral <ul style="list-style-type: none"> <li>- Deposits</li> <li>- Government Bonds (SBN) &amp; Sharia Government Securities (SBSN)</li> <li>- Trade Cash Margin</li> <li>- Standby L/C issued by Prime Bank</li> </ul> </li> <li>• Real Estate &amp; Property <ul style="list-style-type: none"> <li>- Land and Buildings</li> <li>- Vacant Land</li> </ul> </li> <li>• Vehicles and Machinery</li> <li>• Inventory</li> <li>• Trade Receivables</li> </ul>
		Installment	: Subject to the approved financing limit, financing tenor, and the equivalent rate of ujrah (fee) or profit-sharing

*\* Effective as of the date of this document*

Ujroh (Fee) / Profit Sharing	: The profit-sharing ratio and/or ujrah (fee) amount may be subject to periodic review in accordance with the agreement between the Bank and the Customer.
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Contract	Bank Return
IMBT	Ujroh (Fee)
MMQ	Profit Sharing

**BENEFIT**

1. Sharia-Compliant Investment Financing  
Provides an alternative source of funding for business development and capacity expansion needs, including the acquisition of fixed assets and movable assets that support business operations, utilizing contracts in accordance with Sharia principles and free from elements of riba (interest), gharar (uncertainty), and maysir (gambling).
2. Flexible Financing Tenor  
Financing is provided with flexible tenor options that can be tailored to the Customer's financial capacity and business needs.

**RISK**

1. Default Risk  
If the Customer's business does not operate as planned or experiences a decline in performance, the Customer may face difficulties in fulfilling their installment payment obligations to the Bank.
2. Reputational Risk  
Late payments or default may negatively affect the Customer's reputation and credibility with the Bank and other financial institutions, potentially limiting access to future financing.
3. Additional Cost Risk

3. Enhancement of Business Capacity and Performance  
Investment financing supports the improvement of production capacity, operational efficiency, and the enhancement of product and/or service quality.

#### FEES AND CHARGES

##### A. Financing Application Fee

Provision fee / commission fee	: NA
Administrative fee	: 1% x (facility total) + IDR 6.5 million
Stamp duty	: IDR 10,000 per document
Notary fee *	: As per notary invoice
Survey / appraisal fee	: Starting from IDR 1,000,000 or as per KJPP charges

##### B. Incidental Costs Incurred

Life insurance fee	: NA
Collateral insurance premium	: As per the insurance company's premium calculation
Tazir <sup>1</sup>	: IDR 15,000 per IDR 1,000,000 (equivalent to 1.5% per month) of overdue installment(s)
Ta'widh <sup>2</sup>	: As per the actual loss incurred by the Bank
Early repayment fee	: NA
Miscellaneous fees	: RTGS fee: IDR 30,000**

The amount of the above-mentioned fees may change at any time in accordance with the Bank's policy. Any such changes will be notified in writing to the Customer and will refer to the Financing Offer Letter and/or Sharia Financing Agreement.

<sup>1</sup>Only applicable to Customers who are capable but deliberately delay payments

<sup>2</sup>Compensation fees charged by the Bank to the Customer based on the actual costs incurred due to delayed installment payments to the Bank. Ta'zir and Ta'widh fees are not recognized as the Bank's income, but will be recorded as benevolent (social) funds.

\*) Costs related to collateral binding and financing agreement execution

The Customer may incur additional charges, such as late payment fees and compensation charges, in accordance with the terms and conditions stipulated in the financing agreement.

#### 4. Collectability Rating Risk

The Bank will report on the Customer's financing history through the Financial Information Service System (SLIK). The Customer is required to fulfill all existing facilities at Bank Danamon Indonesia. In the event of non-payment, the Bank may align the collectability rating of all facilities with the lowest collectability status, in accordance with prevailing regulations.

#### TERMS AND PROCEDURES

##### Prospective Customer Requirements

- Indonesian citizen (WNI) or an Indonesian legal entity/company
- Minimum age of 21 years old or married at the time of application, with a maximum age of 65 years old at loan maturity
- Minimum business operation period of 3 years
- Minimum annual sales of IDR 2 billion and demonstrates positive profitability, applicable to all industry sectors
- Not listed in Bank Indonesia's National Blacklist (DHN BI)
- Clean SLIK checking record
- Prospective Customer Profile:
  - a. Individual / Personal, or
  - b. Non-Individual (Business Entity / Company)

##### Document Requirements

No	Type of Document	Individual	Business Entity
1	Financing Application Form signed by the prospective customer	✓	✓
2	Copy of Deed of Establishment and its amendments along with approval from the Ministry of Law and Human Rights	NA	✓
3	Copy of Customer/Company Management Identification (Directors and Commissioners)	✓	✓
4	Financial statements for at least 2 (two) years, audited or in-house, in accordance with applicable provisions	✓	✓
5	Copy of bank statements/savings account for the last 3 months	✓	✓
6	Copy of business documents: Tax ID (NPWP), Business Identification Number (NIB), Company Registration Certificate (TDP), and Business License (SIUP)	✓	✓
7	Copy of collateral documents (SHM/SHGB, Property Tax (PBB), etc.)	✓	✓

\*\*) RTGS fees are only applicable for disbursements to banks other than Bank Danamon

8	Copy of documentation of the investment object to be financed	✓	✓
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You may direct any inquiries and/or complaints to **Hello Danamon** via:  
 Call Center: 1-500-090  
 Email: [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id)

### SIMULATION

Example of your total financing payment simulation:

1. Investment Financing based on IMBT (Ijarah Muntahiya Bittamlik) contract:

Value of IMBT Object	IDR 5,500,000,000
Bank Portion /Financing amount	IDR 5,000,000,000
Down payment	IDR 500,000,000
Tenor	24 months
Equivalent Bank Return	9.25% p.a.
Installment method	Fixed principal (Declining installment)
Monthly installment	IDR 246,875,000

Installment No.	Principal Portion	Bank Profit Portion (Ujrah)	Total Installment	Outstanding Principal
1	208,333,333	38,541,667	246,875,000	4,791,666,667
2	208,333,333	36,935,764	245,269,097	4,583,333,333
3	208,333,333	35,329,861	243,663,194	4,375,000,000
Installment no 4 to 23				
24	208,333,333	1,605,903	209,939,236	(0)
<b>Total</b>	<b>5,000,000,000</b>	<b>481,770,833</b>	<b>5,481,770,833</b>	

2. Investment Financing under an MMQ (Musyarakah Mutanaqisah) contract :

Value of MMQ Object	IDR 5,500,000,000
Bank Portion /Financing amount	IDR 5,000,000,000
Customer Portion (Down Payment)	IDR 500,000,000
Tenor	24 months
Equivalent Bank Return	9.25% p.a.
Installment Method	Fixed Principal (Declining Installments)
Monthly Installment	IDR 246,875,000

Inst. No.	Rental Installment	Profit Sharing Ratio (%)		Profit Sharing Amount	Bank Unit Purchase		Ownership Portion	
		Customer	Bank		Customer	Bank	Customer	Bank
(1)	(2)	(3)	(4)	(5) = (3)x(2)	(6) = (4) x(2)	(7) = (5)	(8) = Initial portion + (7)	(9) = initial portion - (7)
0							500,000,000	5,000,000,000
1	246,875,000	84.4%	15.6%	208,333,333	38,541,667	208,333,333	708,333,333	4,791,666,667
2	245,269,097	84.9%	15.1%	208,333,333	36,935,764	208,333,333	916,666,667	4,583,333,333
3	243,663,194	85.5%	14.5%	208,333,333	35,329,861	208,333,333	1,125,000,000	4,375,000,000
Installments 4 to 23								
24	209,852,431	99.2%	0.8%	208,333,333	1,519,097	208,333,333	5,500,000,000	(0)
<b>Total</b>	<b>5,455,729,167</b>			<b>5,000,000,000</b>	<b>455,729,167</b>	<b>5,000,000,000</b>		

Notes:

- The above calculation is for simulation/illustration purposes only and does not represent the applicable ujroh/profit-sharing rate, nor the actual amount.
- Financing binding costs are influenced by the financing limit and other related expenses, such as Notary fees, which will be informed or can be inquired with a Notary who is partnered with Bank Danamon at the time of financing execution.
- The determination of fire insurance costs for the collateral is also influenced by several factors, including the financing tenor, type of property, and building value.

**ADDITIONAL INFORMATION**

1. This product and/or service information summary ("summary") is provided for informational purposes only and does not constitute a formal offer of any product and/or service. In the event of any discrepancy between this summary and the agreement and/or the terms and conditions governing the product and/or service ("agreement"), the agreement shall prevail. If you receive any suspicious email, whatsapp message, sms, or other information claiming to be from Bank Danamon, please forward it to Hello Danamon
2. This product complies with Sharia principles as stipulated in DSN Fatwa No. 27/DSN-MUI/III/2002 concerning Ijarah Muntahiya Bittamlik (IMBT) and DSN Fatwa No. 73/DSN-MUI/XI/2008 concerning Musyarakah Mutanaqisah..
3. *Ijarah Muntahiya Bittamlik (IMBT)* is a lease agreement between the IMBT asset owner (the Bank) and the lessee (the Customer), whereby the Bank receives compensation (in the form of ujah) for the leased asset, which is concluded with the transfer of usage rights or benefits of the asset or service through a lease transaction with an option for sale or grant at the end of the lease period in accordance with the lease agreement.
4. *Musyarakah Mutanaqisah (MMQ)* is a financing arrangement based on a partnership principle (*syirkah 'inan*), in which the capital portion (*hishshah*) of one partner (the Bank) gradually decreases due to installment-based purchase or commercial transfer to the other partner (the Customer).
5. Detailed information regarding the product, including fees to be charged prior to the execution of the financing agreement, shall refer to the information stated in the financing offer letter provided to the prospective customer.
6. In the implementation of Good Corporate Governance (GCG), prospective customers are requested not to provide any form of gift or benefit to the officers and/or employees of Bank Danamon in relation to the application, approval, and disbursement process of the financing.
7. All customer payment obligations as stated and agreed in the agreement/contract must not be made through Bank Danamon employees. All payments must be made by depositing funds into the customer's current account at Bank Danamon, and the Bank will debit the payments from the customer's current account maintained at Bank Danamon.
8. The customer is granted flexibility to settle the financing prior to maturity, either partially or in full, subject to prior approval from the bank. Requests for early settlement must be submitted no later than 3 (three) days prior to the due date through the Bank Danamon branch that processes the financing.
9. This summary has been prepared in accordance with applicable laws and regulations, including the regulations of the financial services authority (Otoritas Jasa Keuangan).
10. Approval of the financing limit, tenor, profit-sharing return, financing installment, as well as all applicable fees will be communicated individually through the financing offer letter. Any fees charged after the execution of the financing agreement shall refer to the provisions stipulated in the financing agreement.

**Disclaimer (important to read):**

1. The bank may reject any application for products and/or services submitted by you if the applicable requirements and conditions are not fulfilled.
2. You are required to carefully read this product and/or service information summary and have the right to ask bank employees any questions regarding this product and/or service information summary.
3. This product and/or service information summary is prepared in the Indonesian language. If necessary, this summary may be translated into other languages. In the event of any discrepancy in interpretation between the Indonesian version and any other language version, the Indonesian version shall prevail.

