

General Product and/or Service Information Summary

Issuer Name	: PT Bank Danamon Indonesia Tbk Unit Usaha Syariah	Product / Service Type	: Savings Plan with a "Mudharabah" Contract
Product / Service Name	: Tabungan BISA Qurban iB	Key Features of Product / Service	: Tabungan BISA Qurban iB (TBQ iB) is a savings plan in Indonesian Rupiah (IDR) that applies a Sharia profit-sharing principle (Mudharabah). This product is specifically designed to help you fulfill your sincere intention of preparing for Qurban worship during the Qurban season. Funds will be debited monthly through an autodebit process from your source account (IDR account), with the deposit amount and tenure based on your selected preferences.
Currency	: Indonesian Rupiah (IDR)		

Key Features of Your Sharia Savings Product/Service	
Product Name	Tabungan BISA Qurban iB
Product Type	Savings Plan
Contract	Profit Sharing (Mudharabah)
Profit Sharing Ratio	Bank: 99% ; Customer: 1%
Customer Eligibility	Individual (Indonesian Citizen)
Currency	Indonesian Rupiah (IDR)
Initial Deposit	IDR 50.000,00
Monthly Installment	Minimum IDR 150.000,00
Saving Tenure	3 – 24 Months
Debit Failure	Account will be automatically closed after three (3) consecutive failed debits
Reporting Media	<i>Statement atau e-statement</i>
ATM Card	Not provided
Top-up for monthly deposit	Not allowed
Irregular Deposits	<p>Irregular deposits are additional deposits made at any time into the TBQ iB account. These deposits do not change the customer's scheduled monthly installment in the system. The system will add the deposited amount to the customer's balance accordingly.</p> <p>For TBQ iB customers who make irregular deposits, account closure at maturity can only be processed through a branch office. Customers may make irregular deposits by conducting transactions at the branch, where the teller will process the crediting of funds into the TBQ iB account. Customers who make irregular deposits are required to close their accounts at the branch after the saving period has ended.</p>
Maturity	<ol style="list-style-type: none"> 1. Upon maturity, all funds will be credited to the source account used for debiting. The maturity date is one month after the last scheduled monthly installment date. The account will be automatically closed by the system. 2. In the event of a failed debit, the system will attempt to debit the full amount in the following month once sufficient funds are available in the source account. If it proceeds to the next debit cycle, the debit amount will be accumulated for two (2) monthly installments.
Partial Withdrawal Before Maturity	Partial withdrawals are not allowed. Any withdrawal means closing the TBQ iB account at a branch, and the customer will be charged an administrative fee equivalent to the initial deposit

TBQ iB Account Autoclose Feature	If three (3) consecutive debit failures occur, the TBQ iB account will be automatically closed, and the remaining funds will be credited to the source account used for debiting
Basic Facilities	1. Customers may open more than one account. 2. No debit card facility is provided for the TBQ iB account
General Terms and Conditions	The processes of account opening, maintenance, and closure follow the applicable procedures and regulations

Product / Service Fees

Initial Deposit Fee	IDR 50.000,00
Administrative Fee	IDR 0,00
Monthly Autodebit Fee	IDR 0,00
Account Closure Fee	Customers will be charged an administrative fee for account closure before the end of the saving period, equivalent to the initial deposit of IDR 50,000

Product / Service Benefits

- EASY**, Monthly installments are automatically debited from the source account to the Tabungan BISA Qurban iB account.
- FLEXIBLE**, Choose your own saving tenure and monthly installment amount according to the product scheme
- CONVENIENT**, Customers will receive notifications once the funds have reached the target.

Product / Service Risks

- Your savings are not guaranteed by the Indonesia Deposit Insurance Corporation (LPS) if the total balance in one bank exceeds IDR 2 billion (referring to LPS Regulation No. 1 of 2023 on the Deposit Insurance Program).
- Risk of earning returns that may not meet the projected profit-sharing due to a decline in the Bank's financial performance.
- Product features and fees may change at any time in accordance with the Bank's policies, and such changes will be communicated through channels deemed appropriate by the Bank.
- Any costs arising due to the Customer's negligence will be borne by the Customer.
- Other risks related to this product and banking services can be found in the General Terms and Conditions of Accounts and Banking Services

Product / Service Requirements and Procedures

- Customers must complete and sign the Customer Data Form and Account Opening Form
- Customers must provide the required documents, including::
 - A copy of a valid identification card (E-KTP / Driver's License / Passport)
 - A copy of Tax Identification Number (NPWP)
- Other documents may be required in accordance with the Bank's regulations
- Customers may submit complaints regarding products and/or banking services verbally and/or in writing through:
 - Bank Danamon branch offices
 - Hello Danamon Call Center : 1-500-090, Or
 - Email: hellodanamon@danamon.co.id

Product / Service Simulation

TBQ iB Profit-Sharing Calculation

The profit-sharing calculation formula based on the average balance for one current month is as follows:

$$\text{Profit-Sharing Scheme} = \frac{\text{Average Account Balance}}{\text{Average Product Balance}} \times \text{Income allocation} \times \text{Nisbah Profit-Sharing Ratio}$$

Therefore, the profit sharing is calculated as follows:

- Average balance of TRH iB savings account: 6.000.000

- Average balance of TRH iB product: 700.000.000
- Income allocation: 60.000.000
- Nisbah percentage: 1%

Profit Sharing (Gross):

$$\frac{6.000.000}{700.000.000} \times 60.000.000 \times 1\% = \text{IDR } 5,142,86 \text{ Month}$$

Profit Sharing (Nett)

$$5,142,86 \times 20\% \text{ pajak} = \text{IDR } 4.114,26 \text{ Month}$$

Additional Information

1. This product complies with Sharia principles as stated in DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000, which defines mudharabah savings as deposits based on a profit-sharing principle, where the Customer (shahibul mal) entrusts funds to the Bank (mudharib) to be managed in Sharia-compliant business activities. Profits are shared according to the agreed ratio (profit sharing ratio)
2. Profit sharing from the savings is distributed at the beginning of each month
3. The Bank is obligated to inform customers of any changes to the benefits, fees, risks, as well as terms and conditions of this Product and/or Service through written notice or other communication methods in accordance with applicable regulations. Such notification will be provided 30 (thirty) days prior to the effective date of the changes
4. The Bank reserves the right to reject applications for products and services if the Customer does not meet the applicable requirements and regulations.
5. For further information regarding fees, benefits, risks, and customer complaints, please visit the official Bank Danamon website at <https://www.danamon.co.id/id>.

Disclaimer (Important to Read):

1. The Bank reserves the right to reject your application for the Product and/or Service if it does not meet the applicable requirements and conditions.
2. You must carefully read this Product and/or Service Information Summary and have the right to ask Bank staff about any matters related to this Product and/or Service Information Summary.
3. This Product and/or Service Information Summary is prepared in Bahasa Indonesia. If necessary, it may be translated into other languages. In the event of any discrepancy in interpretation between the Bahasa Indonesia version and any other language version, the Bahasa Indonesia version shall prevail.



Unit Usaha Syariah | PT Bank Danamon Indonesia Tbk, is licensed and supervised by the Indonesia Financial Services Authority (OJK) and Bank Indonesia (BI), and a member of Indonesia Deposit Insurance Corporation (LPS).

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