Summary of Product General Version

Issued by	: PT Bank Danamon Indonesia Tbk – Unit Usaha Syariah	Type of Product	: Tabungan Syariah Wadiah
Product Name	: Tabungan Bisa iB USD	Product Description	: Bisa iB USD Saving Account is saving product based on sharia principle with wadiah contract, equipped with various transaction facilities
Currencies	: USD		

MAIN FEATURES SAVING ACCOUNT

Customer Criteria	Individual and Non Individual Customers
Transaction Report Media	1. E-Statement. 2. Printed Statement (only for certain Customers who meet all of the criterias set by the Bank).
Minimum initial deposit	USD 10
Blocked fund	USD 10
Minimum average balance to avoid administrative cost	USD 0
Joint account	In the form of Joint Account "OR" and/or Joint Account "AND".
ATM Danamon/Debit Card Feature	Customers get Debit/ATM Card facilities.
E-Channel Facilities	Transaction via D-Bank PRO is applicable for all currencies. Transaction via Danamon SMS, ATM and Hello Danamon is applicable for all currencies.

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 (Mata uang sama)	IDR 1	IDR 2,000,000,000
Overbooking Danamon (Mata uang berbeda)	IDR 1,700,000	IDR 2,000,000,000

Transfer Others Bank

Type of Transaction	Limit Minimum	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
Transfer Antar Bank (IBFT – Online Transfer)	IDR 10,000	IDR 100,000,000	IDR 200,000,000.

FEES

No	Feature	Nominal
1	Monthly Admin Fee	Free
2	Monthly ATM/Debit Card Fee	
	• Virtual Debit Card	Free
	• Physical Debit Card	Free
3	Debit/ATM Card application fees on the D-Bank PRO application:	
	• 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.
4	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
	• Expired Cards	Free
5	Debit Card replacement fee via D-Bank PRO:	
	Expired Cards	Free
6	Transaction report print fee/ sheet:	IDR 100,000 + IDR 5,000 per statement
7	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	USD 0
8	Additional administration fee for going below the minimum balance	USD 0
9	Dormant Fee	USD 0
10	Closing an account	USD 5
11	Electronic Statement fee	Free
12	Monthly printed statement fee	IDR 100,000 per month
13	ATM usage	
	• Balance check at ATM Danamon	Free
	• Cash withdrawal at ATM Danamon	Free
	• Balance Inquiry at ATM Bersama, ALTO & Prima	IDR 4,000

	• Cash withdrawal at ATM Bersama, ALTO & Prima	IDR 7,500
	• Cash withdrawal at ATM Cirrus	IDR 25,000
14	D-Bank PRO usage	
	• Transfer	
	- SKN Transfer	IDR 2.900
	- RTGS Transfer	IDR 20,000
	- Online Transfer (ATM Bersama / ALTO / PRIMA)	IDR 7.500
	- BI-FAST Transfer (D-Bank PRO)	IDR 2,500
15	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).
16	Stamp Duty	IDR 10,000

BENEFIT

1. **Easy Foreign Currency Transaction With D-Bank PRO**
   Customer can perform foreign currency transaction in an easy way with one account using "FX Transaction" feature on D-Bank PRO.

2. **Commission Free**
   No commission fees for withdrawing bank notes up to USD 5,000 per day for 1 (one) BISA iB USD Savings account.

3. **Latest Transaction Features**
   Customers 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.

4. **Based on Sharia Picniples**
   Your funds are managed based on sharia principles with a Mudharabah contract.

RISK

1. The risk of costs arising from customer's negligence will be borne by the customer.
2. Other risks as stipulated in Sharia General Terms and Conditions for Accounts and Banking Services
3. LPS does not guarantee your savings if the nominal balance of your savings at one bank exceeds IDR 2 billion
4. Misuse of e-channels, PINs, and cards/passbooks can result in loss of funds in savings.

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TERMS AND PROCEDURES

Tabungan Bisa iB USD account opening application can be applied by Customer at the Bank branch office(s) and by fulfilling terms/conditions set by the Bank.

- Account opening via branch: the Customer fills in and signs the Customer Data and Account Registration Form.
- 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

Average Balance Calculation	Nominal	Remark
Customer Funds Account Balance : - Tgl 21 = USD 100 - Tgl 22-30 = USD 10 **Average Balance :** $\frac{(1 \times USD\ 100)+(9 \times USD\ 10)}{10}$	**USD 19**	

ADDITIONAL INFORMATION

1. This product complies with Sharia principles as stipulated in the National Sharia Council (DPS) Fatwa No. 02/DSN-MUI/IV/2000 concerning Savings
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.coid

Disclaimer :

1. The Bank has the right to reject application of product or service from Customer if Customer do not meet the applicable requirement and regulations.
2. Customer must read this Product and/or Service Information Summary carefully and Customer is entitled to ask query to the Bank staff on information related to this Product and/or Service Information Summary document.
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

Danamon Syariah

PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan/OJK) and Bank Indonesia, and is a participant in the deposit insurance program of the Indonesia Deposit Insurance Corporation (LPS).

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