

### General Product and/or Service Information Summary

<b>Issuer Name</b>	: PT Bank Danamon Indonesia Tbk   Unit Usaha Syariah	<b>Type of Product / Services</b>	: Savings Plan with a “Mudharabah” Contract
<b>Product / Services Name</b>	: Tabungan BISA Umrah iB (TBU iB)	<b>Product / Services Description</b>	: Tabungan BISA Umrah iB (TBU iB) is a savings plan in Indonesian Rupiah (IDR) based on the Sharia profit-sharing principle (Mudharabah). This product is specifically designed to help fulfill your sincere intention to perform Umrah. Funds will be debited monthly through an auto-debit process from the source account (an IDR-denominated source account), with the deposit amount and tenor based on your selected option.
<b>Currency</b>	: IDR (Rupiah)		

Main Features of the Sharia Savings Product / Service	
Product Name	Tabungan BISA Umrah iB (TBU iB)
Product Type	Savings Plan
Contract	Profit Sharing (Mudharabah)
Profit Share Ratio (Nisbah)	Nisbah untuk Bank 99% ; Nisbah untuk Nasabah 1%
Customer Criteria	Individual, Indonesian citizen, Muslim
Currency	Rupiah (IDR)
Initial Deposit	IDR 100,000
Monthly Deposit	Start from IDR 300,000 per month
Savings Period	6 – 72 month
Failed Debit	The 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 Recurring Deposits	Not allowed
Setoran tidak tetap	Irregular Deposit refers to an additional deposit made at any time into a TBU iB account. Such deposit is made without changing the Customer's monthly recurring deposit amount in the system. The system will increase the Customer's balance based on the irregular deposit amount.  For TBU iB Customers who make irregular deposits, account closure upon maturity can only be processed through a branch office. Customers may make an irregular deposit by conducting the transaction at a branch, and the Teller will process the crediting to the TBU iB account. Customers who make irregular deposits are required to close the account at the branch after the savings period has ended.
Maturity	<ol style="list-style-type: none"> <li>1. Upon maturity, all funds will be credited to the source debit account. The maturity date is one month after the schedule/date of the last monthly recurring deposit. The account will be automatically closed by the system.</li> <li>2. In the event of a failed debit, the funds will be debited in full on the following month's date once sufficient funds are available in the source account. If it has already reached the next debit cycle, the debit amount will be accumulated for two (2) recurring debits.</li> </ol>
Partial Withdrawal Before Maturity	Partial withdrawal of funds is not allowed. Any withdrawal of funds shall constitute closure of the TBU iB account at a branch, and the Customer will be charged an administrative fee equivalent to the initial deposit.

Fitur <i>autoclose</i> rekening TBU iB	If three (3) consecutive failed debits occur, the TBU iB account will be automatically closed.
Fasilitas dasar	<ol style="list-style-type: none"> <li>1. Customers may open more than one account.</li> <li>2. No debit card facility is provided for the TBU iB account.</li> </ol>
General Terms and Conditions	The opening, maintenance, and closure of the savings account shall be carried out in accordance with the applicable procedures.

#### Product / Service Fees

Initial Deposit Fee	Rp100,000
Administrative Fee	Rp0
Monthly Auto-Debit Fee	Rp0
Account Closure Fee	The Customer shall be charged an administrative fee for account closure made before the end of the savings period, equivalent to the initial deposit of IDR 100,000,00

#### Product / Service Benefits

1. **EASY**, monthly recurring deposits are automatically debited from the source debit account to the Tabungan BISA Umrah iB account.
2. **FLEXIBLE**, customers may determine their own savings period and monthly recurring deposit amount.
3. **CONVENIENT**, customers will receive a notification when the funds have reached the target.

#### Product / Service Risks

1. Your savings are not guaranteed by LPS if the total deposit balance in one bank exceeds IDR 2 billion (referring to LPS Regulation No. 1 of 2023 regarding the Deposit Insurance Program).
2. There is a risk that the profit received may not be in line with the projected profit-sharing amount due to a decline in the Bank's income or performance.
3. The features and fees of the product may change at any time in accordance with the policies established by the Bank and will be informed through media deemed appropriate by the Bank.
4. Any costs arising from the Customer's negligence shall be borne by the Customer.
5. Other risks related to this product and other Bank products can be found in the General Terms and Conditions for Accounts and Banking Services.

#### Requirements and Procedures for the Product / Service

1. The Customer completes and signs the Customer Data and Account Opening Form.
2. The Customer completes the required documents, including:
  - A. A photocopy of a valid Identity Card (e-KTP / Driver's License / Passport)
  - B. A photocopy of the Taxpayer Identification Number (NPWP)
3. Other documents as required under the Bank's provisions.
4. The Customer may submit complaints regarding banking products and/or services verbally and/or in writing through:
  - Kantor cabang Bank Danamon
  - Call Center Hello Danamon: 1-500-090 atau
  - e-mail: [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id)

#### Product / Service Illustration

### Profit-Sharing Calculation TBU iB

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

$$\text{Profit Sharing} = \frac{\text{Average balance account}}{\text{Average balance product}} \times \text{Income allocation} \times \text{Profit share ratio (Nisbah)}$$

Accordingly, the profit-sharing calculation is illustrated as follows:

- Average balance saving TBU iB: 6,000,000
- Average balance product TBU iB: 700,000,000
- Income allocation: 60,000,000
- Percentage Nisbah (profit share ratio): 1%

Profit share (Gross):

$$\frac{6,000,000}{700,000,000} \times 60,000,000 \times 1\% = 5,142,86 \text{ rupiah / month}$$

Profit share (Nett)

$$5,142,86 \times 20\% = 4.114,26 \text{ rupiah / month}$$

### Additional Information

1. This product complies with Sharia principles as stipulated under DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000. The fatwa provides that mudharabah savings are deposits based on the profit-sharing principle, under which the Customer (shahibul mal) entrusts funds to the Bank (mudharib) to be managed in Sharia-compliant business activities. Profits shall be shared in accordance with the agreed nisbah.
2. Profit sharing on the savings account is credited at the beginning of each current month.
3. The Bank is required to inform the Customer of any changes to the benefits, fees, risks, and terms and conditions of this Product and/or Service through written notice or other methods in accordance with the applicable terms and conditions. Such notice will be provided 30 (thirty) days prior to the effective date of the changes.
4. The Bank may reject the Customer's application for product and service opening if the Customer does not meet the applicable requirements and regulations.
5. Further information, including information on fees, benefits, risks, and customer complaint handling, may be accessed through Bank Danamon's official website at <https://www.danamon.co.id/id>.

#### Disclaimer:

1. The Bank may reject your application for the Product and/or Service if it does not meet the applicable requirements and provisions.
2. You must read this Product and/or Service Information Summary carefully and are entitled to ask Bank employees 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 required, this Product and/or Service Information Summary may be translated into another language. In the event of any discrepancy in provisions or 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).

A member of  MUFG

Document Printed Date  
20/05/2026

