Summary of Product General Version

Issued by	:	PT Bank Danamon Indonesia Tbk – Unit Usaha Syariah	Type of Product	:	Tabungan Syariah Wadiah
Product Name	:	Danamon Lebih Pro iB	Product Description	:	*Danamon LEBIH PRO iB is saving product based on sharia principle with wadiah contract for individual customers, which includes 12 (twelve) currencies in one account*
Currencies	:	IDR, USD, JPY, EUR, NZD, GBP, CNY, AUD, SGD, HKD, CAD, SAR			

MAIN FEATURES SAVING ACCOUNT

Customer Criteria	*Individual Customer*
Currency in one account	1. Indonesian Rupiah (IDR) (/*base currency*) 2. US Dollar (USD) 3. Japanese Yen (JPY) 4. Chinese Yuan (CNY) 5. New Zealand Dollar (NZD) 6. Australian Dollar (AUD) 7. Singapore Dollar (SGD) 8. Euro (EUR) 9. British Poundsterling (GBP) 10. Hong Kong Dollar (HKD) 11. Canadian Dollar (CAD) 12. Saudi Arabian Riyal (SAR)
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	*Initial deposit can be performed in one of the following currencies with minimum initial deposit as per following on the chosen currency:* *Currency* – *Minimum initial deposit* IDR – IDR 250,000 USD – USD 25 AUD – AUD 25 NZD – NZD 25 SGD – SGD 25 GBP – GBP 25 EUR – EUR 25 JPY – JPY 2.500 CNY – CNY 250 HKD – HKD 250 CAD – CAD 25 SAR – SAR 25
Blocked fund	• *Rupiah currency (IDR): IDR 50,000* • *Other currencies: No blocked fund.*
Minimum average balance to avoid administrative cost (IDR 20,000)	• IDR Currency: *IDR 1,000,000* • *Other currencies: no minimum balance.*
Joint account	*In the form of Joint Account "OR" and/or Joint Account "AND".*
ATM Danamon/Debit Card Feature	*ATM Danamon/Debit Card feature is applicable for all currencies in Danamon LEBIH PRO iB savings.*
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

Minimum initial deposit:

Currency	*Minimum initial deposit*
IDR	IDR 250,000
USD	USD 25
AUD	AUD 25
NZD	NZD 25
SGD	SGD 25
GBP	GBP 25
EUR	EUR 25
JPY	JPY 2.500
CNY	CNY 250
HKD	HKD 250
CAD	CAD 25
SAR	SAR 25

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

<table>
<tr><td></td><td><table><tr><td>Danamon Hajj</td><td>IDR 10,000,000</td></tr><tr><td>Danamon Youth</td><td>IDR 1,000,000</td></tr><tr><td>Danamon Junior</td><td>IDR 1,000,000</td></tr></table></td></tr>
<tr><td>Daily Limit Transfer E-Channel</td><td>

ATM

<table><tr><th>Type of Card</th><th>Overbooking</th><th>Transfer Others Bank</th></tr>
<tr><td>Danamon Privilege</td><td>IDR 200,000,000</td><td>IDR 25,000,000</td></tr>
<tr><td>Danamon Optimal</td><td>IDR 200,000,000</td><td>IDR 25,000,000</td></tr>
<tr><td>Danamon Reguler</td><td>IDR 200,000,000</td><td>IDR 25,000,000</td></tr>
<tr><td>Danamon GPN</td><td>IDR 200,000,000</td><td>IDR 25,000,000</td></tr>
<tr><td>Danamon Hajj</td><td>IDR 200,000,000</td><td>IDR 25,000,000</td></tr>
<tr><td>Danamon Youth</td><td>IDR 1,000,000</td><td>IDR 1,000,000</td></tr>
<tr><td>Danamon Junior</td><td>IDR 1,000,000</td><td>IDR 1,000,000</td></tr></table>

Mobile Banking (D-BANK PRO)

(Overbooking)

<table><tr><th>Type of Transaction</th><th>Minimum Limit</th><th>Maksimum Limit</th></tr>
<tr><td>Overbooking Danamon (Mata uang sama)</td><td>IDR 1</td><td>IDR 2,000,000,000</td></tr>
<tr><td>Overbooking Danamon (Mata uang berbeda)</td><td>IDR 1,700,000</td><td>IDR 2,000,000,000</td></tr></table>

Transfer Others Bank

<table><tr><th>Type of Transaction</th><th>Limit Minimum</th><th>Limit Maksimum per Transaction</th><th>Limit Maksimum per Day</th></tr>
<tr><td>SKN/LLG</td><td>IDR 10,000</td><td>IDR 500,000,000</td><td>IDR 1,000,000,000</td></tr>
<tr><td>RTGS</td><td>IDR 100,000,001</td><td>IDR 500,000,000</td><td>IDR 1,000,000,000</td></tr>
<tr><td>BI-FAST</td><td>IDR 10,000</td><td>IDR 250,000,000</td><td>IDR 1,000,000,000</td></tr>
<tr><td>Transfer Antar Bank (IBFT – Online Transfer)</td><td>IDR 10,000</td><td>IDR 100,000,000</td><td>IDR 200,000,000</td></tr></table>
</td></tr>
</table>

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 in their Danamon LEBIH PRO iB account in Indonesian rupiah.*

<table>
<tr><td></td><td></td><td>If the balance is below IDR 100,000.00, Customer can’t request Physical Debit Card.</td></tr>
<tr><td>4</td><td>Debit/ATM Card replacement fee at Branch:</td><td></td></tr>
<tr><td></td><td>• Stuck in ATM</td><td>Only a stamp duty fee of IDR 10,000 applies.</td></tr>
<tr><td></td><td>• Lost/stolen</td><td>IDR 25,000 and stamp duty IDR 10,000</td></tr>
<tr><td></td><td>• Broken/wrong PIN</td><td>IDR 25.000</td></tr>
<tr><td></td><td>• Expired Cards</td><td>Free</td></tr>
<tr><td>5</td><td>Debit Card replacement fee via D-Bank PRO:</td><td></td></tr>
<tr><td></td><td>Expired Cards</td><td>Free</td></tr>
<tr><td>6</td><td>Transaction report print fee/ sheet:</td><td>IDR 100,000 + IDR 5,000 per statement</td></tr>
<tr><td>7</td><td>Minimum balance to avoid Penalty of Below the Minimum Balance
Note: the minimum balance calculation is determined by the average monthly balance of the Customer's account</td><td>IDR 1,000,000
Other currencies: No minimum balance.</td></tr>
<tr><td>8</td><td>Additional administration fee for going below the minimum balance</td><td>IDR 20,000
Other currencies: not applicable</td></tr>
<tr><td>9</td><td>Dormant Fee</td><td>IDR 20,000
Other currencies: not applicable
The dormant fee will be charged to accounts with no debit or credit transactions for a minimum of 48 (forty-eight) consecutive months (dormant account).
Effective as of November 15, 2025, a dormant fee will be applied to accounts with no debit or credit transactions for a minimum of 12 (twelve) consecutive months (dormant account).</td></tr>
<tr><td>10</td><td>Closing an account</td><td>IDR 50,000
Other currencies: not applicable</td></tr>
<tr><td>11</td><td>Electronic Statement fee</td><td>Free</td></tr>
<tr><td>12</td><td>Monthly printed statement fee</td><td>IDR 100,000 per month</td></tr>
<tr><td>13</td><td>ATM usage</td><td></td></tr>
<tr><td></td><td>• Balance check at ATM Danamon</td><td>Free</td></tr>
<tr><td></td><td>• Cash withdrawal at ATM Danamon</td><td>Free</td></tr>
<tr><td></td><td>• Balance Inquiry at ATM Bersama, ALTO & Prima</td><td>IDR 4,000</td></tr>
<tr><td></td><td>• Cash withdrawal at ATM Bersama, ALTO & Prima</td><td>IDR 7,500 (Free 30 times per month if balance before transaction ≥ IDR 1,000,000)</td></tr>
<tr><td></td><td>• Balance inquiry using Danamon Global Currency Card at Overseas ATM with Mastercard, Cirrus, and Maestro Logo</td><td>Fees in Danamon LEBIH PRO iB currencies for same transaction country currency
<table>
<tr><th>Currency</th><th>Cash Withdrawal Fee</th></tr>
<tr><td>AUD</td><td>1</td></tr>
<tr><td>CNY</td><td>5</td></tr>
<tr><td>EUR</td><td>1</td></tr>
<tr><td>GBP</td><td>1</td></tr>
<tr><td>JPY</td><td>50</td></tr>
<tr><td>NZD</td><td>1</td></tr>
<tr><td>SGD</td><td>1</td></tr>
<tr><td>USD</td><td>1</td></tr>
<tr><td>HKD</td><td>5</td></tr>
<tr><td>CAD</td><td>1</td></tr>
<tr><td>SAR</td><td>1</td></tr>
</table>
Fees in transaction country currency other than above Danamon LEBIH PRO iB currencies will be charged IDR 4,000.</td></tr>
<tr><td></td><td>• Cash withdrawal using Danamon Global Currency Card at Overseas ATM with Mastercard, Cirrus, and Maestro Logo</td><td>Fees in Danamon LEBIH PRO iB currencies for same transaction country currency
<table>
<tr><th>Currency</th><th>Cash Withdrawal Fee</th></tr>
</table></td></tr>
</table>

		AUD 3 CNY 15 EUR 3 GBP 3 JPY 250 NZD 3 SGD 3 USD 3 HKD 15 CAD 3 SAR 6 *Fees in transaction of country currency other than above Danamon LEBIH PRO iB currencies will be charged IDR 25,000.*
14	*D-Bank PRO usage*	
	• Transfer	
	- Transfer SKN / *SKN Transfer*	IDR 2,900
	- Transfer RTGS / *RTGS Transfer*	IDR 20,000
	- Transfer Online (ATM Bersama/ ALTO/ PRIMA) *Online Transfer (ATM Bersama / ALTO / PRIMA)*	IDR 7,500
	- *BI-FAST Transfer (D-Bank PRO)*	*IDR 2,500 (Free 30 times per month if the balance before transaction ≥ IDR 1,000,000)*
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. ***Twelve Currencies in One Account***
   Upon account opening of Danamon LEBIH PRO iB, Customer can enjoy benefit of having account with 12 (twelve) currencies (or other currencies as amended and determined by the Bank from time to time) in one account. Transfer or receive funds easily into one account.

2. ***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.

3. ***Free Transaction Fee***
   Effective July 16, 2025, there is a change to free cash withdrawal fees at ATM Bersama, ALTO, Prima networks and BI-FAST transfers via D-Bank PRO to 30 (thirty) quota per month for Customers with a minimum balance before the transaction at least IDR 1,000,000 (one million rupiah).

4. ***Latest Transaction Features***
   Customers can enjoy the convenience of banking transactions experience with our latest transaction features, including mobile banking and internet

RISK

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

.

banking (D-Bank PRO), Danamon SMS, ATM, and Hello Danamon.	

TERMS AND PROCEDURES

Danamon LEBIH PRO iB 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

Perhitungan Saldo Rata-rata				**Nominal**
Account Balance:				**IDR 30,500,000** *(≥IDR 1,000,000: No additional administration fees are charged)*
- *Date* 16 June	= IDR 0			
- *Date* 17-22 June	= IDR 250,000			
- *Date* 23-29 June	= IDR 10,000,000			
- *Date* 30-31 June,1-4 July	= IDR 50,000,000			
- *Date* 5-9 July	= IDR 68,000,000			
- *Date* 10-13 July	= IDR 43,000,000			
- *Date* 14-15 July	= IDR 31,000,000			
Monthly Average Balance:				
Balance Amount	***No of Days***		***Balance Amount***	
250,000	x6	=	1,500,000	
10,000,000	x7	=	70,000,000	
50,000,000	x6	=	300,000,000	
68,000,000	x5	=	340,000,000	
43,000,000	X4	=	172,000,000	
31,000,000	X2	=	62,000,000	
	Total	**=**	**945,500,000**	
	Average Balance	**=**	**30,500,000**	
If Customer Balance Below the Minimum Balance				**IDR 167,742** *(Additional administration fees apply ≤IDR 1,000,000 will be charge : IDR 20,000)*
Account Balance:				
- *Date* 16-19	= IDR 250,000			
- *Date* 20-25	= IDR 100,000			
- *Date* 26	= IDR 1,000,000			
- *Date* 27-31,1-3	= IDR 200,000			
- *Date* 4-7	= IDR 150,000			
- *Date* 8-15	= IDR 50,000			
Monthly Average Balance:				
Balance Amount	***No of Days***		***Balance Amount***	
250,000	X4	=	1,000,000	
100,000	X6	=	600,000	
1,000,000	X1	=	1,000,000	
200,000	X8	=	1,600,000	
150,000	X4	=	600,000	
50,000	X8	=	400,000	
	Total	**=**	**5,200,000**	
	Average Balance	**=**	**167,742**	

Notes:

- *The calculation of the minimum balance to avoid Additional Penalty of Below the Minimum Balance is calculated from the monthly average balance of the Danamon LEBIH PRO iB rupiah currency.*

- *The calculation of the monthly average balance to avoid Additional Penalty of Below the Minimum Balance is carried out from the 16th to the 15th of the following month.*

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 may reject your application for a Product and/or Service if it does not meet the applicable terms and conditions.*
2. *You must carefully read this Summary of Product and/or Service Information and have the right to ask a Bank employee any questions regarding 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.*

Danamon Syariah

Document Printed Date
18/05/2026