

Summary of Product General Version

Issued by : PT Bank Danamon Type of Product : Tabungan Syariah Mudharabah
 Indonesia Tbk – Unit Usaha Syariah

Product Name : Danamon Lebih iB Product Description : Danamon LEBIH iB is saving product based on sharia principle with mudharabah contract for individual customers

Currencies : IDR

MAIN FEATURES SAVING ACCOUNT

Customer Criteria	Individual Customer & Non Individual		
Transaction Report Media	1. E-Statement. 2. Printed Statement (only for certain Customers who meet all the criteria set by the Bank).		
Minimum initial deposit	IDR 250,000		
Blocked fund	<ul style="list-style-type: none"> • Rupiah currency (IDR): IDR 50,000 • Other currencies: No blocked fund. 		
Minimum average balance to avoid administrative cost (IDR 20,000)	IDR 5,000,000		
Profit Sharing	Tiering	Nisbah / Profit Share Ratio	Indicative Rate
	IDR 0 - < 50 million	1,00% p.a	0.1% p.a
	≥ IDR 50 million	2.50% P.a	0.25% p.a
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	
	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	IDR 5,000,000
8	Additional administration fee for going below the minimum balance	IDR 20,000
9	Dormant Fee	IDR 20,000
10	Closing an account	IDR 50,000
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 (Free 99 times per month if balance before transaction \geq IDR 5,000,000)
	• 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 (Free 99 times per month if the balance before transaction \geq IDR 5,000,000)
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	RISK
<p>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.</p> <p>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.</p> <p>3. Free Transaction Fee Cash withdrawal fees at ATM Bersama, ALTO, Prima networks and BI-FAST transfers via D-Bank PRO to 99 quota per month for Customers with a minimum balance before the transaction at least IDR 5,000,000,00 (five million rupiah).</p> <p>4. 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.</p>	<ol style="list-style-type: none"> 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.

TERMS AND PROCEDURES
<p>Danamon LEBIH iB account opening application can be applied by Customer at the Bank branch office(s) and by fulfilling terms/conditions set by the Bank.</p> <ul style="list-style-type: none"> • 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: <ol style="list-style-type: none"> 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: - 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: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr style="background-color: #FFD700;"> <th style="text-align: center;">Balance Amount</th> <th style="text-align: center;">No of Days</th> <th style="text-align: center;">Balance Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: right;">250,000</td> <td style="text-align: center;">x6</td> <td style="text-align: right;">1,500,000</td> </tr> <tr> <td style="text-align: right;">10,000,000</td> <td style="text-align: center;">x7</td> <td style="text-align: right;">70,000,000</td> </tr> <tr> <td style="text-align: right;">50,000,000</td> <td style="text-align: center;">x6</td> <td style="text-align: right;">300,000,000</td> </tr> <tr> <td style="text-align: right;">68,000,000</td> <td style="text-align: center;">x5</td> <td style="text-align: right;">340,000,000</td> </tr> <tr> <td style="text-align: right;">43,000,000</td> <td style="text-align: center;">X4</td> <td style="text-align: right;">172,000,000</td> </tr> <tr> <td style="text-align: right;">31,000,000</td> <td style="text-align: center;">X2</td> <td style="text-align: right;">62,000,000</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: right;">945,500,000</td> </tr> <tr> <td colspan="2" style="text-align: right;">Average Balance</td> <td style="text-align: right;">30,500,000</td> </tr> </tbody> </table>	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	<p>IDR 30,500,000 (≥IDR 5,000,000: No additional administration fees are charged)</p>
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If Customer Balance Below the Minimum Balance 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: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr style="background-color: #FFD700;"> <th style="text-align: center;">Balance Amount</th> <th style="text-align: center;">No of Days</th> <th style="text-align: center;">Balance Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: right;">250,000</td> <td style="text-align: center;">X4</td> <td style="text-align: right;">1,000,000</td> </tr> <tr> <td style="text-align: right;">100,000</td> <td style="text-align: center;">X6</td> <td style="text-align: right;">600,000</td> </tr> <tr> <td style="text-align: right;">1,000,000</td> <td style="text-align: center;">X1</td> <td style="text-align: right;">1,000,000</td> </tr> <tr> <td style="text-align: right;">200,000</td> <td style="text-align: center;">X8</td> <td style="text-align: right;">1,600,000</td> </tr> <tr> <td style="text-align: right;">150,000</td> <td style="text-align: center;">X4</td> <td style="text-align: right;">600,000</td> </tr> <tr> <td style="text-align: right;">50,000</td> <td style="text-align: center;">X8</td> <td style="text-align: right;">400,000</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: right;">5,200,000</td> </tr> <tr> <td colspan="2" style="text-align: right;">Average Balance</td> <td style="text-align: right;">167,742</td> </tr> </tbody> </table>	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	<p>IDR 167,742 (Additional administration fees apply ≤IDR 5,000,000 will be charge : IDR 20,000)</p>
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Notes:

- The calculation of the minimum balance to avoid Additional Penalty of Below the Minimum Balance is calculated from the monthly average balance.
- The calculation of the monthly average balance to avoid Additional 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.co.id

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



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).

Document Printed Date
18/05/2026