

Summary of Product General Version

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

Product Name : Tabungan Syariah iB Product Description : Syariah iB Karyawan is saving product based on sharia principle with mudharabah contract for individual customers, equipped with various transaction facilities

Currencies : IDR

MAIN FEATURES SAVING ACCOUNT

Customer Criteria	Individual Customer		
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	IDR 0		
Blocked fund	IDR 0		
Minimum average balance to avoid administrative cost	IDR 0		
Profit Sharing	2.75%		
Joint account	Not Allowed		
ATM Danamon/Debit Card Feature	Customer 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

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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 0
8	Additional administration fee for going below the minimum balance	IDR 0
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 5 times per month if balance before transaction $\geq$ IDR 1,000,000)
	• 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 5 times per month if balance before transaction $\geq$ 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	RISK
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. Free Transaction Fee Customer will not be charged for the first 5 (five) transactions cash withdrawal on network ATM Bersama, ALTO, Prima and transfer via BI Fast five (five) times quota per month using D-Bank PRO 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 Principles Your funds are managed based on sharia principles with a Mudharabah contract.	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
Tabungan Syariah iB Karyawan 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

SIMULATION

Average Balance Calculation				Nominal
Account Balance:				
- Date 16 Juni	=	IDR 0		
- Date 17-22 Juni	=	IDR 250,000		
- Date 23-29 Juni	=	IDR 10,000,000		
- Date 30-31 Juni,1-4 Juli	=	IDR 50,000,000		
- Date 5-9 Juli	=	IDR 68,000,000		
- Date 10-13 Juli	=	IDR 43,000,000		
- Date 14-15 Juli	=	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				
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	

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