

GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY

Publisher name	: PT Bank Danamon Indonesia Tbk – Sharia Business Unit	Product type	: Service
Product name	: Layanan Pembayaran Zakat dan Infak	Product Description	: Layanan Pembayaran Zakat dan Infak are services provided by the Sharia Business Unit (UUS) of PT. Bank Danamon Indonesia (Bank) to make it easier for customers to make Zakat and Infak payments to the Bank's partner amil zakat institution which can be done through the Partner Application (Social Banking) and <i>D-Bank PRO</i> mobile banking.
Currency	: IDR		

KEY FEATURES OF THE SERVICE**Zakat Options**

The choice of zakat at Danamon Syariah Zakat Service can be in the form of:

1. Zakat Fitrah

Zakat is mandatory to be issued by Muslims, both men, women, adults, and children as a form of compensation to the poor and is issued before the deadline or before the Eid al-Fitr prayer time.

2. Zakat Profesi

Part of the zakat mal that must be issued on property derived from income/routine income from work that does not violate sharia.

Customer Criteria	Individual Customers
Currency	IDR
Minimum Payment	Social Banking: IDR 10,000 D-Bank PRO: IDR 1
Amount of Zakat	a. Zakat Fitrah Rice or staple food weighing 2.5kg or 3.5 liters per person. b. Professional Zakat Nishab zakat income of 85-grams of gold per year. The income zakat rate is 2.5%.
E-Channel Facilities	Social Banking and D-Bank PRO
Transaction Reporting Media	E-mail

COST

Yes	Features	Nominal
1	Application Fee	Free of charge
2	Transaction Fees	Free of charge

BENEFITS**1. Zakat and Infak Payment Facility**

Customers get the convenience of making zakat and infak payments through the Bank's digital channels and the Bank's digital partnership, namely the Social Banking application.

2. Trusted Partner of Amil Zakat Institution

Danamon Syariah collaborates with trusted Amil Zakat Institutions including:

- Lembaga Amil Zakat Al Azhar
- Dompot Dhuafa
- Lazismu Muhammadiyah
- LAZ Al Bahjah
- Darul Hikam Bandung
- Badan Amil Zakat Nasional (BAZNAS)

4. Transparency in the Distribution of Zakat and Infak**RISKS**

- Risk of system disruption; and/or
- Other risks as stipulated in the General Terms and Conditions of Sharia Banking Accounts and Services.

Customers can choose the type of zakat payment and amil institutions according to the Customer's wishes. To see the report on the distribution of zakat and infak, customers can view it through the *website* of the amil zakat institution as follows:

- a. LAZ Al Azhar: <https://www.alazharpeduli.or.id/>
- b. Dompot Dhuafa: <https://digital.dompetdhuafa.org/>
- c. Lazismu Muhammadiyah: <https://lazismu.org/>
- d. LAZ Al-Bahjah: <https://lazalbahjah.org/>
- e. LAZIS Darul Hikam: <https://lazisdarulhikam.org/>
- f. BAZNAS: <https://baznas.go.id/>
- g. Daarut Tauhiid Peduli: <https://dtpeduli.org/>

REQUIREMENTS AND PROCEDURES

Terms and Conditions of Service

The following are the terms and conditions of zakat:

1. Islam;
2. Independent;
3. Of sound mind and has reach puberty;
4. Self-sufficient, financially capable; and
5. The wealth have reached the applicable nisab treshold.

Procedures for Charity (Zakat/Infak)

1. D-Bank PRO App

- a. Login to D-Bank PRO App
- b. Select the 'Zakat and Infak' menu
- c. Select LAZ
- d. Fill out the zakat payment form:
 - 1) Select the source of the debit account
 - 2) Choose a charity category: Zakat or Infak
 - 3) When choosing Zakat, then fill in the category of Zakat: Fitrah or Profession
 - 4) Fill in the donor details
 - a) If the donor data is the same as the Customer's data, check 'Donor is the same as Customer', then the data will be filled in automatically
 - b) If the donor data is different from the Customer's data, fill in the Name, Address, Email, and Mobile Number
 - 5) Enter the amount of money to donate
 - 6) Select a payment type
 - 7) Provide payment approval
 - 8) Enter m-PIN
 - 9) Successful payment

2. Digital Bank partner app

You can access through the [mobile app](#) by selecting the **Zakat** menu:

- a. Select LAZ
- b. Select the category of Zakat: Fitrah or Profession
- c. Enter the nominal or click 'Calculate Zakat' to calculate the minimum amount of Zakat
- d. Check payment details
- e. Customers will get a Bank Danamon Virtual Account number and then make payments through D-Bank PRO or *other Bank* mobile banking applications
- f. Successful payment

3. Via ATM Transfer

- a. Insert the ATM Card into the Card Slot in the ATM Machine
- b. Select Language
- c. Enter your ATM PIN number
- d. Select Transaction Type and then select "Transfer"
- e. Select the Bank to Transfer Destination: Danamon
- f. Enter the Danamon Syariah LAZ Account Number, as follows:

- 1) Lembaga Amil Zakat Al Azhar (a.n YPI Al Azhar: 005 8340 324)
- 2) Dompot Dhuafa (a.n Yayasan Dompot Dhuafa Republika: 005 8333 279)
- 3) Lazimu Muhammadiyah (a.n LAZIS Muhammadiyah: 005 50066 1912)
- 4) BAZNAS (a.n Badan Amil Zakat Nasional: 005 8332 362)
- 5) LAZ Al-Bahjah (a.n LAZ Al Bahjah: 368 2376 946)
- 6) LAZIS Darul Hikam (a.n LAZIS Darul Hikam: 770 0210 565)
- 7) Daarut Tauhiid Peduli (a.n Yayasan Daarut Tauhiid Peduli: 660 0687 781)
- g. Enter the Amount of Money
- h. Enter the Reference Number (Optional)
- i. Confirmation
- j. Transfer Successful

Confirmation of Zakat Payment to LAZ

After the zakat payment transaction is successful, the Customer will receive a report that the transaction was successful. If required, the Customer can confirm the payment to:

1. LAZ Al Azhar: 0858 4198 0107
2. Dompot Dhuafa: 0811 1544 488
3. Lazismu Muhammadiyah: 0856 1626 222
4. LAZ Al-Bahjah: 0813 1838 3656
5. LAZIS Darul Hikam: 0821 1701 5646
6. BAZNAS: 0878 7737 3555
7. Daarut Tauhiid Peduli: 0813 1712 1712

Customers may submit questions and/or complaints about banking products and/or services orally and/or in writing through:

- Bank Danamon branch offices,
- Hello Danamon Call Center: 1-500-090 or
- Email: hellodanamon@danamon.co.id

SIMULATION

Selected program	: Zakat
Categories of Zakat	: Profession
Income	: IDR 10,000,000
Zakat Calculation	: 2.5% x IDR 10,000,000
Nominal Zakat	: IDR 250,000

Selected program	: Zakat
Categories of Zakat	: Fitrah
Price of Rice (3.5 L)	: IDR 50,000
Dependents	: 4 people
Nominal Zakat	: IDR 200,000

ADDITIONAL INFORMATION

1. This product is in accordance with sharia principles as Fatwa of the Indonesian Ulema Council Number 3 of 2003 concerning Income Zakat, dated June 7, 2003, Fatwa of the Indonesian Ulema Council Number 4 of 2003 concerning the Use of Zakat Funds for Istitsmar (Investment), dated November 1, 2003, and Fatwa of the Indonesian Ulema Council Number: 15 of 2011 concerning the Withdrawal, Maintenance, and Distribution of Zakat Assets, March 17, 2011.
2. The Bank is obliged to inform any changes to the benefits, costs, risks, terms and conditions of this Service by letter or through other means in accordance with the applicable terms and conditions. The notification will be informed 30 working days before the changes take effect.
3. Other information about costs, benefits, and risks can be accessed through the Danamon www.danamon.co.id website

Disclaimer (important to read):

1. The Bank may reject the application for the Products and/or Services submitted by You, 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 any of the Bank's employees for all matters related to this Summary of Product and/or Service Information.
3. This Product and/or Service Information Summary is made in Bahasa Indonesia. If necessary, this Summary of Product and/or Service Information may be translated into other languages. In the event that there is a difference in terms or interpretations between Bahasa Indonesia and other languages, the Indonesian version will 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

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12/06/2026

SUMMARY OF PERSONAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION

Publisher name	: PT Bank Danamon Indonesia Tbk	Product type	: Service
Product name	: Zakat and Infak Payment Services	Product Description	: Zakat and Infak Payment Services are services provided by the Sharia Business Unit (UUS) of PT. Bank Danamon Indonesia (Bank) to make it easier for customers to make Zakat and Infak payments to the Bank's partner amil zakat institution which can be done through the Partner Application (Social Banking) and <i>D-Bank PRO</i> mobile banking.
Currency	: Rupiah		

KEY FEATURES OF YOUR SERVICE**Zakat Options**

The choice of zakat at Danamon Syariah Zakat Service can be in the form of:

1. Zakat Fitrah

Zakat is mandatory to be issued by Muslims, both men, women, adults, and children as a form of compensation to the poor and is issued before the deadline or before the Eid al-Fitr prayer time.

2. Professional Zakat

Part of the zakat mal that must be issued on property derived from income/routine income from work that does not violate sharia.

Customer Criteria	Individual Customers
Currency	Rupiah
Minimum Payment	Social Banking: IDR 10,000 D-Bank PRO: Rp1
Amount of Zakat	a. Zakat Fitrah Rice or staple food weighing 2.5kg or 3.5 liters per person. b. Professional Zakat Nishab zakat income of 85-grams of gold per year. The income zakat rate is 2.5%.
E-Channel Facilities	Social Banking and D-Bank PRO
Transaction Reporting Media	E-mail

COST

Yes	Features	Nominal
1	Application Fee	Free of charge
2	Transaction Fees	Free of charge

BENEFITS**1. Zakat and Infak Payment Facility**

Customers get the convenience of making zakat and infak payments through the Bank's digital channels and the Bank's digital partnership, namely the Social Banking application.

2. Trusted Partner of Amil Zakat Institution

The Bank collaborates with trusted Amil Zakat Institutions, including:

- Amil Zakat Al Azhar Board
- Dhuafa Wallet
- Lazismu Muhammadiyah
- LAZ Al Bahjah
- Darul Hikam Bandung
- National Amil Zakat Agency (BAZNAS)

3. Transparency in the Distribution of Zakat and Infak**RISKS**

- Risk of system disruption; and/or
- Other risks as stipulated in the General Terms and Conditions of Islamic Banking Accounts and Services.

Customers can choose the type of zakat payment and amil institutions according to the Customer's wishes. To see the report on the distribution of zakat and infak, customers can view it through the *website* of the amil zakat institution as follows:

- a. LAZ Al Azhar: <https://www.alazharpeduli.or.id/>
- b. Dhuafa Wallet: <https://digital.dompethdhuafa.org/>
- c. Lazismu Muhammadiyah: <https://lazismu.org/>
- d. LAZ Al-Bahjah: <https://lazalbahjah.org/>
- e. LAZIS Darul Hikam: <https://lazisdarulhikam.org/>
- f. BAZNAS: <https://baznas.go.id/>
- g. And then there's the Scarlet Witch: <https://dtpeduli.org/>

REQUIREMENTS AND PROCEDURES

Terms and Conditions of Service

The following are the terms and conditions of zakat:

1. Islam;
2. Independence;
3. Reason and puberty;
4. Self-sufficient, financially capable; and
5. Their property is in good condition (at least in good condition).

Procedures for Charity (Zakat/Infak)

1. D-Bank PRO App

- a. Login to D-Bank PRO App
- b. Select the 'Zakat and Infak' menu
- c. Select LAZ
- d. Fill out the zakat payment form:
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 - 5) Nominal content
 - 6) Select a payment type
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- 2) Dompot Dhuafa (a.n Dompot Dhuafa Republic Foundation: 005 8333 279)
- 3) Lazimu Muhammadiyah (a.n LAZIS Muhammadiyah: 005 50066 1912)
- 4) BAZNAS (a.n National Amil Zakat Agency: 005 8332 362)
- 5) LAZ Al-Bahjah (a.n LAZ Al Bahjah: 368 2376 946)
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5. LAZIS Darul Hikam: 0821 1701 5646
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2. The Bank is obliged to inform any changes to the benefits, costs, risks, terms and conditions of this Service by letter or through other means in accordance with the applicable terms and conditions. The notification will be informed 30 working days before the changes take effect.
3. Other information about costs, benefits, and risks can be accessed through the Danamon www.danamon.co.id website

Disclaimer (important to read):

1. You have read, received, and understood the information on the Zakat and Infak Payment Service submitted by the Bank in accordance with this Summary of Zakat and Infak Payment Service Information including but not limited to your benefits, costs, risks, rights, and obligations.
2. This Summary of Zakat and Infak Payment Service Information is not part of the application/form/general terms and conditions of the Zakat and Infak Payment Service.
3. You are obliged to read, understand, and agree/sign the application/form/general terms and conditions of the Zakat and Infak Payment Service to use the Zakat and Infak Payment Service.
4. The information covered in this Summary of Zakat and Infak Payment Service Information is valid from the date of printing of the document until there is a change in the information on Zakat and Infak Payment Service submitted by the Bank in accordance with applicable regulations.
5. The Bank may reject the application for the Zakat and Infak Payment Service that you submit, if it does not meet the applicable terms and conditions.
6. You must carefully read this Summary of Zakat and Infak Payment Service Information before agreeing to the application/form/general terms and conditions of the Zakat and Infak Payment Service and have the right to ask Bank employees/officers about all matters related to this Summary of Zakat and Infak Payment Service Information.
7. This Summary of Zakat and Infak Payment Service Information is made in Indonesian. If necessary, this Summary of Zakat and Infak Payment Service Information can be translated into other languages. In the event that there is a difference in provisions or interpretations between Bahasa Indonesia and other languages, the Indonesian version will prevail.

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Explaining Officers/Officers

Customers

(Name:)

(Name:)



Sharia Business Unit | PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority and Bank Indonesia and is a participant in the LPS guarantee.

Document print date
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