PRODUCT AND/OR SERVICE INFORMATION SUMMARY (GENERAL VERSION)

Issuer Name	:	PT Bank Danamon Indonesia Tbk through its Sharia Business Unit	Product Type	:	Working capital or investment financing based on Sharia principles provided to BPRS under Mudharabah Muqayyadah, Musyarakah PRKS, Ijarah Muntahiyah Bittamlik (IMBT), and Musyarakah Mutanaqisah (MMQ) contracts
Product Name	:	BPRS Financing	Product Description	:	Working capital financing can be provided under an executing scheme using a Mudharabah Muqayyadah contract, with financing subsequently distributed to end customers, including MSMEs and non-MSME segments, such as government employees and pensioners Working capital financing under a Musyarakah contract may be provided with 100% collateral in the form of cash collateral and/or on a back-to-back basis (Sharia Current Account Financing / PRKS). Investment financing is extended to support the investment needs of BPRS in order to develop and enhance its business capacity, using Ijarah Muntahiyah Bittamlik (IMBT), Musyarakah, or Musyarakah Mutanaqisah (MMQ) contracts.
Currency	:	IDR			

KEY FEATURES OF BPRS FINANCING PRODUCT

Financing Limit	:	IDR 1 billion to IDR 60 billion	Tenor	:	Maximum tenure of up to 8 years, with a maximum drawdown period of 1 year, excluding the installment period
Equivalent Profit Sharing/ Ujrah Rate per annum*	:	Starting from 9.0% per annum	Collateral Type	:	- Accounts Receivable - 100% Cash Collateral / Back-to-Back - Land and Building - Other collateral in accordance with the Bank's policy
			Installment	:	Subject to the disbursement limit, financing tenor, equivalent profit-sharing rate, and equivalent ujrah rate.

** Effective as of the date of this document*

Profit Sharing	:	- Profit-sharing ratio (Nisbah) remains fixed throughout the financing period as agreed. - Changes to the profit-sharing ratio may be made subject to mutual agreement between the Bank and the Customer. - The indicative Bank's profit share is determined in accordance with the prevailing policy. - Profit-sharing calculations are based on the gross profit-sharing principle. - The amount of profit share/ujrah may be reviewed periodically based on agreement between the Bank and the Customer

BENEFIT	RISK
1. **Enhanced Financing Distribution Capacity** Increases the capacity of BPRS to channel financing to customers, both MSMEs and non-MSMEs. 2. **Liquidity Strengthening** BPRS gains access to additional alternative funding sources from the Bank, enabling better liquidity management, particularly during periods of increased financing demand from customers, which generates margin/ujrah for BPRS. 3. **Sharia-Compliant Financing Schemes** Financing structures such as Mudharabah Muqayyadah, Musyarakah, MMQ, and IMBT provide flexibility while ensuring compliance with Sharia principles. 4. **Support for Government Programs** Financing from commercial banks to BPRS is designed to strengthen the role of BPRS in supporting business growth, particularly for MSMEs in regional areas. 5. **Cost Efficiency of Funding** Provides the potential to obtain more competitive cost of funds compared to other funding alternatives, in accordance with the agreed terms of the contract	1. **Financing Risk** BPRS bears the risk of default from end customers, while its obligations to Bank Danamon must still be fulfilled in accordance with the contract. 2. **Liquidity Risk** A mismatch between the financing tenor from the Bank and the financing tenor extended to customers may create liquidity pressure. 3. **Funding Concentration Risk** Dependence on a single external funding source from the Bank may increase risk in the event of termination or limitation of the facility. 4. **Sharia Compliance Risk** BPRS must ensure that funds are disbursed in accordance with Sharia principles. Any misallocation of funds that is not Sharia-compliant may result in compliance and reputational risks. 5. **Repricing / Margin Risk** Changes in profit-sharing rates or financing margins to customers that are not aligned with the cost of funds or profit-sharing obligations to the Bank may create return risks for BPRS. 6. **Collectibility Assessment Risk** The Bank will report the customer's financing history in the Financial Information Service System (SLIK). Customers are required to settle all facilities with Bank Danamon Indonesia; failure to do so may result in the harmonization of collectibility status to the lowest classification in accordance with prevailing regulations.

FEES AND CHARGES

A. Financing Application Fee

Provision fee / commission	:	NA
Administrative Fee	:	- Facility setup administration fee: IDR 1,000,000 – IDR 5,000,000 - Disbursement administration fee: 0.50% – 0.75%
Stamp Duty	:	IDR 10,000 per document
Notary fee*	:	As per notary invoice
Survey/ Appraisal Fee	:	- None, for working capital financing secured by receivables or structured as back-to-back / 100% cash collateral. - Applicable for investment financing secured by land and buildings, starting from IDR 1,000,000 or in accordance with the invoice issued by the independent appraiser (KJPP).

B. Incidental Costs Incurred

TERMS AND PROCEDURES

Prospective Customer Requirements

1. Has obtained a BPRS license in accordance with the prevailing regulations
2. Must be registered as a legal entity in the form of a Limited Liability Company (PT).
3. Must have been operating for at least 3 years since the date of establishment/business license issuance.
4. Minimum total asset of IDR 10 billion.
5. BPRS is not currently under restructuring (Dalam Penyehatan) and/or resolution status.
6. BPRS operates within regions/provinces in Indonesia, excluding Papua.
7. BPRS financial performance over the last 2 years (based on published reports on the OJK website) is positive and categorized as "Healthy."
8. Fulfill other requirements in accordance with applicable Bank Danamon policies.

Collateral insurance fee	:	In accordance with the premium calculation by the insurance provider
Tazir[1]	:	IDR 15,000 per increment of IDR 1,000,000 (equivalent to 1.5% per month) of overdue installments
Ta'widh[2]	:	In accordance with the actual loss incurred by the Bank.
Early repayment fee	:	NA
Miscellaneous Fees	:	NA

The fees referred to above may be subject to change at any time in accordance with the Bank's policy. Any such changes will be notified in writing to the customer and shall refer to the Financing Offer Letter and/or the Sharia Financing Agreement

[1] Only applicable to customers who have the ability to pay but deliberately delay payment. This fee/penalty is not recognized as the Bank's income but will be allocated to charitable funds (dana kebajikan).

[2]Compensation fees charged to customers are based on the actual costs incurred by the Bank due to late installment payments.
*) Collateral and financing documentation fees

Document Requirements

No	Document Type	Working Capital – Executing & Investment	Working Capital – 100% Cash Collateral / Back-to-Back
1	Financing Application Form signed by the prospective customer	√	√
2	Copy of Deed of Establishment and its approval, Tax ID (NPWP), applicable operational licenses, approval letter from authorized institution, including amendments (if any)	√	√
3	Copy of ID cards of all Directors, Commissioners, and Controlling Shareholders based on the latest deed	√	√
4	SLIK Checking of all Directors, Commissioners, Controlling Shareholders, and Guarantors	√	√
5	SLIK Checking of BPRS	√	√
6	Copy of BPRS profile (if available)	√	NA
7	Copy of audited financial statements (last 2 years)	√	√
8	Copy of monthly reports as of December (last 2 years) and the latest monthly report (prior to submission month)	√	√
9	Copy of participation proof in deposit insurance program from Indonesia Deposit Insurance Corporation (LPS)	√	√
10	Copy of BPRS Annual Business Plan (RBB) (current year and previous year)	√	√
11	Copy of bank statements for the last 3 consecutive months within the last 4 months for all accounts with financing facilities	√	NA
12	Latest quarterly published report from OJK website	√	√
13	Approved Visit Report and photo documentation of	√	√

	BPRS business activities and surrounding area (valid for 1 year)		

For inquiries and complaints, you may contact **Hello Danamon** through the following channels:

- Call Center: 1-500-090
- Email: hellodanamon@danamon.co.id
- Nearest Danamon Branch Office, or Your servicing branch marketing representative

SIMULATION

Example of Total Financing Payment Simulation

1. Mudharabah Muqayyadah Financing for BPRS Distributed to Customers through Murabahah Financing

In carrying out its financing activities, a BPRS (as a prospective customer of the Bank) requires funding/working capital to provide murabahah financing to approximately 100 customers, with a total financing amount of IDR 5,000,000,000 over a period of 2 (two) years.
Based on the business projection, the estimated profit share attributable to the Bank over the financing period is IDR 482,169,074, which is equivalent to 9% per annum (annuity basis). Meanwhile, the murabahah margin set by the BPRS for its customers is equivalent to 14% per annum.

The profit sharing between the Bank and BPRS will be derived from the margin generated from BPRS's murabahah financing

Installment No	Projected BPRS Business Income	Profit-Sharing Ratio		Profit Sharing		Principal Installment	Total Installment
		Bank	Customer	Bank	Customer		
(1)	(2)	(3) = (5) / (2)	(4) = 100% – (3)	(5) = (3) × (2)	(6) = (4) × (2)	(7)	(8) = (7) + (5)
1	58,333,333	64.29%	35.71%	37,500,000	20,833,333	190,923,711	228,423,711
2	56,105,890	64.29%	35.71%	36,068,072	20,037,818	192,355,639	228,423,711
3	53,861,741	64.29%	35.71%	34,625,405	19,236,336	193,798,307	228,423,711
Installments 4–23							
24	2,645,105	64.29%	35.71%	1,700,425	944,680,36	226,723,287	228,423,711
Total				**482,169,074**	**267,871,708**	**5,000,000,000**	**5,482,169,074**

Based on these data, the calculation of profit sharing and the repayment of business capital under the Mudharabah Muqayyadah financing between the Bank and BPRS is as follows:

a	Required Business Capital of BPRS (Prospective Customer)		IDR 5,000,000,000
b	Estimated Monthly Business Income of BPRS	Based on column (2) Projected BPRS Business Income	Equivalent to 14% p.a.
c	Financing Tenor		24 months
d	Bank's Capital Contribution		IDR 5,000,000,000
e	Expected Rate of Return of the Bank		Equivalent to 9% p.a.
f	Estimated Bank's Return during the Financing Period based on Expected Return	Total Murabahah margin (equivalent to 9% p.a.)	IDR 482,169,074
g	Bank's Profit-Sharing Ratio	column f divided by column b	64.29%
h	Customer's Profit-Sharing Ratio	100% minus column g	35.71%

2. Investment Financing under IMBT Contract:

IMBT Object Value	IDR 5,500,000,000
Bank Portion / Principal Financing	IDR 5,000,000,000
Customer Portion (Down Payment)	IDR 500,000,000
Tenor	24 months
Bank Profit Equivalent (Ujrah)	9.25% p.a.
Payment Scheme	Fixed Principal (Declining Installments)
Monthly Installment	IDR 246,875,000

Installment No	Principal Portion	Bank's Profit Portion (Ujrah)	Total Installment	Outstanding Principal
1	208,333,333	38,541,667	246,875,000	4,791,666,667
2	208,333,333	36,935,764	245,269,097	4,583,333,333
3	208,333,333	35,329,861	243,663,194	4,375,000,000
	Installment no 4 to 23			
24	208,333,333	1,605,903	209,939,236	(0)
Total	**5,000,000,000**	**481,770,833**	**5,481,770,833**	

3. Investment Financing under an MMQ (Musyarakah Mutanaqisah) contract

Value of MMQ Object	IDR 5,500,000,000
Bank Portion /Financing amount	IDR 5,000,000,000
Customer Portion (Down Payment)	IDR 500,000,000
Tenor	24 months
Equivalent Bank Return	9.25% p.a.
Installment Method	Fixed Principal (Declining Installments)
Monthly Installment	IDR 246,875,000

Instal -ment No.	**Rental Instalment**	**Profit Sharing Ratio (%)**		**Profit Sharing Amount**	**Bank Unit Purchase**		**Ownership Portion**	
		Customer	Bank	Customer	Bank	Customer	Customer	Bank
(1)	(2)	(3)	(4)	(5) =(3)x(2)	(6)=(4) x(2)	(7) =(5)	(8) = Initial portion + (7)	(9) = initial portion – (7)
0							500,000,000	5,000,000,000
1	246,875,000	84.4%	15.6%	208,333,333	38,541,667	208,333,333	708,333,333	4,791,666,667
2	245,269,097	84.9%	15.1%	208,333,333	36,935,764	208,333,333	916,666,667	4,583,333,333
3	243,663,194	85.5%	14.5%	208,333,333	35,329,861	208,333,333	1,125,000,000	4,375,000,000
Installments 4 to 23								
24	209,939,236	99.2%	0.8%	208,333,333	1,605,903	208,333,333	5,500,000,000	(0)
Total	**5,481,770,833**			**5,000,000,000**	**481,770,833**	**5,000,000,000**		

4. Working Capital Financing under Musyarakah PRKS contract

Total Working Capital / Project Value	IDR 5,500,000,000	Profit Share (Bank)	12.5%
Bank's Capital Portion (Financing Limit)	IDR 5,000,000,000	Profit Share (Customer)	87.5%
Customer's Capital Portion	IDR 500,000,000		
Projected Monthly Business Income	IDR 400,000,000		
Financing Tenor	12 months		
Equivalent Profit-Sharing Rate	8.75%		

Month	**Days**	**Average PRKS Balance Projection**	**Utilization**	**Customer Gross Profit**	**Bank Profit Sharing**
Jan-25	31	1,000,000,000	50%	400,000,000	10,333,333
Feb-25	28	900,000,000	45%	400,000,000	8,400,000
Mar-25	31	900,000,000	45%	400,000,000	9,300,000
Apr-25	30	800,000,000	40%	400,000,000	8,000,000
May-25	31	1,000,000,000	50%	400,000,000	10,333,333
Jun-25	30	800,000,000	40%	400,000,000	8,000,000
Jul-25	31	800,000,000	40%	400,000,000	8,266,667
Aug-25	31	800,000,000	40%	400,000,000	8,266,667
Sep-25	30	800,000,000	40%	400,000,000	8,000,000
Oct-25	31	800,000,000	40%	400,000,000	8,266,667
Nov-25	30	800,000,000	40%	400,000,000	8,000,000
Dec-25	31	800,000,000	40%	400,000,000	8,266,667
Jan-26				**Total**	**4,800,000,000**

Notes:
- The profit distribution principle applied in Mudharabah Muqayyadah Financing and Musyarakah Sharia Current Account Financing (PRKS) is based on the gross profit sharing principle.
- Profit distribution under the Musyarakah Mutanaqisah (MMQ) contract is based on rental income (ujrah) generated from the financed asset.
- Profit distribution is carried out based on the customer's business performance reports.
- The profit-sharing ratio (Nisbah) may be adjusted subject to mutual agreement between the Customer and the Bank in accordance with applicable regulations.
- The above calculations are for simulation/illustration purposes only and do not represent the actual applicable ujrah/profit-sharing rate or actual returns.
- Financing documentation and collateral binding costs depend on the financing limit and other related expenses, such as notary fees, which will be informed or can be obtained from the Bank's appointed notary at the time of financing documentation.
- The collateral fire insurance premium is also determined based on several factors, including financing tenor, property type, and building value.
- Survey/Appraisal fees start from IDR 1,000,000 or as per invoice from the independent appraiser (KJPP), and are not applicable for receivable-based collateral (accounts receivable) or 100% Cash Collateral / Back-to-Back facilities.
- More detailed information, including fee components, shall refer to the Financing Offer Letter and the Financing Agreement.

ADDITIONAL INFORMATION

1. This Product and/or Service Information Summary ("Summary") is provided for informational purposes only and does not constitute an official offer of any product and/or service. In the event of any discrepancy between this Summary and the agreement and/or terms and conditions governing the product and/or service ("Agreement"), the Agreement shall prevail.
2. If you receive any suspicious emails, WhatsApp messages, SMS, or other information on behalf of Bank Danamon, please forward them to Hello Danamon.
3. In implementing Good Corporate Governance (GCG), prospective customers are requested not to provide any form of gifts or compensation to officers and/or employees of Bank Danamon in relation to the application, approval, and disbursement process of financing.
4. This product complies with Sharia principles as stipulated in the following fatwas:
   - DSN-MUI Fatwa No. 7/DSN/MUI/IV/2000 concerning Mudharabah (Qiradh) Financing
   - DSN-MUI Fatwa No. 73/DSN-MUI/XI/2008 concerning Musyarakah Mutanaqisah

- DSN-MUI Fatwa No. 08/DSN-MUI/IV/2000 concerning Musyarakah Financing
- DSN-MUI Fatwa No. 115/DSN-MUI/2017 concerning Mudharabah Muqayyadah
- DSN-MUI Fatwa No. 27/DSN-MUI/III/2002 concerning Ijarah Muntahiyah Bittamlik (IMBT)

5. Mudharabah is a partnership contract in which one party (malik/shahibul maal) provides the entire capital, while the other party ('amil/mudharib) manages the business, and profits are shared based on an agreed ratio set forth in the contract.
6. Mudharabah Muqayyadah is a partnership contract wherein the capital provider (Bank) imposes certain restrictions on the fund manager (Customer), including the type of business, tenure, and location, which must be adhered to by the fund manager.
7. Musyarakah is a partnership between the Bank and the Customer under a profit-sharing agreement, in which both parties contribute capital. Profits are distributed according to the agreed ratio, while losses are borne proportionally based on each party's capital contribution.
8. Musyarakah Mutanaqisah (MMQ) is a financing scheme based on a diminishing partnership (syirkah 'inan), where the Bank's ownership portion gradually decreases through periodic transfer or purchase by the Customer.
9. Ijarah Muntahiyah Bittamlik (IMBT) is a lease agreement between the owner of the asset (Bank) and the lessee (Customer), in which the Bank receives a rental fee (ujrah), and ownership of the asset is transferred to the Customer at the end of the lease period via sale or grant.
10. Detailed product information, including applicable fees prior to the financing agreement, will be provided in the Financing Offer Letter delivered to the prospective customer.
11. All payments of the customer's obligations as stipulated in the agreement are strictly prohibited from being made through Bank Danamon employees. All payments must be made via deposit into the customer's current account at Bank Danamon, from which the Bank will debit the obligations.
12. Customers are given flexibility to make early repayment (partial or full) prior to maturity, subject to prior approval from the Bank. Requests for early settlement must be submitted at least 3 (three) days before the due date through the Bank Danamon branch handling the financing.
13. This Summary has been prepared in compliance with applicable laws and regulations, including those issued by the Financial Services Authority (Otoritas Jasa Keuangan/OJK).
14. Approval of financing limits, tenure, profit-sharing returns, installment amounts, and all applicable fees will be communicated individually through the Financing Offer Letter. Any fees applied after the agreement is executed shall refer to the provisions stipulated in the Financing Agreement

Disclaimer (Important to Read)

1. The Bank reserves the right to reject any application for Products and/or Services if the requirements and conditions are not fulfilled.
2. You must carefully read this Product and/or Service Information Summary and have the right to seek clarification from Bank employees regarding any matters related to this Summary.
3. This Product and/or Service Information Summary is prepared in the Indonesian language. If necessary, it may be translated into other languages. In the event of any inconsistency or difference in interpretation between the Indonesian version and other language versions, the Indonesian version shall prevail.

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