PRODUCT AND/OR SERVICE INFORMATION SUMMARY (GENERAL VERSION)

Issuer Name	:	PT Bank Danamon Indonesia Tbk through its Sharia Business Unit	Product Type	:	Sharia Working Capital Financing based on Islamic principles using Mudharabah, Musyarakah PRKS, Ijarah Muntahiyah Bittamlik (IMBT), or Musyarakah Mutanaqishah (MMQ) contracts.
Product Name	:	Pembiayaan Modal Kerja Syariah	Product Description	:	Pembiayaan Modal Kerja Syariah is working capital financing can be utilized to meet the customer's business operational needs, such as the purchase of raw materials, inventory, and other operational expenses
Currency	:	IDR/ foreign currencies permitted under the provisions of Bank Danamon Indonesia			

KEY FEATURES OF WORKING CAPITAL FINANCING PRODUCT

Financing Limit	:	Minimum IDR 500 million up to a maximum in accordance with the customer's needs and subject to the Bank's policy	Tenor	:	• Non-Installment Facility : 1 year • Installment Facility : up to a maximum of 5 year
Equivalent Annual Profit-Sharing Return/Ujrah*	:	Starting from 8.75% up to 11.00%, depending on the financing tenor and the Bank's policy at the time of disbursement	Collateral Type	:	• Cash Collateral - Time Deposits - Government Bonds (SBN) & Sharia Government Bonds (SBSN) - Trade Cash Margin - Standby Letter of Credit (L/C) from a Prime Bank • Real Estate & Property - Land and Buildings - Vacant Land • Vehicles and Machinery • Inventory • Trade Receivables
			Installment	:	Subject to the financing limit, tenor, and the equivalent rate of Ujrah/profit-sharing return

** Effective as of the date of this document*

Ujroh (Fee) / Profit -Sharing : The profit-sharing ratio (Bagi Hasil) / fee (Ujrah) may be reviewed periodically based on mutual agreement between the Bank and the Customer.

Contract	Bank's Return
IMBT	Ujroh (Fee)
MMQ	Profit Sharing
Mudharabah	Profit Sharing
Musyarakah/ PRKS	Profit Sharing

BENEFIT	RISK
1. **Support for Business Working Capital Needs** Financing is utilized to meet business operational needs, such as the purchase of raw materials, merchandise, and daily operating expenses, to support the Customer's business development. **2. Flexibility of Sharia Financing Contracts**	1. **Default Risk** If the Customer's business does not perform as planned, there is a risk of inability to fulfill payment obligations to the Bank. 2. **Reputational Risk** Delays or defaults in payment may negatively impact the Customer's reputation with the Bank and other financial institutions, potentially limiting access to future financing.

Customers may choose the type of financing contract that best suits their business needs and complies with applicable Sharia principles.

3. Financing Tenor Aligned with Business Cycle
Short- to medium-term financing tenors are available, making them suitable for businesses with fast capital turnover.

4. Flexible Financing Repayment Schemes
The repayment structure may be in the form of monthly installments or non-installment (bullet payment), as agreed between the Bank and the Customer.

3. **Additional Cost Risk**
The Customer may incur additional charges, such as administrative fees, collateral binding fees, late payment penalties, or other charges in accordance with the terms of the contract.

4. **Collectibility Assessment Risk**
The Bank will report the Customer's financing history to the Financial Information Service System (SLIK). The Customer is required to settle all facilities with Bank Danamon Indonesia. In the event of non-payment, the Bank will align the collectibility status with the lowest collectibility level in accordance with applicable regulations.

5. **Business Risk**
Changes in external conditions, such as market dynamics, regulatory policies, and economic conditions, may affect business performance and the Customer's ability to repay the financing.

FEES AND CHARGES

A. Financing Application Fee

Provision fee / commission	:	Not charged
Administrative Fee	:	1% × (total facility amount) + IDR 6,500,000
Stamp Duty	:	IDR 10,000 per document
Notary fee *	:	As per the notary's invoice
Survey/ Appraisal Fee	:	Starting from IDR 1,000,000 or in accordance with the appraisal fee charged by KJPP

B. Incidental Costs Incurred

Life insurance fee	:	Not charged
Collateral insurance premium	:	In accordance with the premium calculation determined by the insurance company
Tazir[1]	:	IDR 15,000 per IDR 1,000,000 increment (equivalent to 1.5% per month) of overdue installments
Ta'widh[2]	:	In accordance with the actual losses incurred by the Bank
Early repayment fee	:	Not charged
Miscellaneous fees	:	RTGS fee: IDR 30,000**

TERMS AND PROCEDURES

Persyaratan Calon Nasabah

- Warga Negara Indonesia atau Perusahaan berbadan hukum Indonesia
- Minimum usia 21 tahun atau sudah menikah saat pengajuan fasilitas dan usia maksimum saat jatuh tempo adalah 65 tahun
- Lama Usaha minimal 3 tahun
- Penjualan tahunan minimal Rp 2 miliar dan menunjukkan keuntungan positif berlaku untuk semua sektor industri
- Tidak termasuk dalam Daftar Hitam Nasional Bank Indonesia (DHN BI)
- SLIK Checking lancar
- Profil Calon Nasabah :
  a.Perorangan/Individu atau
  b.Non Perorangan/Non Individu (Badan Usaha / Perusahaan)

Document Requirements

No.	Document Type	Individual	Business Entity
1	Financing Application Form signed by the prospective customer	✓	✓
2	Copy of Deed of Establishment and its amendments, including legal approval	N/A	✓
3	Copy of Customer/Company Management Identification (Directors and Commissioners)	✓	✓
4	Financial Statements for at least 2 (two) years, audited or internally prepared in accordance with applicable regulations	✓	✓
5	Copy of Bank Statements/Savings Account Statements for the last 3 months	✓	✓
6	Copy of Business Documents: Tax ID (NPWP), Business Identification Number (NIB), Company Registration Certificate (TDP), and Business License (SIUP)	✓	✓

The amount of the above-mentioned fees may change at any time in accordance with the Bank's policy. Any such changes will be notified in writing to the Customer and will refer to the Financing Offer Letter and/or Sharia Financing Agreement.

[1]Only applicable to Customers who are capable but deliberately delay payments

[2]Compensation fees charged by the Bank to the Customer based on the actual costs incurred due to delayed installment payments to the Bank.
Ta'zir and Ta'widh fees are not recognized as the Bank's income, but will be recorded as benevolent (social) funds.

*) Costs related to collateral binding and financing agreement execution
**) RTGS fees are only applicable for disbursements to banks other than Bank Danamon

7	Copy of Collateral Documents (Land Title Certificate/Building Use Rights Certificate, Property Tax, etc.)	✓	✓
8	Copy of Documentation of the Investment Object to be Financed	✓	✓

You may direct any inquiries and/or complaints to **Hello Danamon** via:

- Call Center: 1-500-090
- Email: hellodanamon@danamon.co.id

SIMULATION

Example of your total financing payment simulation:

1. Working Capital Financing under Mudharabah Contract

Financing Limit (Bank Portion)	IDR 5,000,000,000
Tenor	24 months
Equivalent Profit-Sharing Rate	8.75%
Projected Monthly Business Income	IDR 400,000,000
Payment Scheme	Fixed Installment
Monthly Installment	IDR 227,850,616

Installment No	Projected Monthly Business Result	Profit-Sharing Ratio (Bank)	Profit-Sharing Ratio (Customer)	Profit Share (Bank)	Profit Share (Customer)	Principal Installment	Total Installment Projection	Outstanding
(1)	(2)	(3)	(4) = 100%-(4)	(5) = (3) x (2)	(6) = (4) x (2)	(7)	(8) = (5) +(7)	(9) = Modal awal – (7)
								5,000,000,000
1	400,000,000	9.11%	90.89%	36,458,333	363,541.667	191,392,282	227,850,616	4,808,607,718
2	384,688,617	9.11%	90.89%	35,062,765	349,625.853	192,787,851	227,850,616	4,615,819,867
3	369,265,589	9.11%	90.89%	33,657,020	335,608.569	194,193,596	227,850,616	4,421,626,271
Installment No 4 to 23								
24	18,096,099	9.11%	90.89%	1,649,384	16,446,715	226,201,232	227,850,616	(0)
Total				**468,414,775**	**4,670,764,470**	**5,000,000,000**	**5,468,414,775**	

2. Working Capital Financing under Musyarakah PRKS contract

Total Working Capital/Project Financing 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 Business Income/Month	IDR 400,000,000		
Financing Tenor	12 Month		
Equivalent Profit-Sharing Return	8.75%		

Month	Days	Projected Average Balance (PRKS)	Utilization	Customer's Gross Profit	Bank's Profit-Sharing (PBH)
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
				Total	**4,800,000,000**

3.Working Capital Financing under an Ijarah Muntahiyah Bittamlik (IMBT) Contract:

IMBT Object Value	IDR 5,500,000,000
Bank's Portion / Financing Principal	IDR 5,000,000,000
Tenor	24 months
Equivalent Bank Return (Ujrah)	8.75% p.a.
Installment Scheme	Fixed Principal (Declining Installments)
Monthly Installment	IDR 244,791,667

Installment No	Principal Portion	Bank's Profit Portion (Ujrah)	Total Installment (Lease Payment)	Outstanding Bank Financing Principal
1	208,333,333	36,458,333	244,791,667	4,791,666,667
2	208,333,333	34,939,236	243,272,569	4,583,333,333
3	208,333,333	33,420,139	241,753,472	4,375,000,000
Instalment No 4 to 23				
24	208,333,333	1,519,097	209,852,430	(0)
Total	**5,000,000,000**	**455,729,167**	**5,455,729,167**	

4. MMQ Working Capital Financing under a Musyarakah Mutanaqishah (MMQ) Contract

MMQ Object Value	IDR 5,500,000,000
Bank's Capital Portion (Financing Limit)	IDR 5,000,000,000
Customer's Capital Portion (Down Payment)	IDR 500,000,000
Tenor	24 months
Bank's Equivalent Return	8.75% p.a.
Installment Scheme	Fixed Principal (Declining Installments)
Monthly Installment	IDR 244,791,666

Installment No	Rental Installment Amount	Profit-Sharing Ratio		Profit Sharing		Bank Portion 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	244,791,667	85.1%	14.9%	208,333,333	36,458,333	208,333,333	708,333,333	4,791,666,667
2	243,272,569	85.6%	14.4%	208,333,333	34,939,236	208,333,333	916,666,667	4,583,333,333
3	241.753.472	86.2%	13.8%	208,333,333	33,420,139	208,333,333	1,125,000,000	4,375,000,000
Instalment No 4 to 23								
24	209,852,431	99.3%	0.7%	208,333,333	1,519,097	208,333,333	5,500,000,000	(0)
Total	**5,455,729,167**			**5,000,000,000**	**455,729,167**	**5,000,000,000**		

Notes:

- The above calculation is for simulation/estimation purposes only and does not represent the actual applicable ujrah/profit-sharing rate or the actual projection.
- Financing agreement binding costs are influenced by the financing limit and other related costs, such as notary fees, which will be informed or can be inquired with the notary appointed as a partner of Bank Danamon at the time of financing execution.
- The determination of fire insurance costs is also influenced by several factors, including the financing tenor, type of property, and building value.

ADDITIONAL INFORMATION

1. This Product and/or Service Information Summary ("Summary") is intended solely as an informational tool and does not constitute a formal offer of any product and/or service. In the event of any discrepancy between this Summary and the agreement and/or terms and conditions related to the product and/or service (the "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. This product complies with Sharia principles in accordance with :
   - DSN Fatwa No. 27/DSN-MUI/III/2002 on *Ijarah Muntahiyah Bittamlik (IMBT)*,
   - DSN Fatwa No. 73/DSN-MUI/XI/2008 on *Musyarakah Mutanaqishah*,
   - DSN Fatwa No. 7/DSN-MUI/IV/2000 on *Mudharabah Financing*, and
   - DSN Fatwa No. 08/DSN-MUI/IV/2000 on *Musyarakah Financing*.
4. Mudharabah is a profit-sharing financing scheme based on a business partnership between the capital provider (Bank) and the fund manager (Customer), with the profit-sharing ratio agreed and stipulated in the contract/agreement.
5. Musyarakah is a profit-sharing financing scheme between the Bank and the Customer, where each party contributes funds under a partnership agreement. Profits are distributed based on an agreed ratio, while losses are borne in proportion to each party's capital contribution.
6. Ijarah Muntahiyah Bittamlik (IMBT) is a lease agreement between the owner of the IMBT asset (Bank) and the lessee (Customer), whereby the Bank receives compensation (in the form of *Ujrah*) for the leased asset, ending with the transfer of ownership or usufruct of the asset through a sale or grant option at the end of the lease period in accordance with the agreement.
7. Musyarakah Mutanaqishah (MMQ) is a partnership-based financing (*syirkah 'inan*) in which the capital share (*hishshah*) of one partner (the Bank) gradually decreases due to periodic purchase or transfer to the other partner (Customer).
8. Detailed product information, including applicable fees prior to the execution of the financing contract, shall refer to the information provided in the Financing Offer Letter delivered to prospective customers.
9. In implementing Good Corporate Governance, prospective customers are requested not to offer or provide any form of gift or compensation to any officer and/or employee of Bank Danamon in relation to the financing application, approval, and disbursement process.
10. All customer payment obligations as stipulated and agreed in the agreement/contract must not be made through Bank Danamon employees. All payments must be made by depositing funds into the Customer's current account at Bank Danamon, from which the Bank will debit the Customer's account.
11. Customers are granted flexibility to settle the financing prior to maturity, either partially or in full, subject to prior approval from the Bank. Early settlement requests must be submitted no later than 3 days before the due date through the Bank Danamon branch that processes the financing.
12. This Summary has been prepared in accordance with applicable laws and regulations, including the regulations of the Financial Services Authority (OJK).

13. Approval of financing limits, tenor, profit-sharing returns, installment amounts, and all applicable fees will be communicated individually through the Financing Offer Letter. Any fees applicable after the execution of the financing contract shall be governed by the provisions set forth in the Financing Agreement.

Disclaimer (Important to Read):
1. The Bank reserves the right to reject any application for the Product and/or Service submitted by you if it does not meet the applicable terms and conditions.
2. You are required to carefully read this Product and/or Service Information Summary and have the right to raise questions to Bank staff regarding any matters related to this Summary.
3. This Product and/or Service Information Summary is prepared in the Indonesian language. If necessary, this Summary may be translated into other languages. In the event of any discrepancy in provisions or interpretation between the Indonesian version and other language versions, the Indonesian version shall prevail.

Danamon Syariah

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