GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY

Publisher name	:	PT Bank Danamon Indonesia Tbk – Sharia Business Unit	Product type	:	Mudharabah Sharia Savings
Product name	:	Tabungan DanamonAdira iB	Product Description	:	Tabungan DanamonAdira iB is one of the savings products in Rupiah (Rp) issued by PT Bank Danamon Indonesia Tbk ("Bank Danamon") which is specifically intended for individual customers who apply for an account opening through PT Adira Dinamika Multi Finance Tbk ("ADMF") either at the same time as applying for an ADMF credit facility or through the Adiraku application, and can be opened at Danamon branch offices if the account opening mechanism is not possible done.
Currency	:	Rupiah			

KEY FEATURES OF THE SERVICE

Customer Criteria	Individual Customers
São Paulo	Mudharabah (Profit Sharing)
Currency	Rupiah
Transaction Reporting Media	e-Statement
Initial Deposit	IDR0
Minimum balance to be maintained to avoid penalties	IDR0
Revenue Share (Ratio)* **) Valid on the date this document is issued*	see table below
Account Status	Single
Transaction Notifications	SMS, Email, Pop up notifications, and other electronic media.
Bank Danamon Debit Card/ATM Facility	1. Regular Debit Card 2. Optimal Debit Card 3. Privilege Debit Card 4. GPN Debit Card
Transaction Limit	Book transfer, purchase, payment: IDR 15,000,000/day Cash Withdrawal IDR 25,000,000 / day BI Fast IDR250,000,000 / trx IDR 1,000,000,000 / day
Daily Shopping Transaction Limit	IDR 50,000,000
Daily Withdrawal Limit at ATMs	IDR 10,000,000
Daily Transfer Limit *e-channel* (*internet banking* and ATM)	IDR 25,000,000

Revenue Share (Ratio)*:

Yes	Average Balance (Rp)	Ratio (%)	Indication Rate (%)*
1.	≥ 0 – 50 million	1%	0.10%
2.	≥ 50 million	5%	0.50%

COST

No.	Features/ Features	Nominal
1.	Monthly administration fee	IDR0
2.	Withdrawal fees at ATM Bersama, ALTO and Prima	IDR 7,500 (Free 10x fee if the balance before cash withdrawal ≥ IDR 500,000)
3.	Interbank online transfer fees at ATMs	IDR 7,500
4.	Stamp fee	IDR 10,000
5.	Debit/ATM card fee per month	IDR0
6.	E-statement fee	Free of charge
7.	Inactive account charges	IDR 20,000
8.	Balance checking fees at Bank Danamon ATMs	IDR 7,500 (Free 10x fee if the balance before cash withdrawal ≥ IDR 500,000)
9.	Transfer fees at D-Bank PRO	SKN IDR 2,900 RTGS IDR 20,000 BI Fast IDR 2,500 (Free charge 10x if balance before cash withdrawal ≥IDR 500,000) Transfer Online IDR 7,500
10.	Debit/ATM card replacement fee	Expiry IDR0 Lost/swallowed at ATMs at branches IDR 25,000 + stamp fee Damaged/incorrect PIN 3x in branch IDR 25,000
11.	Withdrawal fees at Cirrus ATMs	IDR 25,000
12.	Additional penalty fee below the minimum balance	IDR0
13.	Balance checking fees at ATM Bersama, ALTO and Prima	IDR 4,000
14.	Cost of printing transaction reports per sheet	The month runs until the last 2 months IDR 5,000 More than 2 months IDR 10,000
15.	Notification fees	IDR 10,000
16.	Dormant account fees	IDR 20,000
17.	Withdrawal fees at Bank Danamon ATMs	Free of charge
18.	Account closure fees	IDR 50,000

BENEFITS
1. Autodebit feature Savings accounts have an autodebit feature to make credit installment payments automatically without being charged additional fees.

RISKS
1. The risk of costs arising due to the Customer's negligence will be charged to the Customer.

2. **Free Administration Fee**
   Customers are not charged monthly administration fees.

3. **Free Transaction Fees**
   Customers will get the benefit of free cash withdrawal transaction fees 10 (ten) times per month through the ATM Bersama, ALTO and Prima networks, and transfers to other banks through the BI Fast network as many as 10 (ten) times per month by maintaining a minimum balance before the transaction of IDR 500,000 (five hundred thousand rupiah).

4. **Latest Transaction Features**
   Customers can enjoy the convenience of the latest transaction feature services such as mobile banking and internet banking facilities (DBank PRO), Danamon SMS, ATM and Hello Danamon to add convenience to customers in transacting anywhere and anytime.

2. Your savings are not guaranteed by LPS if the nominal balance of your deposits with one bank exceeds IDR 2 billion.
3. Misuse of *e-channels*, PINs/*passwords*, and cards/passbooks can result in the loss of funds in savings.
4. Other risks as stipulated in the General Terms and Conditions of Islamic Banking Accounts and Services.

REQUIREMENTS AND PROCEDURES

The application to open a DanamonAdira iB Savings account is made at the same time as the submission of a credit application at ADMF or through the Adiraku application, and can be done at a branch office of Bank Danamon if the mechanism for opening the account cannot be done. Customers come to the nearest Bank Danamon branch office to pick up a Debit/ATM card.

1. The Client's criteria are individuals.
2. Account opening through ADMF or the Adiraku app.
3. The customer completes the required documents, including:
   a. A copy of a valid Identity Card (KTP for Indonesian citizens or Passport for foreigners).
   b. Copy of NPWP.
   c. Other documents required by Bank Danamon.
4. Closing DanamonAdira iB Savings account can be done through Bank Danamon branch offices.

Customers can submit questions and complaints through:

24-Hour Service/Complaints
Call center Hello Danamon 1-500-090
 hellodanamon@danamon.co.id d.

SIMULATION

The formula for calculating profit sharing based on the average balance in 1 current month is:

$$\textbf{Revenue Share} = \frac{\textbf{Average account balance}}{\textbf{Average balance of products}} \times \textbf{Revenue allocation} \times \textbf{Profit share ratio}$$

So the Profit Sharing is described as follows:

- Average balance of DanamonAdira iB savings: 10,000,000,000
- Average balance of DanamonAdira iB products: 700,000,000,000
- Revenue Allocation: 6,000,000,000
- Percentage Ratio: 5%

Revenue Share (Gross):

$$\frac{10.000.000.000}{700.000.000.000} \times 6{,}000{,}000{,}000 \times 5\% = 4{,}285{,}714 \text{ / month}$$

ADDITIONAL INFORMATION

1. This product is in accordance with sharia principles as per the Fatwa of DPS (National Sharia Council) No. 02/DSN-MUI/IV/2000 concerning Savings.

2. The withdrawal/deposit procedure refers to the provisions applicable at the Bank.
3. Savings profit sharing is given at the beginning of the following month.
4. 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.
5. Other information on costs, benefits, and risks can be accessed through the Danamon website www.danamon.co.id

Things that need to be considered when the Customer makes a transaction with Danamon Debit Card/ATM

1. The customer is required to change the PIN that has been provided by Bank Danamon before making a transaction for the first time.
2. Debit/ATM Cards and PIN can only be used by the Customer themselves and cannot be transferred/loaned to others.
3. Change your PIN regularly, avoiding easily guess PINs such as your date of birth/wedding date.
4. Make sure the Debit/ATM Card is signed on the back of the card.
5. Make sure the balance is sufficient to carry out transactions such as cash withdrawals, book transfers, transfers, bill payments and others.
6. An error in entering the PIN 3 times in a row on the same day will result in the card being blocked.
7. Don't tell anyone your PIN because it's private and confidential.
8. Never write your PIN on your Debit/ATM Card.
9. Before making a debit transaction at the merchant, first ask if the merchant charges additional fees.
10. Make sure the PIN entered when making a debit transaction at the Merchant is not visible to anyone.
11. Make sure the Debit/ATM Card is swiped once with the correct transaction amount at the EDC Merchant.
12. Keep the purchase transaction slip at the Merchant until it is confirmed that the transaction is not problematic.

If the Debit/ATM Card is lost/swallowed, immediately contact Hello Danamon 1- 500-090 to immediately block the card.

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 provisions or interpretations between Bahasa Indonesia and other languages, the Indonesian version will prevail.

Danamon Syariah

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