

Summary of Product and/or Service Information – General Version

Issuer Name	: PT Bank Danamon Indonesia Tbk	Product Type	: Savings Plan with Mudharabah Contract
Product Name	: Tabungan Perencanaan Syariah (TPS) iB	Product Description	: Tabungan Perencanaan Syariah (TPS) iB is a digital auto-debit savings plan with regular deposits of a specified amount over a specified period, based on sharia principles, provided by Bank Danamon to the public for planning purposes such as Hajj, Umrah, Qurban, or other financial goals.
Currency	: Rupiah (IDR)		

Main Features	
Product Name	Sharia Planning Savings iB by D-Bank PRO (TPS iB)
Product Type	Planning Savings
Contract	Profit Sharing (Mudharabah)
Minimum Balance	IDR 0
Profit Share Ratio (Nisbah)*	Bank ratio: 97.5%; Customer ratio: 2.5%
<i>*) Valid as of the date this document is issued</i>	
Customer Eligibility Criteria	Individual Indonesian citizens
Currency	Indonesian Rupiah (IDR)
Initial Deposit	IDR 10,000
Regular Deposit	Daily : IDR 5,000
	Weekly : IDR 50,000
	Monthly : IDR 100,000
Savings Period	Minimum 3 (three) months
Reporting Media	E-statement
Top-up for regular deposits	Not allowed
Partial withdrawal before maturity	Funds cannot be partially withdrawn. Any withdrawal of funds means closing the TPS iB account, either through the D-Bank PRO Application or at a Bank Danamon Branch Office.
Basic Facilities	1. Customers may open more than 1 (one) TPS iB account. 2. TPS iB accounts do not come with debit card and/or ATM card facilities.
Non-routine Deposits	Customers may increase the deposit amount by making cash deposits or transfers to the TPS iB account through Bank Danamon branches or the Bank's electronic channels.
General Terms and Conditions	
- Existing customers who have an active Sharia CASA account. - Account opening, maintenance, and closure processes for the savings account are subject to the account opening terms and requirements stipulated by Bank Danamon through the D-Bank PRO application.	
Fees	
Initial deposit fee	IDR 0
Monthly administration fee	IDR 0
Monthly auto-debit fee	IDR 0

Account closure fee	IDR 0
Additional administration fee for balance below the minimum balance	IDR 0
Stamp duty fee	IDR 0
Benefits	Risks
EASY, Account opening is easier because it can be done anytime and anywhere according to the customer's preference. FLEXIBLE, Customers can plan their finances independently by choosing the savings period, savings goal, and daily, weekly, or monthly regular deposit amount according to their needs. CONVENIENT, Customers will receive direct notifications through the D-Bank PRO application.	- Your savings are not guaranteed by LPS if your total deposit balance at one bank exceeds IDR 2,000,000,000 (two billion Rupiah). - There is a risk that the profit earned may be lower than the projected profit sharing due to a decline in the Bank's income performance. - Product features and fees may change at any time in accordance with the Bank's policies and will be communicated through media deemed appropriate by the Bank. - Any costs arising due to customer negligence will be borne by the customer. - Other risks associated with this product can be found in the General Terms and Conditions for Sharia Accounts and Banking Services and the General Terms and Conditions of D-Bank PRO.
Requirements and Procedures	
- Customers who already have an active regular savings account at Bank Danamon are required to complete the required steps when opening a TPS iB account through D-Bank PRO. The information that must be completed by the customer includes: - Source Account Number - Initial Deposit Amount - Target Fund Amount - Transfer Period - Target Completion Date or Regular Deposit Amount The Target Completion Date will be filled in automatically if the customer enters the Regular Deposit Amount first, and vice versa; the Regular Deposit Amount will be filled in automatically if the customer enters the Target Completion Date first. - Agree to the general terms and conditions for opening a TPS iB account in the D-Bank PRO application - After clicking Continue, the customer will see a confirmation page to review the data entered previously. If all information is correct, the customer will be asked to enter the 6-digit D-Bank PRO m-PIN. - The customer will see proof of the account opening application transaction, which will also be sent via push notification and email notification. - Customers may submit complaints regarding banking products and/or services verbally and/or in writing through: - Bank Danamon branch offices - Hello Danamon Call Center: 1-500-090, or email: hellodanamon@danamon.co.id	
Simulation	
TPS iB Profit Sharing Calculation	
The profit-sharing formula based on the average balance in the current month is as follows:	
Profit Sharing = $\frac{\text{Average account balance}}{\text{Average product balance}} \times \text{Revenue allocation} \times \text{Ratio}$	
Accordingly, the profit sharing is described as follows:	

- Average TPS iB savings balance: 6,000,000
- Average TPS iB product balance: 700,000,000
- Revenue allocation: 60,000,000
- Profit-sharing ratio: 2.5%

Gross Profit Sharing:

$$\frac{6,000,000}{700,000,000} \times 60,000,000 \times 2.5\% = \text{IDR } 12,857.17 \text{ per month}$$

Net Profit Sharing:

$$12,857.17 \times 20\% = \text{IDR } 10,285.74 \text{ per month}$$

Additional Information

1. This product complies with sharia principles as set out in DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000, which states that mudharabah savings are deposits based on the profit-sharing principle, whereby the customer (shahibul mal) entrusts funds to the bank (mudharib) to be managed in sharia-compliant business activities. Profits are shared according to the agreed ratio.
2. After the target fund has been achieved, the system will not automatically close the TPS iB account. Account closure must be performed manually by the customer through the feature available in the D-Bank PRO application.
3. The Bank may reject an application for products and services if the customer does not meet the applicable requirements and regulations.
4. Profit sharing on the savings account is credited at the beginning of the current month.
5. The Bank is obliged to inform customers of any changes to the benefits, fees, risks, and terms and conditions of this Product and/or Service by letter or through other means in accordance with the applicable terms and conditions. Such notice will be provided 30 (thirty) days before the effective date of the change.
6. For other information such as fees, benefits, risks, and customer complaints, please refer to Bank Danamon's official website at <https://www.danamon.co.id/id>.

Disclaimer (important to read):

1. The Bank may reject your application for the Product and/or Service if you do not meet the applicable requirements and conditions.
2. You must carefully read this Summary of Product and/or Service Information and have the right to ask Bank employees about any matters related to this Summary of Product and/or Service Information.
3. This Summary of Product and/or Service Information is prepared in Bahasa Indonesia. If necessary, this Summary of Product and/or Service Information may be translated into other languages. In the event of any inconsistency between the Bahasa Indonesia version and any other language version, the Bahasa Indonesia version shall prevail.



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