GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY

Publisher name	:	PT Bank Danamon Indonesia Tbk – Sharia Business Unit	Product type	:	Mudharabah Sharia Giro
Product name	:	Giro Syariah iB MD IDR	Product Description	:	Giro Syariah iB MD IDR is a type of current account product based on sharia principles with a Mudharabah contract equipped with various transaction facilities.
Currency	:	Rupiah			

KEY FEATURES OF GIRO

Customer Criteria	Individual Customers and Non-Individual Customers
Currency	Rupiah
Transaction Reporting Media	1. Electronic Statement / *E-Statement*. 2. Printed Statement, (only for certain Customers who meet all the criteria set by the Bank)
Minimum initial deposit	IDR 1,000,000
Balance on hold	IDR 0
Minimum average balance to be maintained to avoid administrative fees	IDR 0
Ratio/Revenue Share	10%
Consolidated accounts	Joint Account "OR" and/or Joint Account "AND"
Danamon Debit/ATM Card Features	Get a Debit/ATM Card facility (for individual customers).
E-Channel Facilities	Individual customers can make transactions through D-Bank PRO, Danamon SMS, ATM, and Hello Danamon. Meanwhile, non-individual customers can only make transactions at Teller (Bank Branch) and Danamon Cash Connect.
Daily Shopping Transaction Limit	(see table below)
Daily Withdrawal Limit at ATMs	(see table below)
E-Channel Daily Transfer Limit	**Danamon Cash Connect (DCC)** (see table below)

Daily Shopping Transaction Limit:

Types of Debit Cards	Payment Limit at EDC	Limit Default Debit Online
Regular Lighthouse	IDR 50,000,000	IDR 10,000,000
Ultimate	IDR 75,000,000	IDR 10,000,000
Privilege	IDR 100,000,000	IDR 10,000,000
GPN	IDR 50,000,000	-
Hajj	IDR 50,000,000	IDR 10,000,000

Daily Withdrawal Limit at ATMs:

Types of Debit Cards	Limit
Danamon Privilege	IDR 15,000,000
Danamon Optimal	IDR 10,000,000
Danamon Regular	IDR 10,000,000
Danamon GPN	IDR 10,000,000
Danamon Hajj	IDR 10,000,000
Danamon Youth	IDR 1,000,000
Danamon Junior	IDR 1,000,000

E-Channel Daily Transfer Limit — **Danamon Cash Connect (DCC)**

Customer Type	Maximum Limit per Day
Individuals	IDR 10,000,000,000
Non-Individual	IDR 150,000,000,000

ATM

Types of Debit Cards	Overbooking	Other Bank Transfers
Danamon Privilege	IDR 200,000,000	IDR 25,000,000
Danamon Optimal	IDR 200,000,000	IDR 25,000,000
Danamon Regular	IDR 200,000,000	IDR 25,000,000
Danamon GPN	IDR 200,000,000	IDR 25,000,000
Danamon Hajj	IDR 200,000,000	IDR 25,000,000
Danamon Youth	IDR 1,000,000	IDR 1,000,000
Danamon Junior	IDR 1,000,000	IDR 1,000,000

Mobile Banking (D-BANK PRO)

Transfer to fellow Danamon accounts (overbooking)

Transaction Type	Minimum Limits	Maximum Limit
Overbooking Danamon(Same currency)	IDR 1	IDR 2,000,000,000
Overbooking Danamon(Different currencies)	IDR 1,700,000	IDR 2,000,000,000

Transfer to Other Banks

Transaction Type	Minimum Limits	Maximum Limit per Transaction	Maximum Limit per Day
SKN/LLG	IDR 10,000	IDR 500,000,000	IDR 1,000,000,000
RTGS	IDR 100.000.001	IDR 500,000,000	IDR 1,000,000,000
BI-FAST	IDR 10,000	IDR 250,000,000	IDR 1,000,000,000
Interbank Transfer (IBFT – Online Transfer)	IDR 10,000	IDR 100,000,000	IDR 200,000,000.

COST

Yes	Features	Nominal
1	Monthly administration fee	Free of Cost
2	Monthly Debit/ATM Card Fee	
	• Virtual Debit Card	Free of Cost
	• Physical Debit Card	Free of Cost
3	Debit Card/ATM application fee in the D-Bank PRO application:	
	• Virtual Debit Card	Free of Cost
	• Physical Debit Card	Free of charge until June 30, 2026, especially for Customers who have a minimum balance of IDR 100,000. If the balance is below IDR 100,000, the Customer cannot request a Physical Debit Card
4	Debit Card/ATM replacement fee at branches:	
	• Swallowed ATM machine	Only a stamp fee of IDR 10,000 is *charged.*

	• Debit Card/ATM lost/stolen	IDR 25,000 and stamp fee IDR 10,000
	• Corrupted or incorrect PIN	IDR 25,000
	• Expired cards	Free of Cost
5	Debit Card replacement fee at D-Bank PRO:	
	• Expired cards	Free of Cost
6	Transaction report printing fee:	IDR 100,000 + IDR 5,000 per share
7	Use of Passbooks	
	• Passbook Fees	IDR 5,000 per month
	• Print Transactions in the Passbook	Free of charge
8	Passbook Replacement	IDR 10,000 (for stamp fee)
	• Full Passbook	Free of charge
	• Broken Passbook	Free of charge
	• Passbook lost/stolen	IDR 10,000 (for stamp duty)
9	Additional administration fees below the minimum balance	IDR0
10	Dormant Fees	IDR 20,000
11	Account Closure	IDR 50,000
12	Electronic account report fee (e-Statement)	Free of Charge
13	Cost of printed *statements.* *Monthly printed statement fee*	IDR 100,000 per month
14	Use of ATM machines *ATM Usage*	
	• Check Balance at Danamon ATM	Free of Charge
	• Cash Withdrawal at Danamon ATMs	Free of Charge
	• Check balance at ATM Bersama, ALTO & Prima	IDR 4,000
	• Cash withdrawal at ATM Bersama, ALTO & Prima	IDR 7,500
	• Cash Withdrawal at Cirrus ATMs	IDR 25,000
15	Uses of D-Bank PRO	
	• Transfer	
	- SKN Transfer	IDR 2,900
	- RTGS transfer	IDR 20,000
	- Online Transfer (ATM Bersama/ ALTO/ PRIMA)	IDR 7,500
	- BI-FAST TRANSFER (D-Bank PRO) /	IDR 2,500
16	Auto debit	For auto debit services, the Customer will get free administrative fees for monthly bill payments from PLN, Telkom, and/or PAM made through Bank auto debit (which is done based on the power of attorney for account debiting signed by the Customer).
17	Stamp fee	IDR 10,000

BENEFITS	RISKS
1. **Free Administration Fee** Customers are not charged monthly administration fees. 2. **Latest Transaction Features** Customers can enjoy the convenience of the latest transaction feature services such as *mobile banking and internet banking* facilities (D-Bank PRO), Danamon SMS, ATM and Hello Danamon to add convenience to customers in transacting anywhere and anytime 3. **In accordance with Shariah principles** Your funds are managed according to sharia principles with a Mudharabah contract.	1. Risk of getting profits that are not in accordance with profit sharing projections due to a decrease in revenue on the Bank's performance 2. The risk of costs arising due to the Customer's negligence will be charged to the Customer. 3. Your savings are not guaranteed by LPS if the nominal balance of your savings in one bank exceeds IDR 2,000,000,000. 4. Misuse of e-channels, PINs, and cards/passbooks can result in the loss of funds in savings. 5. Other risks as stipulated in the General Terms and Conditions of Islamic Banking Accounts and Services.

REQUIREMENTS AND PROCEDURES

The application to open an Giro Syariah iB MD IDR Sharia Current Account can be made by the Customer through the Bank's branch office or digitally by fulfilling the provisions/requirements set by the Bank.

- Account opening through branches: Customer completes and signs the Customer Data Form and Account Opening
- Account opening digitally: Customers fill in and complete the requirements according to the steps requested when opening an account.
- The customer completes the required documents, including:
    1. A copy of a valid Identity Card (KTP/SIM/Passport).
    2. Copy of NPWP
    3. Other documents required by the Bank.
- 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

A. Ratio Calculation

Profit Sharing Calculation

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

Revenue Share = Average account balance x Revenue allocation x Ratio
Average balance of products

So, the profit sharing is described as follows

- Average Draft Balance : 10,000,000,000
- Average current account product balance 700,000,000,000
- Revenue allocation : 6,000,000,000
- Ratio : 1%

Revenue Share (Gross) :

$$\frac{10{,}000{,}000{,}000}{700.000.000.000} \times 6{,}000{,}000{,}000 \times 1\% = 1{,}714{,}286 \text{ / month}$$

B. Average Balance Calculation

Average Balance Calculation	Nominal	Remarks
Customer Funds Account Balance : - Date 21 = IDR 22,000,000,000 - Date 22-30 = IDR 2,000,000,000 **Average Balance :** $\frac{(1 \times \text{IDR } 22{,}000{,}000{,}000)+(9 \times \text{IDR} 2{,}000{,}000{,}000)}{10}$	**IDR 4,000,000,000**	
Customer Balance Below Minimum Balance Account Balance : - Date 1-4 = IDR 250,000 - Date 5-10 = IDR 100,000 - Date 11 = IDR 1,000,000 - Date 12-19 = IDR 200,000 - Date 20-23 = IDR 150,000 - Date 24-31 = IDR 50,000 **Average Balance :** $\frac{(4 \times \text{IDR } 250{,}000) + (6 \times \text{IDR } 100{,}000) + (1 \times \text{IDR } 1{,}000{,}000) + (8 \times \text{IDR } 200{,}000) + (4 \times \text{IDR } 150{,}000) + (8 \times \text{IDR } 50{,}000)}{31}$	**IDR 167,742**	

ADDITIONAL INFORMATION

1. This product is in accordance with sharia principles as per the Fatwa of DPS (National Sharia Council) No. 01/DSN-MUI/IV/2000 concerning Current Accounts.
2. The withdrawal/deposit procedure refers to the provisions applicable at the Bank.
3. Current account 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 Product 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 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 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

Danamon Syariah

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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).

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