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 Syariah iB Payroll	Product Description	:	Tabungan Syariah iB Payroll is a type of savings product based on sharia principles with a mudharabah contract equipped with various transaction facilities
Currency	:	Rupiah			

KEY FEATURES OF SAVINGS

Customer Criteria	Individual Customers
Currency	Indonesian Rupiah (IDR)
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 0
Balance on hold	IDR 25,000
Minimum average balance that must be maintained to avoid administration fees (IDR 5,000)	IDR250,000
Revenue Share (*Ratio*)* **) Valid on the date this document is issued*	See table below
Consolidated accounts	Not allowed
Danamon Debit/ATM Card Features	Get a Debit/ATM Card facility.
E-Channel Facilities	Individual customers can make transactions through D-Bank PRO, Danamon SMS ATM, and Hello Danamon.
Daily Shopping Transaction Limit	See table below
Daily Withdrawal Limit at ATMs	See table below
E-Channel Daily Transfer Limit	See table below

Revenue Share (*Ratio*)*

Tiering	Ratio	Indicative Rate
IDR 0 - < IDR 50 million	1.00% p.a	0.1% p.a
≥ IDR 50 million	2.50% P.a	0.25% p.a

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	IDR75,000,000	IDR 10,000,000
Privilege	IDR100,000,000	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	IDR15,000,000
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

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	IDR 5,000
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
5	Debit Card replacement fee at D-Bank PRO:	
	• Expired cards	Free

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 fee)
9	Minimum balance to avoid Additional Administration Fees Below Minimum Balance Note: the calculation of the minimum balance is determined from the average monthly balance of the Client's account	IDR 250,000
10	Additional administration fees below the minimum balance	IDR 5,000
11	Dormant Fees	IDR 20,000
12	Account Closure	IDR 25,000
13	Electronic account report fee (e-Statement)	Free
14	Cost of printed statements.	IDR 100,000 per month
15	Use of ATM machines	
	• Check Balance at Danamon ATM	Free
	• Cash Withdrawal at Danamon ATMs	Free
	• Check balance at ATM Bersama, ALTO & Prima	IDR 4,000
	• Cash withdrawal at ATM Bersama, ALTO & Prima	IDR 7,500 (Free of charge for 20 times per month)
	• Cash Withdrawal at Cirrus ATMs	IDR 25,000
16	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 (Free of charge for 20 times per month)
17	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).
18	Stamp fee	IDR 10,000

BENEFITS	RISKS
1. **Free Transaction Fees** Customers will benefit from free cash withdrawal transaction fees at ATM Bersama, ALTO, Prima networks as many as 20 (twenty) times per month, and transfers through BI FAST as many as 20 (twenty) times per month at D-Bank PRO 2. **Latest Transaction Features** Customers can enjoy the convenience of the latest transaction features 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 for opening an iB Payroll Sharia Savings 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 via Digital: The customer fills in and completes 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 = $\frac{\text{Average account balance}}{\text{Average balance of products}}$ x Revenue allocation x Ratio** So, the profit sharing is described as follows - Average balance of iB payroll sharia savings : 1,000,000,000 - Average balance of iB payroll sharia savings products: 7,000,000,000 - Revenue allocation : 6,000,000 - Ratio : 2.5% Revenue Share (Gross) : $\frac{1{,}000{,}000{,}000}{7.000.000.000}$ x 6,000,000 x 2.5% = 857,142 / month

B. Average Balance Calculation

Average Balance Calculation	Nominal	Remarks
Customer Funds Account Balance : - Date 21 = IDR 22,000,000 - Date 22-30 = IDR 22,004,821 **Average Balance :** $\frac{(1 \text{ x IDR } 22{,}000{,}000)+(9 \text{ x IDR } 22{,}004{,}821)}{10}$	**IDR 22,004,339**	(≥ IDR 250,000 : not subject to administration)
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 :** $\frac{(4 \text{ x IDR } 250{,}000) + (6 \text{ x IDR } 100{,}000) + (1 \text{ x IDR } 1{,}000{,}000) + (8 \text{ x IDR } 200{,}000) + (4 \text{ x IDR } 150{,}000) + (8 \text{ x IDR } 50{,}000)}{31}$	**IDR 167,742**	(< IDR 250,000 : will be subject to administration)

Note:

- The calculation of the minimum balance so as not to be charged Additional Administration Fee Under the Minimum Balance is calculated from the average monthly balance.
- The calculation of the monthly average balance to avoid Additional Administration Fees Under the Minimum Balance is carried out from the 16th to the 15th of the following 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. 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 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 provisions or interpretations between Bahasa Indonesia and other languages, the Indonesian version will prevail.

Danamon Syariah

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