GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY

Publisher name	:	PT Bank Danamon Indonesia Tbk – Sharia Business Unit	Product type	:	Service
Product name	:	Wakaf Tunai	Product Description	:	Danamon Syariah has been designated as an LKS-PWU (Sharia Financial Institution – Money Waqf Recipient) providing Cash Waqf Receipt Services by providing convenience in the payment of perpetual money waqf in the form of cash. Together with a credible waqf manager (Nazhir), waqf is now more convenient and reliable.
Currency	:	Rupiah			

KEY FEATURES OF THE SERVICE

Customer Criteria	Individual and Non-Individual Customers
Currency	Rupiah
Minimum Deposit	IDR 10,000
Money Waqf Certificate	For customers who deposit Cash Waqf ≥ IDR 1,000,000 (one million rupiah)
Waqf Options	The choice of waqf at the Danamon Syariah Cash Waqf Receipt Service can be in the form of: 1. Money Waqf Waqf is in the form of money that is managed productively, the proceeds of which are used to be given to waqf recipients. 2. Waqf Through Money Waqf by providing money to buy or hold immovable property or movable property as desired by the waqf to be managed productively or for social needs.
Nazhir Bank Associate	Currently, Danamon Syariah collaborates with several Waqf Management Institutions (Nazhir) that have been registered with the Indonesian Waqf Board, including: 1. Waqf Al Azhar 2. Indonesian Waqf Agency (BWI) 3. Dhuafa Wallet 4. PBNU Waqf and Land Institution 5. The Dunkin' Donuts Foundation 6. Nurul Taqwa Waqf Institution
Danamon Debit/ATM Card Features	Not getting a Debit/ATM Card facility

*) *Valid on the date this document is issued*

COST

Yes	Features	Nominal
1	Application Fee	Free of charge

BENEFITS	RISKS
1. **Ease of Payment of Cash Waqf** Wakif gets convenience for money waqf payments at all Bank Danamon branches, Bank Danamon digital channels and Bank digital partners that can be accessed on socialbanking.id. 2. **Freely Determine the Nominal of Waqf**	1. Misuse of *e-channels* and *passwords*.

Now waqf does not need to wait to be rich or own land or buildings, starting from Rp 10,000.00 (ten thousand rupiah) each person can waqf. Waqif who deposit Cash Waqf < IDR 1,000,000.00 (one million rupiah) will get a waqf payment proof slip. Waqif who deposit Cash Waqf of ≥Rp 1,000,000.00 (one million rupiah) will receive a Money Waqf Certificate (SWU).

3. **Trusted Nazhir Partner**
   Danamon Syariah collaborates with a trusted Nazhir who is registered with BWI (Indonesian Waqf Agency).
4. **Diverse Choice of Waqf Programs**
   The wakif can determine that its waqf funds will be channeled to the programs or projects provided.
5. **Transparency in the Use of Waqf Funds**
   Wakif can see and monitor the progress of the use of cash waqf funds on the digital waqf platform owned by digital partners in collaboration with Bank Danamon, in the form of web-based and applications, by downloading the Social Banking application or by viewing the selected programs on socialbanking.id website.

REQUIREMENTS AND PROCEDURES

The following are the terms and conditions of waqf that must be met:

1. Wakif (person who gives waqf) includes:
   a. Individual Waqf
      1) Adult;
      2) Common sense;
      3) Not hindered from doing legal acts; and
      4) The legal owner of the waqf property.
   b. Organizational Waqf
      Waqf can only be done if it meets the organization's provisions to waqf property owned by the organization in accordance with the budget of the organization concerned.
   c. Legal Entity Waqf
      Waqf can only be done if it meets the provisions of the legal entity to waqf property belonging to the legal entity in accordance with the articles of association of the legal entity concerned.
2. The purpose of using waqf assets and waqf recipients (mauquf alaih), can be intended for:
   a. Facilities and activities of worship
   b. Educational and health facilities and activities;
   c. Assistance to the poor abandoned children, orphans, scholarships;
   d. The progress and improvement of the people's economy; and/or
   e. Other public welfare advances that do not conflict with sharia and laws and regulations.

Waqf Procedure

1. Through Bank Danamon branches
   Currently, waqf money payments can be served at Bank Danamon branches spread throughout Indonesia.
2. Digital Bank partner app
   You can access the socialbanking.id website or through the mobile app.

Monitoring the Progress of the Waqf Program

You can monitor the progress of the waqf program through: Mobile App and socialbanking.id website.

Nazhir Information

For information related to the Bank's waqf cooperation program, please contact:

1. Waqf Al Azhar (021) 739 6232

2. Wallet Dhuafa (021) 2787 4080
3. Indonesian Waqf Agency (021) 8779 9232
4. PBNU Waqf and Land Institution (021) 22392360
5. The Dunkin' Donuts Foundation
6. Nurul Taqwa Waqf Institution

Other information about costs, benefits, and risks can be accessed through the Danamon www.danamon.co.id website

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

Selected program	:	Eternal Waqf of the Quran
Nominal waqf	:	IDR100,000
Documents obtained	:	Waqf Pledge Act

Selected program	:	Eternal Waqf of the Quran
Nominal waqf	:	IDR 1,000,000
Documents obtained	:	1. Waqf Pledge Act 2. Money Waqf Certificate

ADDITIONAL INFORMATION

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.

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 Product and/or Service Information Summary and have the right to ask Bank employees about all matters related to this Product and/or Service Information Summary
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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Sharia Business Unit | PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority and Bank Indonesia and is a participant in the LPS guarantee.

A member of MUFG

Document print date
04/06/2026

SUMMARY OF PERSONAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION

Publisher name	: PT Bank Danamon Indonesia Tbk – Sharia Business Unit	Product type	: Service
Product name	: Cash Waqf	Product Description	: Danamon Syariah has been designated as an LKS-PWU (Sharia Financial Institution – Money Waqf Recipient) providing Cash Waqf Receipt Services by providing convenience in the payment of perpetual money waqf in the form of cash. Together with a credible waqf manager (Nazhir), waqf is now more convenient and reliable.
Currency	: Rupiah		

KEY FEATURES OF YOUR SERVICE

Customer Criteria	Individual and Non-Individual Customers
Currency	Rupiah
Minimum Deposit	IDR 10,000
Money Waqf Certificate	For customers who deposit Cash Waqf ≥ IDR 1,000,000.00 (one million rupiah)
Waqf Options	The choice of waqf at the Danamon Syariah Cash Waqf Receipt Service can be in the form of: 1. Money Waqf Waqf is in the form of money that is managed productively, the proceeds of which are used to be given to waqf recipients. 2. Waqf Through Money Waqf by providing money to buy or hold immovable property or movable property as desired by the waqf to be managed productively or for social needs.
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Danamon Debit/ATM Card Features	Not getting a Debit/ATM Card facility

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COST

Yes	Features	Nominal
1	Application Fee	Free of charge

BENEFITS

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2. **Freely Determine the Nominal of Waqf**
   Now waqf does not need to wait to be rich or own land or buildings, starting from Rp 10,000.00 (ten thousand rupiah) each person can waqf. Waqif who deposit Cash Waqf < IDR 1,000,000.00 (one million rupiah) will get a waqf payment proof slip. Waqif who deposit Cash Waqf of ≥Rp 1,000,000.00 (one million rupiah) will receive a Money Waqf Certificate (SWU).

RISKS

1. Misuse of *e-channels* and *passwords*.

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   d. The progress and improvement of the people's economy; and/or
   e. Other public welfare advances that do not conflict with sharia and laws and regulations.

Waqf Procedure

1. Through Bank Danamon branches
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2. Digital Bank partner app
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Monitoring the Progress of the Waqf Program
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Selected program	:	Eternal Waqf of the Quran
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Selected program	:	Eternal Waqf of the Quran
Nominal waqf	:	IDR 1,000,000
Documents obtained	:	1. Waqf Pledge Act 2. Money Waqf Certificate

ADDITIONAL INFORMATION

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.

Disclaimer (important to read):

1. You have read, received, and understood the Cash Waqf Service information submitted by the Bank in accordance with this Cash Waqf Service Information Summary including but not limited to your benefits, costs, risks, rights, and obligations.
2. This Cash Waqf Service Information Summary is not part of the application/form/general terms and conditions of the Cash Waqf Service.
3. You are obliged to read, understand, and agree/sign the application/form/general terms and conditions of the Cash Waqf Service to use the Cash Waqf Service.
4. The information covered in this Information Summary [type the name of the Product/Service] is valid from the date of printing of the document until there is a change in the Cash Waqf Service information submitted by the Bank in accordance with the applicable regulations.
5. The Bank may reject the application for the Cash Waqf Service that you submit, if it does not meet the applicable terms and conditions.
6. You must carefully read this Cash Waqf Service Information Summary before agreeing to the Cash Waqf Service application/form/general terms and conditions and have the right to ask Bank employees/officers about all matters related to this Cash Waqf Service Information Summary.
7. This Summary of Cash Waqf Service Information is made in Indonesian. If necessary, this Cash Waqf Service Information Summary 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.

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Explaining Officers/Officers	Customers
(Name:)	(Name:)

Danamon Syariah

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