

## SUMMARY OF PRODUCT AND/OR SERVICE INFORMATION – GENERAL VERSION

Name of Issuer : PT Bank Danamon Indonesia Tbk Name of Product : Danamon Dana Instant Denomination : Rupiah	Type of Product : Unsecured Loan Product Description : Danamon Dana Instant is an unsecured personal loan with straightforward terms and a quick application process, which can be used for a wide range of purposes, including education, home improvements, weddings, medical treatment and so on, provided this does not contravene the applicable terms and conditions. Dana Instant can be used whenever and wherever you need it, with fixed monthly repayments over a set term
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### KEY FEATURES OF YOUR CREDIT

Credit Limit : <input type="text" value="Up to IDR 200,000,000"/>  Interest Rate* : <input type="text" value="starts from 1.79% monthly"/>  <table style="width: 100%; border-collapse: collapse;"> <tr><td><input type="checkbox"/></td><td>Fixed</td></tr> <tr><td><input type="checkbox"/></td><td>Floating</td></tr> <tr><td><input type="checkbox"/></td><td>Flat</td></tr> <tr><td><input type="checkbox"/></td><td>Effective</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>Annuity</td></tr> </table>	<input type="checkbox"/>	Fixed	<input type="checkbox"/>	Floating	<input type="checkbox"/>	Flat	<input type="checkbox"/>	Effective	<input checked="" type="checkbox"/>	Annuity	Term Loan/Tenor : <input type="text" value="6 months up to 36 months"/>  Type of Collateral : <input type="text" value="No Collateral"/>  Installment/month : <input type="text" value="Starts from IDR 228,389"/>
<input type="checkbox"/>	Fixed										
<input type="checkbox"/>	Floating										
<input type="checkbox"/>	Flat										
<input type="checkbox"/>	Effective										
<input checked="" type="checkbox"/>	Annuity										

\*) Using the annuity method  
Effective from the date of publication of this document

#### BENEFITS

1. **Unsecured loans**  
Danamon Dana Instant is an unsecured personal loan with straightforward terms and a quick application process, which can be used for a wide range of purposes, including education, home improvements, weddings, medical treatment and so on, provided this does not contravene the applicable regulations. Dana Instant can be used anytime, anywhere, with fixed monthly repayments over a specified term.
2. **Installments**  
The loan can be repaid in installments over a fixed term according to the customer's needs.

#### RISKS

1. If the customer fails to make an installment payment by the due date as stipulated in the credit agreement, the customer remains obliged to pay the full amount of the installment, plus late payment charges.
2. If the Customer:
  - i. breach the Terms and Conditions of the Instant Fund Product;
  - ii. provide false or inaccurate information as set out in the application form

The customer is therefore required to repay the entire loan.
3. The Bank will report the Borrower's loan history to the Financial Information Service System (SLIK). The Customer must repay all outstanding facilities with Bank Danamon Indonesia; if the Customer fails to make payment, the Bank will classify all outstanding facilities with Bank Danamon as non-performing.
4. If the Customer wishes to make an early repayment, an early repayment fee will be charged.

#### DANAMON DANA INSTANT INTEREST AND FEES

(Terms and conditions are subject to change at any time in accordance with the Bank's policy)

<b>A. Loan Application Fees</b>	
Administration Fee :	<input type="text" value="Following the fees for the current program"/>
<b>B. Incidental Fees</b>	
Late Fee :	<input type="text" value="0.25%/day from installment"/>
Early Payment Fee :	<input type="text" value="6% of the remaining principal or minimum IDR 350,000"/>
<b>C. Other Fees</b>	
SKN Fee :	<input type="text" value="IDR 2,900"/>
RTGS Fee :	<input type="text" value="IDR 30,000"/>
Dormant Account Fee (special for disbursement to other bank accounts) :	<input type="text" value="IDR 50,000/month (will be charged 3 months after the Instant Fund facility is paid off/closed)"/>

#### REQUIREMENTS AND PROCEDURES

- General Requirements**
- Indonesian citizen
  - Minimum age of 21 and maximum age of 60 at the end of the loan term (for employees specifically, maximum age of 55 at the time of application)
- Document Requirements**
- Dana Instant Application.
  - Photocopy of ID
  - A photocopy of your Tax Identification Number (for withdrawals ≥ IDR 50,000,000).
  - Proof of income for the last 3 months.
- Application Procedure**  
You can apply for Dana Instant via the Danamon Corporate Website (DCW). To apply via the DCW, visit: [Bdi.co.id/danainstant](http://Bdi.co.id/danainstant)  
Alternatively, you can visit your nearest Bank Danamon branch.

### SIMULATION

#### Danamon Dana Instant Installment Simulation:

Example of your total loan repayment over a 24-month term:

Total loan principal	Total loan fee	Total interest* according to Tenor	Total paid by consumers **
IDR 50,000,000	IDR 1,500,000	IDR 21,481,702	IDR 72,981,702

Based on the simulation above, the monthly repayment is IDR 2,978,404

\* Flat interest rate of 1.79% per month, using the annuity method

**\*\*Total amount payable until the loan is fully repaid, including the principal, interest and an administration fee of 3% or a minimum of IDR 300,000. Excludes SKN and RTGS fees, and fees for inactive accounts.**

**Notes:**

- The above calculation is merely a simulation or estimate and does not represent the applicable interest rate or the actual amount.
- The funds received by the Customer upon disbursement of the loan facility are equal to the principal amount of the loan, less any administrative fees or similar charges.

**ADDITIONAL INFORMATION**

1. The Customer is obliged to pay the Bank all amounts due, including the principal, interest, penalties and other charges arising in connection with the loan received and utilised.
2. The Customer is not permitted to make partial repayments during the term of the loan agreement.
3. The Customer may repay the entire loan before the end of the credit agreement period and the Customer will be charged a fee in accordance with the Bank's regulations, subject to prior notification to the Customer, whilst taking into account the applicable laws and regulations.
4. The Customer is obliged to provide accurate and correct information in accordance with the information required by the Bank and the Customer is fully responsible for the provision of such information.
5. In the event of any changes to the terms and conditions related to the Dana Instant product, the Bank will notify the Customer no later than 30 (thirty) working days prior to the effective date of such changes, in accordance with applicable regulations.
6. For early repayment, the Customer may contact Hello Danamon on 1-500-090.

**Disclaimer (please read):**

- a. The Bank may reject your application for the Product and/or Service if it does not meet the applicable terms and conditions.
- b. You must read this Product and/or Service Information Summary carefully and are entitled to ask Bank staff any questions regarding this Product and/or Service Information Summary.
- c. This Product and/or Service Information Summary is written in Indonesian. If necessary, this Product and/or Service Information Summary may be translated into other languages. In the event of any discrepancy in terms or interpretation between the Indonesian version and any other language version, the Indonesian version shall prevail.



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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)