

**SUMMARY OF PRODUCT INFORMATION
BANK DANAMON MOBILE BANKING SERVICE (D-Bank PRO)**

Product Summary	
Product Description	D-Bank PRO or Bank Danamon's Mobile Banking Service is a banking information and transaction service provided by Danamon to Customers, available 24 (twenty-four) hours a day, 7 (seven) days a week. The service can be accessed by Customers through a mobile application.
Product Type	Digital Banking Service
Issuer	PT Bank Danamon Indonesia Tbk ("Bank")

Benefits

SERVICE BENEFITS

1. Advantages of Using Bank Danamon's Mobile Banking Service:

- Simple registration process, available anytime and anywhere.
- Comprehensive features and services offering greater benefits.

2. Non-Financial Features:

- Biometric Login
- Account: Account Summary, Balance Information, and Transaction History
- Credit Card: Apply for Add-On Card, Activation, Autopay, Dashboard, Block/Unblock Card, Credit Card E-Statement, E-Statement Registration, Installment Info, Apply for Supplementary Card, Manual Credit Card Linking, Auto-Link Credit Card, Money Transfer, My Own Installment (Transaction & Statement), Bill Payment, Bill Payment Reminder, Rewards Redemption, Credit Card Summary, Detailed Transactions (shown on the Credit Card Dashboard), Recent Transactions, Change Limit, Change PIN, PayLight Card Dashboard, Card Face Change, Set PayLight Transaction Limit, Request PayLight Physical Card, QRIS Funding Source via Credit Card
- Activation of Dormant Account
- Transaction History
- Account Opening (for Existing and Prospective Customers) for Savings and Time Deposits
- Opening a Danamon Save Plus Sub-Account / Islamic Planning Savings Account
- Transaction Notifications via Email and Push Notification
- Online Statements (Savings, Current Accounts, and Credit Cards)
- Transaction Summary
- Settings: Credit & Debit Card Settings, BI-FAST Configuration, Update Personal Data (Mobile Number, Email Address, Mailing Address, Home Phone, Office Address, Office Phone), Pre-login Transaction Settings, View Credit/Debit Card e-Statements, Account Display Settings, Language Preferences, Security Settings (Change m-PIN, Configure Biometrics, Change Password), Document Access (Terms and Conditions, Privacy Policy, Customer Consent, Product Information Summary), FAQs & Our Values
- Foreign Exchange Rate Display
- Market Insights
- Third-party Credit Facility Applications
- D-Point and MR Point AMEX Cards in D-Bank PRO Dashboard
- Tax Report (view and download Tax Report)

All the features of Bank Danamon's Mobile Banking Service are also available on the official Danamon website: <https://www.danamon.co.id/id/E-Banking/Personal/D-Bank>

3. Available Financial Features:

- Rupiah Transfers to Own Account
- Rupiah Transfers to Other Banks (Online, SKN, RTGS, and BI-FAST)
- Virtual Account Transfers
- Bulk Transfers to Danamon Accounts
- Same-Currency Foreign Exchange Transfers to Own Danamon Account
- Foreign Exchange Transfers to Other Danamon Accounts (excluding forex purchases)
- Forex Transactions (Buy/Sell) using live and counter rates
- Banknotes Orders
- Foreign Exchange Transfers to Other Banks (Remittance)
- Credit Card Payments (Danamon & American Express® including Charge Cards)
- Other Bank Credit Card Payments: BCA, BNI, BRI, Bukopin, CIMB Niaga, Citibank, DBS, HSBC, ICBC, Mandiri, Maybank, Mega, OCBC, Panin, Permata, UOB
- Loan Installment Payments: Adira Finance, Artha Prima Finance, BPR Kredit Mandiri, Buana Finance, Indomobil Finance, Kreditplus/Finansia Mobil & Motor, Mandala Finance, Mandiri Utama Finance, Mega Auto Finance, Mega Central Finance, Mega Finance, Mitra Dana Top Finance, Permata Finance, Smart Multi Finance, Suzuki Finance Indonesia, True Finance, WOKA Finance, Toyota Astra Finance
- Postpaid Mobile Payments: Telkomsel, Indosat Ooredoo, XL, Tri, Smartfren
- Monthly Bill Payments: PLN, Telkom/Indihome
- Internet and Pay TV Payments: MNC Vision, CBN, First Media, MyRepublic, Oxygen, Transvision, XL Home
- Insurance Payments: BPJS Kesehatan, BPJS Ketenagakerjaan, CAR Life Insurance, IFG Life, Jiwasraya, Tokio Marine (Package & All Risk), Zurich Insurance Indonesia
- School Tuition Payments: Bina Sarana Informatika, SMA Yayasan Pangudi Luhur, Universitas Pendidikan Putra Indonesia, Jakarta Japanese School, Universitas Brawijaya, Pintro, SMA Putra Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin, SMA Putri Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin, SMK Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin, TK Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin, SMP Putri Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin, SMP Putra Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin, SD BDG Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin, SMP Batam Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin, Universitas Agung Podomoro, Politeknik Muhammadiyah, SD IT Al Washliyah, YPSD Assuadaa
- ZISWAF Payments: LAZ Al Azhar (Zakat & Donation), Dompot Dhuafa (Zakat, Donation & Alms)
- PDAM Water Bill Payments
- Land and Building Tax (PBB) Payments
- Mobile Credit Top-Up: Telkomsel, Indosat Ooredoo, XL/Axis, Smartfren, Tri
- PLN Prepaid Token Top-Up
- Mandiri E-Money Top-Up
- Streaming Vouchers Top-Up: Vidio, Genflix, VIU, WeTV
- Game Vouchers Top-Up: PUBG, Call of Duty, Mobile Legends, Roblox, Free Fire, Steam Wallet
- Internet Data Package Top-Up: Telkomsel, Indosat Ooredoo, XL
- Pay TV Top-Up: K-Vision
- Flight Ticket Payments: Garuda Indonesia
- E-Wallet Top-Up: D-Wallet, GO-PAY, OVO, ShopeePay, DANA, LinkAja
- Online Shopping Payments (via Savings, Current Account, or Credit Card)
- Contactless Payments via QRIS
- Cash Withdrawal (at Danamon ATMs, Partner Bank ATMs*, and Indomaret**)
- Investments: Mutual Funds

- Investments: Bonds
- Credit Card: Money Transfer, Credit Protection, My Own Installment, Autopay, Bill Payments
- Purchase of Vehicle Insurance (Two-Wheel & Four-Wheel)
- Purchase of Micro Health Insurance
- Purchase of Travel Insurance
- Collecting Funds (Tagih Uang)
- E-Mandate * Partner merchants for Cash Withdrawal currently include Indomaret. The list of merchants will continue to grow. Withdrawals can be made at merchants shown under the 'Withdrawal Type' option.
- ** Partner banks for ATM Cash Withdrawal include Bank BRI, CIMB Niaga, and Bank Multiarta Sentosa. Additional partner banks may be added in the future.

Requirements and Procedures for Registration, Re-activation, Transfers via Bank Danamon Mobile Banking Services; Use of D-Cash; QRIS-Based Contactless Payments; Accessing Messages/Notifications; Accessing the Investment Menu (Mutual Funds and Bonds); Accessing the Insurance Purchase Menu; Accessing Credit Card Features; E-Commerce Transaction Payments; Accessing the Settings Menu; Blocking/Unblocking Debit Cards; Updating Personal Information; Use of BI-FAST Configuration Settings; Forgot Password Service; Use of "Collect Funds" Feature; Use of the e-Mandate Menu; and Application for Credit Facilities with Third Parties. Customer must possess a Danamon ATM/Debit Card or Credit Card, or e-KTP (only available for Adira Finance customers who holds a Tabungan Danamon Adira account), accessing Tax Report menu

1. Registration Steps:

- a. Select the "No, Create Account" menu on the Danamon Mobile Banking application.
- b. Choose the desired registration method (ATM/Debit Card, Credit Card, or e-KTP) and complete the required information as prompted by the system.
- c. Enter the OTP received via SMS/WhatsApp
- d. Enter the OTP received via email.
- e. Proceed to create a password for the Mobile Banking Service.
- f. Select one to three Security Questions and provide answers to the chosen questions (If the registration method chosen is using e-KTP).
- g. Create an m-PIN, which will be used to authorize transactions.
- h. Complete the Liveness and Face Recognition (FR) validation process. In the event of a failure in this process, the Liveness and Face Recognition (FR) validation may be continued through Video Banking or at a Bank Danamon branch (if the registration method chosen is using e-KTP, the validation process can only be continued at a Bank Danamon branch).
- i. Registration is complete.

2. Re-Activation Procedure:

- a. Enter your User ID/Registered Email and Password, then click Login.
- b. Enter the OTP received via SMS/WhatsApp

For Android users:

- Verify the registered mobile number using an OTP sent by the Bank. The first 3 digits are auto-filled; the remaining 3 must be entered manually. OTP is valid for 1 minute.

For iOS users:

- Send an SMS in the format provided by the Bank to verify the mobile number.
- c. Enter your m-PIN, or if reactivating due to a forgotten m-PIN, create a new m-PIN.
- d. Conduct Face Recognition (FR) validation if using a new device.
- e. Re-activation is complete.

3. Performing Transactions via Danamon Mobile Banking:

- a. Log in using your User ID/Registered Email and Password.
- b. Select the appropriate transaction menu.
- c. Enter transaction details.
- d. Confirm the transaction data and enter your m-PIN.
- e. The system will display a message indicating whether the transaction was successful, failed, or timed out.

4. Activating a Dormant Account:

- a. Log in to the Mobile Banking application using your email/User ID and password or biometric login.
- b. Select the "Account" menu.
- c. Choose an account marked as "Dormant" and click "Activate".
- d. The system will request m-PIN authentication for any linked account changes.
- e. Customers will receive a success/failure notification for each dormant account activation.

5. Transfer Flow to Own Account:

- a. Log in to D-Bank PRO.
- b. Select "Transfer to Own Account" menu.
- c. If the Customer has not previously agreed to the terms and conditions, they must provide consent and validate it with their m-PIN.
- d. Select the destination account.
- e. Enter the transfer amount.
- f. Select the source account.
- g. Confirm the transaction.
- h. Transaction is completed successfully.

6. Transfer Flow to another Danamon Account (Overbooking):

- a. Log in to D-Bank PRO.
- b. Select "Transfer to Danamon Account" menu.
- c. Select or input a new destination account.
- d. Enter the transfer amount.
- e. Select the source account.
- f. Confirm the transaction.
- g. Enter the m-PIN to validate the transaction.
- h. Transaction is completed successfully.

Feature	Per Transaction Limit	Daily Limit	Minimum
Transfer Own Account	Rp2,000,000,000	Rp2,000,000,000	Rp1
Transfer Overbooking	Rp2,000,000,000	Rp2,000,000,000	Rp1

7. Cash Withdrawal Procedure (D-Cash):

a. Token Reservation via Bank Danamon Mobile Banking Service:

- First, initiate the token reservation by selecting the “Cash Withdrawal” menu on the Bank Danamon Mobile Banking application.
- Then, choose your Withdrawal Method, with the following options:
 - Withdraw via Danamon ATM: for withdrawals at Bank Danamon ATMs marked with D-Cash.
 - Withdraw via Other Bank ATM: for withdrawals at ATMs of other banks bearing the PRIMA network logo.
 - Withdraw via Indomaret: for withdrawals at participating merchants* (Indomaret).
 - For withdrawals via Indomaret, a terms and conditions prompt will appear. Customers must read, understand, and agree to the associated risks by clicking the “Continue” button.
- The system will then display Mobile Number and Withdrawal Amount fields. The Mobile Number will be auto filled using the number registered with Bank Danamon.
- Select the Source Account for the withdrawal.
- Choose the Withdrawal Amount, with the following limits:
 - For Danamon ATM withdrawals: minimum IDR 100,000 and maximum IDR 1,000,000.
 - For Indomaret withdrawals: minimum IDR 50,000 and maximum IDR 1,000,000.
- For Indomaret withdrawals, customers must review and accept the applicable terms and conditions.
- After completing the above steps, press “Continue” to proceed.
- A confirmation screen will appear showing token reservation details, including the Mobile Number and Withdrawal Amount. The mobile number is auto filled based on the number registered with Bank Danamon.
- Confirm the transaction by entering your personal m-PIN.
- Your D-Cash Token reservation is now complete!

The D-Cash Token is valid for 1 (one) hour from the time of reservation.

Customers will receive a token number to perform the cash withdrawal.

Withdrawals can be made at Danamon ATMs with the D-Cash mark, other bank ATMs with the PRIMA network logo (e.g., ATM BRI, ATM CIMB Niaga, ATM Multiarta Sentosa), and Indomaret outlets participating in the D-Cash withdrawal program

b. How to Withdraw Cash at a Danamon ATM with the D-Cash Mark:

- Press any button located beside the ATM screen.
- Select “Cardless Withdrawal” from the ATM menu.
- Choose your preferred language.
- Enter your registered mobile number with Bank Danamon.
- Enter the Token Number obtained during the reservation process.
- Select the withdrawal amount, which must match the amount chosen during the reservation.
- Collect your cash and transaction receipt.

- Transaction complete!

c. How to Withdraw Cash at Other Bank ATMs with the PRIMA Logo:

(e.g., BRI, CIMB Niaga, and Multiarta Sentosa ATMs)

- Select “Cardless Withdrawal” from the ATM menu.
- Enter Bank Danamon’s code: 011.
- Enter your registered mobile phone number with Bank Danamon.
- Enter the Token Number received during the reservation process.
- Select the withdrawal amount, which must match the amount specified during the reservation.
- Collect your cash and transaction receipt.
- Transaction complete!

d. How to Withdraw Cash at Indomaret Outlets:

- Provide the Token Number, your registered mobile phone number, and the withdrawal amount to the Indomaret cashier at the nearest outlet.
- The cashier will input the information into the system. If the data is verified, the cashier will dispense the cash from the register and provide a transaction receipt as proof of withdrawal.
- Transaction complete! Please collect your cash and transaction receipt from the cashier.

e. How to Cancel a Reserved Cash Withdrawal Token:

- Tap the “Cash Withdrawal” menu or access the token reservation history by clicking the notification bell icon.
- Select the active token reservation you wish to cancel.
- The detailed token reservation receipt page will be displayed.
- Tap “Cancel”, confirm the token cancellation, and enter your m-PIN to authorize the cancellation.
- The cash withdrawal reservation has been successfully cancelled.

f. How to View Cash Withdrawal History:

- Tap the Notification Bell icon.
- Select the “Cash Withdrawal Notifications” menu.
- A history of cash withdrawal transactions for up to the last 3 months will be displayed on the Bank Danamon Mobile Banking Service interface.

8. QRIS payments via Mobile Banking can be made through the QRIS menu on both the login page (without logging in) and the dashboard page (after logging in) of the Bank Danamon Mobile Banking application.

QRIS Payment via the Login Page (No Login Required):

- Tap the “QRIS” button on the login page of the Bank Danamon Mobile Banking app.
 - If you have not previously activated the feature, the system will prompt you to activate it first.
 - If already activated, you may proceed directly to step (b).
- The system will access your device camera and display the QRIS Code scanning interface.
- Scan the available QRIS code at the merchant or tap the Gallery/Image icon on the right side of the screen to upload a QRIS code image from your device’s gallery.
- Once the QRIS code is successfully validated, the system will display the Payment screen.
- Select the Funding Account:
 - Choose Savings to pay using your savings account.
 - Choose Credit Card to pay using your Danamon credit card.

- f. Enter the Amount (for static QRIS codes only).
 - g. Tap "Continue", review the transaction details, and enter your m-PIN to confirm.
 - h. The system will display the result: Transaction Successful, Failed, or Timeout.
- QRIS Payment via the Dashboard (Requires Login):
- a. Tap the "QRIS" button on the dashboard of the Bank Danamon Mobile Banking app.
 - b. The system will access your device camera and display the QRIS Code scanning interface.
 - c. Scan the available QRIS code at the domestic merchant or overseas merchant in Malaysia, Singapore, Thailand, and Japan for QRIS Cross-Border*
 - d. Once the QRIS code is successfully validated, the system will display the Payment screen.
 - e. Select the Funding Account:
 - Choose Savings to pay using your savings account.
 - Choose Credit Card to pay using your Danamon credit card.

- f. Detail 'Amount' input depending on scanned QRIS
 - a. For QR Static, input 'Amount'
 - b. For QR Dynamic, 'Amount' will be displayed based on scanned QR
 - c. For QR Static Cross-Border, customer need to input manually to 'Amount' field**. Conversion rate for QR Static will be displayed in confirmation page.
 - d. For QR Dynamic Cross-Border, 'Amount' will be displayed based on scanned QR including conversion rate.
- g. Tap "Continue", review the transaction details, and enter your m-PIN to confirm.
- h. The system will display the result: Transaction Successful, Failed, or Timeout.

*Currently, QRIS Cross-Border is available in Malaysia, Singapore, Thailand, and Japan. Additional countries will be available for QRIS Cross-Border transactions.

**The currency used when entering the 'Amount' field in the Static QR Code is based on the location of the merchant's issuing bank.

9. How to Access the Investment Menu (Mutual Funds and Bonds):

- Mutual Funds (Reksa Dana)

To access the Mutual Funds menu:

- Select "Mutual Funds" from the Bank Danamon Mobile Banking Service menu.
- Tap the "Portfolio" tab to view your investment portfolio and account summary.
- Tap the "Products" tab to explore available mutual fund products.
- Tap the "History" tab to view your mutual fund transaction history.

Mutual Fund Top-Up Transactions

Customers may perform mutual fund transactions via the Mobile Banking Service only if the following conditions are met:

- The customer has registered a valid SID (Single Investor Identification) through a Bank Danamon branch prior to transacting.
- The bank account is under the customer's own name.
- The bank account is a single account.
- The customer has a valid risk profile.
- The customer has an active investment account.
- The selected product is suitable for the customer's investment profile.
- The customer has a bank account in the currency matching the selected investment product.
- Sufficient funds are available in the source account for the transaction.

- 1) Via the “Buy Again” button on the Portfolio page:
 - Tap the “Mutual Funds” icon under Transactions. On the Portfolio page, click “Buy Again”.
 - The system displays the Top-Up page with product details. Input the desired investment amount and select the source account. Review and agree to the Terms & Conditions, Fund Fact Sheet, and Prospectus by scrolling through the documents.
 - You’ll be directed to the Confirmation page to review your order. Enter the OTP sent to your registered mobile number.
 - Tap “Submit”.
 - The system will display an Acknowledgement Page indicating whether the transaction was successful, failed, or timed out.

- 2) Via the “Buy” button on the Products page:
 - Tap the menu icon “Hamburger” in the top left, then select the “Products” menu.
 - Click the “Buy” button next to the desired product.
 - The system will display the Order page. Input the investment amount and review the Terms & Conditions, Fund Fact Sheet, and Prospectus.
 - The system will pre-fill the investment account number. Select the bank account for debit, then tap “Continue”.
 - Enter the OTP sent to your registered mobile number and tap “Submit”.
 - The system will display the Acknowledgement Page indicating transaction status.

- 3) Via the “Buy” button on the Product Detail page:
 - Tap the menu icon “Hamburger”, then go to the “Products” menu.
 - Tap “Details” on the selected product, then click “Buy” at the bottom of the page.
 - Proceed as with the previous methods: input amount, review documents, choose debit account, input OTP, and receive confirmation.

Mutual Fund Redemption Transactions:

- Tap the menu icon “Hamburger” and select the “Portfolio” menu.
- Tap the “Sell” button next to the product you own.
- Enter the number of units to redeem. Review and accept the Terms & Conditions, Fund Fact Sheet, and Prospectus.
- The investment account number will be pre-filled. Select the bank account for crediting. Tap “Continue”.
- Enter the OTP received via SMS and tap “Submit”.
- The system will display an Acknowledgement Page with transaction status.

Mutual Fund Switching Transactions:

- Tap the menu icon “Hamburger” and go to the “Portfolio” menu.
- Tap the “Switch” button next to the fund you want to switch from.
- Enter the number of units and the target product. Review and accept the Terms & Conditions, Fund Fact Sheet, and Prospectus.
- The investment account number will be pre-filled. Tap “Continue”.
- Enter the OTP received via SMS and tap “Submit”.
- The system will display an Acknowledgement Page indicating whether the switch was successful, failed, or timed out.
- Select the “Products” tab to view the available Mutual Fund products.

- Select the “History” tab to view your Mutual Fund transaction history.

b. Bonds (*Bonds Online*)

To access the Bonds menu:

- Select “Bonds” from the Bank Danamon Mobile Banking Service menu.
- Tap the “Portfolio” tab to view your bond holdings and account summary.
- Tap the “Products” tab to explore available bond offerings.
- Tap the “History” tab to view your past bond transactions.
- Tap the “Profile” tab to view your personal customer information.

10. How to Access the Vehicle Insurance Purchase Feature (Two-wheelers and four-wheelers):

- a. Select the “Products” menu.
- b. Tap the “Insurance” menu and choose one of the vehicle insurance options: “Car Insurance” or “Motorcycle Insurance.”
- c. Fill in the vehicle details to be insured and the effective date of the policy. On this page, you can also add optional protection for car accessories.
- d. On the Insurance Selection page, choose from the available insurance products. This page provides details on the type of coverage, benefits, and an estimated premium.
- e. The next section displays detailed insurance product information, including Benefits, Terms & Conditions, and Claim Information. Hyperlinks are available to download the General Product and Service Information Summary, Terms & Conditions, and Claim Information documents. You are required to accept the Terms & Conditions before proceeding.
- f. After accepting the Terms & Conditions, you will proceed to the Additional Coverage page. Adding coverage is optional.
- g. You will then be directed to a form containing the Customer Data (auto-filled from your profile), Insured Party Information, and Vehicle Ownership Details (e.g., STNK or BASTK), which need to be completed.
- h. Tap “Continue” to proceed to the Order Review page, where you must reconfirm the Terms & Conditions and select the funding account.
- i. Proceed to the Payment Confirmation page and authenticate the transaction by entering your OTP or m-PIN.
- j. Upon successful purchase, a notification will appear. The status in the “My Insurance” page will show “Pending Verification by Insurer”, indicating that your insurance application has been received. The insurance policy documents will be sent to your registered email address.

How to Access the Micro Health Insurance Purchase Feature:

- a. Select the “Transactions” menu.
- b. Tap the “Insurance” option, then select “Health Insurance.”
- c. Fill in the required fields: Gender and Date of Birth.
- d. On the Insurance Selection page, choose between available products:
 - Micro Insurance for Dengue Fever Plus
 - Micro Insurance – Hospital Cash Plan for 5 DiseasesThis page displays a summary of the coverage type, benefits, and minimum premium value.
- e. You will then see detailed insurance product information, including Benefits, Terms & Conditions, and Claim Information, along with hyperlinks to download:

- General Summary of Product and Service Information
- Terms & Conditions
- Claim Information

You must read and agree to the Terms & Conditions to proceed.

- f. The next page displays the Customer Information, which is auto-filled from the Bank's system, and the Insured Party Information, which must be completed.
 - You may also provide the insured party's data for a family member whom you wish to cover under the selected micro health insurance product.
- g. Tap "Continue" to proceed to the Order Review page. A hyperlink will be provided to open/download the Personalized Product and Service Information Summary. You will be required to review and accept the Terms & Conditions and select the funding account for payment.
- h. Tap "Continue" to go to the Payment Confirmation page, and authenticate the transaction by entering your OTP or m-PIN, confirming that you authorize the payment and product application.
- i. If the insurance application is successful, a notification will appear. The status on the "My Insurance" page will read "Data submission for insurance application was successful." Once the application is approved by the insurance partner, the insurance documents will be sent to your registered email address.

11. How to Access the Travel Insurance Purchase Feature:

- Log in to the Bank Danamon Mobile Banking Service using your user ID and password or biometric login.
- Select the "**Transactions**" menu.
- Tap the "**Insurance**" menu.
- Choose the "**Travel Insurance**" product.
- A brief product information page will appear outlining the benefits of the Travel Insurance.
- A detailed product information page will follow, containing specifics about the **coverage benefits** and **terms and conditions**.
- The customer must read a declaration statement confirming that the **Proposed Insured** has read, understood, and agreed to all information provided in the links, and that the product meets their needs. The customer also agrees that the offered product is owned by **PT Zurich Asuransi Indonesia Tbk (Zurich)** and marketed through a collaboration with **PT Bank Danamon Indonesia**

Tbk (the Bank), and that it is **not a product of the Bank**. The customer will be redirected to Zurich's website to complete the purchase. The **insurance policy (e-policy)** will be issued and sent via **email**.

- Fill in the **Travel Information**, including type of trip, number of travelers, travel dates, and destination. There is also a field to enter a **promo code** (if any) to apply valid promotional discounts.
- Select an insurance **package** based on your needs. Available packages will be adjusted accordingly.
- Complete the **Insured Party Information**, including: name, date of birth, gender, ID type, ID number, phone number, and email address — either your own or the person you wish to insure.

- Click “**Continue**”.
- On the **Order Review** page, ensure all order details are accurate. Click “**Review Summary**” to view a breakdown of the **travel details, package details, and customer/insured party information**.
- Select the preferred **payment method** (Credit/Debit Card or Virtual Account).
- Read the **Terms and Conditions**, then check the boxes confirming that you agree to the applicable terms and that the personal data of the Customer/Proposed Insured may be used accordingly. Click “**Continue**.”
- Complete the **purchase transaction** using the selected payment method.
- Once the application is successfully submitted, a **policy summary and payment information** will be sent to your **registered email address**.

12. How to Access the Credit Card Feature:

The Credit Card feature can be accessed once the Customer has successfully completed the Credit Card Linking process in the Bank Danamon Mobile Banking Service. This feature is available through two (2) access methods:

a. Via the Home Page

- Select “Credit Card”
- A summary of the Customer’s linked credit card(s) will be displayed

b. Via the Portfolio Menu

- Select the “Portfolio” menu
- Choose “Loans”
- Select “Credit Card”
- A summary of the Customer’s linked credit card(s) will be displayed

13. How to Access the Settings Menu:

- Tap the “Settings” menu.
- A list of available setting options will be displayed.
- Tap on any specific setting category to view its detailed configuration options.

14. How to Access Debit Card Settings:

- Tap the “Settings” menu, then select “Debit Card Settings.”
- Choose one of your active debit cards to manage its settings, including:
 - View card details
 - Block or unblock the debit card
 - Change PIN
 - Set primary account
 - Manage linked accounts

15. How to Access and View Card Details:

- Log in to the Bank Danamon Mobile Banking Service using your email/user ID and password or via biometric login.
- Select the “Settings” menu, then go to the “Debit Card Settings” sub-menu.
- Choose one of your active debit cards.
- Tap “View Card Details” to display the full 16-digit card number.

- e. You will be prompted to enter your m-PIN for verification.
- f. The full card number will be visible on the screen for 15 seconds.
- g. You may copy the displayed card number during this time.
- h. Once the 15-second period ends, the card number will be automatically masked again for security

16. How to Block a Debit Card:

- Login Layanan Mobile Banking Bank Danamon menggunakan email/user id dan password/biometric login
- Pilih menu 'Pengaturan' dan pilih sub-menu 'Pengaturan Kartu Debit'
- Kemudian pilih salah satu kartu dengan status 'Aktif' yang ingin diblokir
- Kemudian Nasabah klik 'Blokir/Buka Blokir Kartu'
- Kemudian Nasabah akan diminta untuk memilih alasan pemblokiran
- Selanjutnya Nasabah diminta untuk meminta jenis blokir; sementara (Nasabah bisa buka sewaktu-waktu via Layanan Mobile Banking Bank Danamon 30 menit setelah pemblokiran)/permanen (Nasabah harus ke cabang untuk melakukan request kartu baru)
- m-PIN akan diminta untuk setiap pemblokiran yang dilakukan
- Untuk setiap blokir yang dilakukan Nasabah akan mendapatkan notifikasi berhasil/gagal

17. How to Unblock a Debit Card:

- a. Log in to the Bank Danamon Mobile Banking Service using your email/user ID and password, or via biometric login.
- b. Navigate to the "Settings" menu and select the "Debit Card Settings" sub-menu.
- c. Select the debit card with the status "Temporarily Blocked" that you wish to unblock.
- d. Tap the "Unblock" button.
- e. You will be prompted to enter your m-PIN to confirm the unblocking request.
- f. A notification will be displayed indicating whether the unblocking was successful or failed.

18. How to Change Your Debit Card PIN:

- a. Log in to the Bank Danamon Mobile Banking Service using your email/user ID and password, or via biometric login.
- b. Go to the "Settings" menu and select the "Debit Card Settings" sub-menu.
- c. Select the active debit card for which you wish to change the PIN.
- d. You will be prompted to enter your current PIN, then create and confirm a new PIN.
- e. You will be required to enter your m-PIN to authorize the PIN change.
- f. A notification will be displayed confirming whether the PIN change was successful or failed.

19. How to Set a Primary Account:

- a. Log in to the Bank Danamon Mobile Banking Service using your email/user ID and password, or via biometric login.
- b. Go to the "Settings" menu and select the "Debit Card Settings" sub-menu.
- c. Select an active debit card for which you want to change the primary funding account.
- d. You will be prompted to select from the list of available accounts (only accounts already linked to the selected debit card will be shown, excluding the current primary account).
- e. You will be required to enter your m-PIN to authorize the change.
- f. A notification will be displayed indicating whether the primary account update was successful or

failed.

20. How to Manage Linked Accounts:

- a. Log in to the Bank Danamon Mobile Banking Service using your email/user ID and password, or via biometric login.
- b. Navigate to the “Settings” menu and select the “Debit Card Settings” sub-menu.
- c. Select an active debit card for which you want to link or unlink an account.
- d. To link an account, tap the “Link Another Account” button.
- e. You will be prompted to select from a list of available accounts (only accounts under the same Customer Information File (CIF) that are not yet linked to the selected debit card will be shown).
- f. To unlink an account, tap the “trash bin” icon next to the account you wish to remove.
- g. You will be required to enter your m-PIN for every linked account modification.
- h. A notification will appear to confirm whether the linked account update was successful or failed.

21. How to Activate a Debit Card:

For Non-PIN Mailer Customers:

- a. Log in to the Bank Danamon Mobile Banking Service using your email/user ID and password, or via biometric login.
- b. Select the “Settings” menu and go to the “Debit Card Settings” sub-menu.
- c. Choose a debit card with the status “Inactive”.
- d. Tap “Activate Now” to begin the debit card activation process.
- e. Enter the 3-digit CVV (located on the back of your card).
- f. Create and confirm your new PIN.
- g. You will be asked to enter your m-PIN for authentication.
- h. A pop-up message will appear to confirm whether the activation was successful or failed.

For PIN Mailer Customers:

- a. Log in to the *Bank Danamon Mobile Banking Service* using your *email/user ID and password*, or via *biometric login*.
- b. Select the “Settings” menu and go to the “Debit Card Settings” sub-menu.
- c. Choose a debit card with the status “Inactive”.
- d. Tap “Activate Now” to begin the debit card activation process.
- e. Enter the *3-digit CVV* (located on the back of your card).
- f. *Create and confirm your new PIN*.
- g. You will be asked to enter your *m-PIN* for authentication.
- h. A *pop-up message* will appear to confirm whether the activation was *successful or failed*.
- i. *You are advised to immediately change your PIN* via the “Change PIN” menu to ensure the card can be used.

22. How to Request a Virtual Debit Card:

- a. Log in to the Bank Danamon Mobile Banking Service using your email/user ID and password, or via biometric login.
- b. Go to the “Settings” menu and select the “Debit Card Settings” sub-menu.
- c. Click “Request Debit Card”, then select “Virtual Debit Card”.
- d. Select the account you want to link to the virtual card.
- e. Enter your m-PIN to proceed.
- f. A pop-up message will appear to confirm whether the request was successful or failed.

- g. To view the card details, tap “View Card Details” on the virtual debit card to see the full-digit card number, CVV, and expiry date.
- h. You will be prompted to enter your m-PIN again for verification.
- i. You will then be able to view the full card number, CVV, and expiry date for 15 seconds.
- j. You may copy the card number displayed.
- k. After 15 seconds, the card information will automatically be hidden again.

23. How to Change the Virtual Debit Card Limit:

- a. Log in to the Bank Danamon Mobile Banking Service using your email/user ID and password, or via biometric login.
- b. Select the “Settings” menu, then go to the “Debit Card Settings” sub-menu.
- c. Choose one of your active virtual debit cards.
- d. Tap on “Change Online Debit Limit”.
- e. You may adjust the limit according to your preference.
- f. You will be prompted to enter your m-PIN to confirm the change.
- g. Upon completion, a confirmation will appear in the form of an Acknowledgment Page (ACK), indicating whether the request was successful or failed.

24. How to Request a Replacement for an Expired Physical Debit Card:

- a. Log in to the Bank Danamon Mobile Banking Service using your email/user ID and password, or via biometric login.
- b. Select the “Settings” menu, then go to the “Debit Card Settings” sub-menu.
- c. Choose one of your expired cards, then tap the “Replace Card” button.
- d. You will be prompted to agree to the applicable terms and conditions.
- e. Select the name to be printed on the new debit card.
- f. Choose the account to be linked as the primary account for the new card.
- g. Select the delivery address for the new debit card.
- h. Confirm the details and enter your m-PIN to proceed.
- i. A confirmation of the replacement request will appear in the form of an Acknowledgment Page (ACK) indicating that the process was successfully completed.

25. How to Apply for a New Physical Debit Card:

- Log in to the Bank Danamon Mobile Banking Service using your email/user ID and password, or via biometric login.
- Select the “Settings” menu, then go to the “Debit Card Settings” sub-menu.
- Tap “Request Debit Card” and choose “Physical Debit Card”.
- Select the type of physical debit card available.
- Read and agree to the terms and conditions.
- Choose the name to be printed on the debit card.
- Select the account to be linked as the primary account for the new card.
- Confirm the information and enter your m-PIN to proceed.
- A confirmation of the card issuance request will appear in the form of an Acknowledgment Page (ACK), indicating the process has been successfully completed.

26. How to Access the Savings & Current Account Display on the Bank Danamon Mobile Banking Dashboard:

- a. Tap the Bank Danamon Mobile Banking logo.
- b. Log in to the Bank Danamon Mobile Banking Service using your password or biometric login.
- c. The Savings & Current Accounts display will appear at the top of the dashboard in an orange box.
- d. Select "Manage Account Display" and then tap "Set Now" to arrange the order and type of Savings & Current Accounts you want to show on the home screen.

27. How to Update Personal Information Settings:

- a. Tap the "Settings" menu, then select "Update Personal Information".
- b. Choose one (1) of the six (6) available services, update mobile phone number, update email address, update mailing address, update home phone number, update office address, update office phone number
- c. Your existing personal information (if available) will be displayed, and you will be prompted to enter the new information.
- d. For changes to your mobile number or email address, you will be required to complete a reactivation process on the Bank Danamon Mobile Banking Service.
- e. Personal data updates can only be made once every 30 calendar days.

28. How to Use the BI-FAST Settings Menu:

- a. Tap the "Profile" menu, then select "BI-FAST Settings."
- b. A list of your registered BI-FAST proxies will appear.

- c. Tap "Register BI-FAST" on the Bank Danamon proxy to register a BI-FAST proxy with Bank Danamon.
- d. Tap "Edit" on an existing Bank Danamon BI-FAST proxy to change the linked account or delete the BI-FAST proxy.
- e. Tap "Edit" on a BI-FAST proxy registered with another bank to move the proxy to Bank Danamon.

29. How to Use the Forgot Password Menu:

- a. Tap the Login menu on the Danamon Mobile Banking service.
- b. Below the Password field, tap the "Forgot Password" hyperlink.
- c. You will be asked to enter your registered email address and captcha code.
- d. You will need to verify the OTP sent to your registered email address and mobile number/WhatsApp number.
- e. Once OTP is verified, you will be prompted to create and confirm a new password.
- f. You will be asked to enter your m-PIN to validate the password change.
- g. If you're logging in from a different device, Face Recognition (FR) validation will be required.
- h. Password reset is limited to 3 times per day. If the limit is reached, please try again the next day.

30. How to Access the Exchange Rate Display Menu:

- a. Click 'See All' under 'FX Buying Rate' on the Home menu or select 'FX Transaction' on D-Bank PRO.
- b. Customers can view the currency exchange rate.

31. How to Access D-Point / MR Point in D-Bank PRO Dashboard

- D-Point and MR Point can be accessed in D-Bank PRO Dashboard. Click a point to be directed to D-Point / MR Point landing page
- D-Point / MR Point Landing page can be used to see detailed point breakdown. Click a D-Point to access D-Point rewards page, or click MR Point to access MR Point redemption page.

32. How to Access Cash Order Menu:

- a. Select “**Cash Order**” from D-Bank PRO
- b. Read, understand, and agree to the General Terms and Conditions for Cash Order Service via D-Bank PRO
- c. Select the “**Source of Fund Account**” that matches the selected currency
- d. Enter “**Amount**” to be ordered
- e. Choose the “**Pick up Date**” to schedule when you’ll collect the ordered cash
- f. Select “**City**” where the branch for pickup is located
- g. Select “**Branch Office**” where you will collect your cash based on the selected city
- h. Click “**Continue**”, then confirm the transaction by entering your m-PIN
- i. The system will display a confirmation of whether the transaction is successful, failed, or timed out.
- j. Cash orders have a maximum daily limit for each CIF. The daily cash order limits are as follows:

Currency	Daily Maximum Limit per CIF
IDR	2,000,000,000
USD	100,000
JPY	10,000,000
AUD	100,000
SGD	100,000
EUR	100,000

Note: The limit calculation includes the total amount of the cash order as well as any applicable administrative fees

33. How to Access the Market Insight Menu:

- a. Select ‘FX Transaction’ in D-Bank PRO
- b. Tap on ‘Market Insight’ to view the latest market updates and insights

34. How To Access D-Point / MR Point on the D-Bank PRO home screen

- D-Point / MR Point can be viewed on the D-Bank PRO home screen. Tap one of the point types to go to the D-Point / MR Point landing page.
- The D-Point / MR Point landing page can be used to view detailed point information. Selecting one of the points will direct the user to the D-Point page, or to the “**Point Redemption**” page for AMEX Credit Cards.

35. How to Open a Bank Account (for Prospective Customers):

- a. Tap ‘Join Now’
- b. Enter your email address, mobile phone number/WhatsApp Number, and referral code (if

- available)
- c. Choose the type of savings/account product you wish to open
- d. The detailed product information will be displayed
- e. Verify your email address and mobile number/ WhatsApp Number by entering the OTP code sent to you
- f. Take a photo of your ID card (KTP) and complete the required data fields
- g. Perform facial recognition verification
- h. Fill in your personal data accurately and completely, as stated on your ID
- i. Read and accept the terms and conditions.
- j. Complete the KYC (Know Your Customer) verification through a face-to-face video call with a video banking agent via the application, or by visiting the nearest Danamon branch directly.
- k. Once the account has been created, the Customer can log in to the D-Bank PRO application and use various features such as fund transfers, bill payments, and more. After the account is successfully opened, the Customer will automatically be issued a virtual debit card, which can be viewed in the D-Bank PRO app via the Debit Card Settings menu.

36. How to Open a New Account (for Existing Danamon Customers):

- a. Select the 'Products' menu
- b. Under the 'Savings' category
- c. Choose the type of savings account to be opened
- d. Product details for the selected account will be displayed
- e. Fill in the required information for account opening such as, Source Account, Source of Funds, Purpose of Account Opening, Initial Deposit, Debit Card to be linked with the new account, and read and agree to the applicable terms and conditions
- f. Enter your m-PIN on the confirmation page to proceed with account opening
- g. The system will display a transaction confirmation indicating success, failure, or timeout

37. Opening a Time Deposit Account:

- a. Select the 'Products' menu, then the 'Savings' category, and choose 'Time Deposit'
- b. Agree to the Terms and Conditions, then select the Currency for the time deposit
- c. Select the Source Account, enter the Initial Deposit Amount, choose the Tenor, set the Rollover Instruction, set a Reminder, and choose the Purpose of Account Opening
- d. Enter your m-PIN on the confirmation page to proceed with the time deposit account opening
- e. The system will display a transaction confirmation indicating whether the process was successful, failed, or timed out

38. Shariah Savings Plan:

- a. Select the 'Products' menu, then the 'Savings' category, and choose 'Shariah Savings Plan'
- b. Select the type of Shariah Savings Plan product
- c. Create a New Plan
- d. Complete the savings plan information, including, Source Account, Initial Deposit, Total Goal Amount, End Date, Transfer Frequency, Transfer Amount, then read and agree to the applicable Terms and Conditions
- e. Enter your m-PIN on the confirmation page to proceed with the account opening
- f. The system will display a transaction confirmation indicating whether it was successful, failed, or timed out

39. How to Apply for a Vehicle Ownership Loan or Adira Cash Loan:

- a. From the dashboard of Danamon Mobile Banking, select the “Products” menu.
- b. Go to the “Loans” tab.
- c. Choose the type of loan you are interested in.
- d. Select the loan product that fits your needs.
- e. Review the detailed product information and pricing, then click “Next”.
- f. Carefully read all terms and conditions, then tick the box to agree.
- g. Click “Apply” to be redirected to Adira’s microsite.
- h. Perform a loan simulation, confirm your selections, and complete the application form.
Finally, submit the loan application form.

40. How to Use the Request Money Feature:

- a. Creating a New Money Request
 - Select “Request Money” from the D-Bank PRO menu.
 - If you haven’t previously agreed to the Terms and Conditions for the Request Money feature, a pop-up will appear. You must read and agree before proceeding.
 - Click the “Create New Request” button.
 - Choose or add participants for the bill you want to create (maximum of 10 participants per request), then click “Next”.
 - Fill in the Bill Name, select the destination account for receiving the payment, choose the Transaction Purpose, enter the Amount, and check the split evenly option if applicable. You may enter the amount to be requested from each participant and add notes if needed.
 - Click “Next”, review all entered data, and then enter your m-PIN to authorize the transaction.
 - You can view the bill details and payment status under the “Tagih Teman” (Request from Friends) tab in the “Request Money” menu.
- b. Paying a Money Request
 - Select “Request Money” from the D-Bank PRO menu.
 - If you haven’t previously agreed to the Terms and Conditions, a pop-up will prompt you to read and agree before proceeding.
 - Go to the “My Bills” tab to view incoming requests.
 - Click on the bill you want to pay.
 - Select the source account for payment.
 - Click “Pay”, review all input data, and enter your m-PIN to authorize.
 - Click “Send” — the payment will be successfully completed.

41. How to Use the e-Mandate Menu:

- a. Creating a New e-Mandate
 - Select ‘e-Mandate’ from the D-Bank PRO menu.
 - If you haven’t previously agreed to the Terms and Conditions for the e-Mandate feature, a pop-up will appear. You must read and agree before proceeding.
 - Click the ‘Create New e-Mandate’ button.
 - Fill in the required information ‘Select Funding Account, insert Merchant ID’, insert ‘Merchant Name’, insert ‘Merchant Account Name’, insert ‘Merchant Account Type’, insert ‘Merchant Account Number, insert ‘Agent ID’, select ‘Merchant Type’, choose ‘Nominal Settings’, insert ‘Amount’, select ‘Transaction Type’, insert ‘Start Date’
 - Click ‘Next’, review all entered data, and input your m-PIN to authorize the transaction.

- You can view the e-Mandate details and status under the 'e-Mandate' tab. The e-Mandate will become active once approved by the merchant.
- b. Modifying an e-Mandate
- Go to the 'e-Mandate' menu in D-Bank PRO.
 - Click on the e-Mandate you want to modify, then click 'Edit'.
 - Update the desired fields. Editable fields include:
 - Funding Account
 - Merchant Type
 - Nominal Settings
 - Amount
 - Start Date
 - Click 'Next', verify the details, and input your m-PIN for authorization.
 - Click 'Submit'. The e-Mandate modification will be processed and activated upon merchant approval.
 - You can monitor the update status in the 'e-Mandate' tab.
- c. Deleting an e-Mandate
- Access the 'e-Mandate' menu.
 - Click the e-Mandate you wish to delete, then select 'Delete'.
 - Double-check the e-Mandate details before confirming and input your m-PIN to proceed.
 - Click 'Submit'. The e-Mandate deletion is complete.
- d. Accepting an e-Mandate Request or Modification
- Go to the 'e-Mandate' menu.
 - If you haven't agreed to the e-Mandate Terms and Conditions before, a pop-up will appear. Read and accept them first to proceed.
 - Click the 'Incoming Requests' tab.
 - Confirm the e-Mandate details.
 - Click 'Submit' to successfully approve the e-Mandate request or change.

42. How to Use the Cash Deposit Feature:

- a. Token Reservation via Layanan Mobile Banking Bank Danamon (D-Bank PRO)
1. First, reserve a deposit token by selecting the 'Cash Deposit' menu in the mobile banking app.
 2. Then select the "Deposit Method"
 - Cash Deposit via Indomaret: choose this option if you want to deposit cash through a merchant (Indomaret).
 - For this service, terms and conditions will appear on the screen. These must be read, understood, and agreed upon by the customer by clicking the 'Continue' button, especially regarding the associated risks.
 3. Choose your "Destination Account" and select the "Deposit Amount" (minimum IDR 50,000 and maximum IDR 1,000,000). If you wish to deposit a different amount, select 'Other Amount'. For Indomaret deposits, there is a checkbox confirming the customer agrees to the previously displayed terms and conditions.
 4. Next, confirm the details of the token reservation, including your mobile number and deposit amount. The mobile number field will be automatically filled with the number registered by Bank Danamon.
 5. Confirm your reservation by entering your personal m-PIN.
 6. Your token reservation is complete!

7. The token is valid for 1 (one) hour from the time of reservation. The customer will receive a token number to be used for the cash deposit transaction. You may visit the nearest Indomaret store to complete your cash deposit.
- b. How to Make a Cash Deposit at an Indomaret Store:
 1. The customer provides the token number to the Indomaret cashier at the nearest Indomaret store.
 2. The cashier enters the token number into the system. If the token is valid, they will receive the cash and issue a transaction receipt as proof of the deposit.
 3. Transaction complete! Please take your receipt and check the status on your D-Bank PRO application.

*Currently, Indomaret is the only merchant partnered with Bank Danamon for cash deposit services. However, more merchants will be added in the future. Customers can use the available merchant options shown in the 'Withdrawal Type' or 'Cash Deposit Location' menu.

- c. How to Cancel a Reserverd Cash Deposit Token:
 1. Tap the "Others" menu, then select the main transaction menu 'Cash Deposit & Withdrawal Transactions' and choose "Cash Deposit".
 2. Open the "Cancellation" tab and tap the active reservation you want to cancel.
 3. Enter your m-PIN to confirm the cancellation.
 4. The Cash Deposit reservation has been successfully canceled.
- d. How to View Cash Deposit History:
 - Tap the "Others" menu, then go to the main transaction section 'Cash Deposit & Withdrawal Transactions' and select "Cash Deposit".
 - Tap the "History" menu.
 - Your Cash Deposit transaction history for up to 3 months will be displayed on the Mobile Banking screen.
 - Tap the 'Filter' button to adjust the display of your Cash Deposit history.

43. How to Access the Debit Card Security Settings Menu

- a. The customer logs in to the D-Bank PRO application, selects the 'Settings' menu, then chooses 'Debit Card Settings'.
- b. The customer selects the active card, then opens 'Security Settings'.
- c. The customer can adjust debit/ATM card security preferences through D-Bank PRO (Debit Card Security Settings), including enabling or disabling the following categories:
 1. Domestic Transactions: Block/enable purchase and subscription transactions using debit card funds at domestic merchants via EDC, contactless, QRIS, e-Commerce (with/without OTP), as well as cash withdrawals at domestic ATMs.
 2. International Transactions: Block/enable purchase and subscription transactions using debit card funds at overseas merchants via EDC, contactless, QRIS, e-Commerce (with/without OTP), as well as cash withdrawals at international ATMs.
 3. Contactless Transactions: Block/enable tap-based payments and purchases.
 4. Online Transactions: Block/enable purchases or subscriptions through e-Commerce (such as marketplaces, e-wallets, transportation apps, etc.).
 5. Cash Withdrawal Transactions: Block/enable cash withdrawal transactions using debit cards at ATMs.All the categories above are active by default.
- d. The customer can change the status of each transaction category by toggling the switch as needed, then clicking 'Confirm'.

- e. Every change will require m-PIN authorization, and the customer will receive a notification indicating whether the update was successful or unsuccessful.

Requirements and Procedures for Accessing Credit Card Features, including: Linking Credit Card, Credit Card Dashboard, E-Statement, Credit Card Activation, Change Credit Card PIN, Request for Primary Credit Card (Add-On), Request for Supplementary Credit Card, Money Transfer, Autopay, Change Credit Limit, Block/Unblock Card, Credit Protection, My Own Installment (MOI), Credit Card Installment Information, Bill Payment, and Reward Points Redemption.

Transaction Services Fee

Transaction Type	Service Fee Bank Danamon Mobile Banking	Minimum Limit	Maximum Limit
Main Transaction			
Fund Transfer			
Foreign Currency Transactions (FX Transaction)	Rp0	Rp 800.000	Rp2.000.000.000
Transfer to another Danamon account in the same currency (Overbooking)	Rp0	Rp1	Rp 2.000.000.000 /transaction Rp 2.000.000.000 / day
Transfer to another Danamon account in a different currency (Overbooking)	Rp0	Rp 800.000	Rp 2.000.000.000 / transaction Rp 2.000.000.000 / day
Interbank Transfer (IBFT – Online Transfer)	Rp6.500* <small>*(effective on November 1st 2025)</small>	Rp10.000	Rp. 100.000.000
		Daily transaction limit is Rp200.000.000	
SKN/LLG	Rp2.900 (Rp1 is charged by Bank Indonesia to the originating bank)	Rp10.000	Rp500.000.000
		Daily transaction limit is Rp1.000.000.000 (Transactions made outside of business hours will be processed and debited on the next working day)	
		Rp100.000.001	Rp500.000.000

RTGS	<p>Rp 25.000*</p> <p>(The fee charged by Bank Indonesi to the originating Bank is</p> <ul style="list-style-type: none"> • Rp6.000 between 06.30 –10.00 • Rp15.000 between 10.00 – 14.00 <p>Rp21.000 between 14.00 – cut off time)</p> <p><small>*(effective on November 1st 2025)</small></p>	<p>Daily transation limit is Rp1.000.000.000</p> <p>(Transactions made outside of business hours will be processed and debited on the next working day)</p>	
BI-FAST	<p>Rp2.500</p> <p>(The fee charged by Bank Indonesi to the originating Bank is Rp19)</p>	Rp10.000	<p>Rp250.000.000*</p> <p><i>* Limits are subject to the customer's Line of Business (LOB) and can be adjusted at the branch</i></p>
		<p>Daily transation limit is Rp500.000.000*</p> <p><i>(Limits are subject to the customer's Line of Business (LOB) and can be adjusted at the branch)</i></p> <p><small>(changes to the BI-FAST daily limit at D-Bank PRO is effective on March 17th 2026)</small></p>	
Foreign Currency Transfer to Other Banks (Remittance) using regular service	USD5.00	Rp500.000	<p>Rp750.000.000</p> <p><small>(Changes to the daily limit for foreign exchange transfers to other banks in D-Bank PRO will be effective on April 1, 2026)</small></p>
		<p>Additional correspondent bank fees apply for full amount transfers (depending on the currency):</p> <p>USD: USD 25, EUR: EUR 25, JPY: JPY 5,000, SGD: SGD 20, CNY: CNY 150, HKD: HKD 200 ,NZD: NZD 25, AUD: AUD 25, GBP; GBP 15, CHF: CHF 20, SEK; SEK 150, CAD: CAD 25</p>	
Foreign Currency Transfer to Other Banks (Remittance) using Low Cost Service	USD2.00	Rp500.000	<p>Rp750.000.000</p> <p><small>(Changes to the daily limit for foreign exchange transfers to other banks in D-Bank PRO will be effective on April 1, 2026)</small></p>
		<p>Additional correspondent bank fees apply for USD3.00</p>	
Foreign Currency Transfer to Bank of Ayudhya/Krungsri (Remittance)	USD5.00	Rp500.000	<p>Rp750.000.000</p> <p><small>(Changes to the daily limit for foreign exchange transfers to other banks in D-Bank PRO will be effective on April 1, 2026)</small></p>

Other Services			
Cash Withdrawal at Danamon ATMs	Rp0	Rp100.000	Rp1.000.000/transaction Rp5.000.000/day *The daily cash withdrawal limit applies to the combined limit across all withdrawal channels
Cash Withdrawal at Other Bank ATMs (Bank BRI, CIMB Niaga dan MAS)	Rp7.500	Rp100.000	
Cash Withdrawal at Indomaret* *Currently, Indomaret is the merchant partner working with Bank Danamon for cash withdrawals. The list of participating merchants will continue to grow. Customers may conduct cash withdrawals through any merchant that appears in the 'Withdrawal Type' or 'Cash Deposit Location' menu options.	Rp 5.000	Rp50.000	Rp1.000.000/transaksi Rp5.000.000/hari *The daily cash withdrawal limit applies to the combined limit across all withdrawal channels
Cash Deposit (D-Cash) at Indomaret** **Currently, the merchant partnering with Bank Danamon for Cash Deposit is Indomaret. Partner merchants for this service will continue to expand. Customers can make cash deposits via the merchant listed under the 'Cash Deposit Location' option.	Rp 4.000	Rp50.000	Rp 1.000.000/transaction Rp 5.000.000/day Rp 20.000.000/month
Online Time Deposit Opening	Rp0	Rp1.000.000	Rp10.000.000.000
		Excluded from the global e-channel limit of Rp2.000.000.000	

Cash Order

Privilege Customers, Non-Privilege Customers, MUFG Product Holders

Non-Privilege Customers' Account			
		Non MUFG Product	MUFG Product*
Currency	Amount/day /account	Administration Fee	
USD	≤ 5,000	Free	Free
EUR	≤ 5,000		
GBP	≤ 5,000		
AUD	≤ 5,000		
JPY	≤ 500,000		
SGD	≤ 5,000		
USD	> 5,000	0.50%	Free
EUR	> 5,000		
GBP	> 5,000		
AUD	> 5,000		
JPY	> 500,000		
SGD	> 5,000		

*MUFG Product: Primadollar USD MUFG & Primadollar JPY MUFG

Privilege Customers' Account			
		Non MUFG Product	MUFG Product*
Currency	Amount/day /account	Administration Fee	
USD	≤ 10,000	Free	Free
EUR	≤ 10,000		
GBP	≤ 10,000		
AUD	≤ 10,000		
JPY	≤ 1,000,000		
SGD	≤ 10,000		
USD	> 10,000	0.50%	Free
EUR	> 10,000		
GBP	> 10,000		
AUD	> 10,000		
JPY	> 1,000,000		
SGD	> 10,000		

*Product MUFG: Primadollar USD MUFG & Primadollar JPY MUFG

Cash Order Cancellation Fee		
Cash Order Cancellation Fee		
Currency	Penalty (%)	Min. Penalty
USD	0,5	Equivalent to Rp50.000,-
EUR	0,5	Equivalent to Rp50.000,-
AUD	0,5	Equivalent to Rp50.000,-
JPY	0,5	Equivalent to Rp50.000,-
SGD	0,5	Equivalent to Rp50.000,-
QRIS	Rp 0	<p>QRIS login with source of funds from savings account: Rp 10.000.000/transaction (equivalent) and Rp 25.000.000/day (equivalent)(for Danamon' QRIS)</p> <p>QRIS from other banks, it follows the respective bank's policies</p> <p>QRIS login with source of funds from credit card account Rp 5.000.000/transaction, and Rp 10.000.000/day Note: QRIS transactions using Credit Card as the source of funds are only applicable for VISA, Mastercard, and JCB cards and do not earn reward points (D-Points)</p> <p>QRIS without login with source of funds from savings account or credit card account Rp 2.000.000/day (equivalent)</p>
Top Up		
Mobile Credit Top Up		
Telkomsel	Rp1.500	As per biller
XL/Axis	Rp1.500	As per biller
Indosat Ooredoo	Rp1.500	As per biller
Smartfren	Rp0	As per biller
Tri	Rp1.000	As per biller

Internet Data Packages			
Indosat Ooredoo	Rp1.500	As per biller	
Telkomsel	Rp1.500	As per biller	
XL	Rp1.500	As per biller	
PLN Token Credit			
Token PLN	Rp3.000	Rp20.000	Rp50.000.000
Top Up e-Wallet			
GO-PAY	Rp2.000	Rp20.000	Rp10.000.000
OVO	Rp1.000* (*Admin fee will be debited from OVO cash balance)	Rp10.000	Rp10.000.000
ShopeePay	Rp1.500	Rp10.000	Rp10.000.000
DANA	Rp1.000	Rp10.000	Rp10.000.000
LinkAja	Rp1.500	Rp20.000	Rp10.000.000
D-Wallet	Rp. 0	Rp. 1	Based on account type (Regular/Premium)
Bank Mandiri E-Money Top Up			
Bank Mandiri E-Money Top Up	Rp1.500	Rp20.000	Rp1.000.000
		Max. Monthly top up limit: Rp 20.000.000	
Voucher Streaming Top Up			
Vidio	Rp0	Based on Selected Package	
VIU			
Genflix			
WeTV			
Voucher Game Top Up			
Call of Duty	Rp0	Based on Selected Package	
Free Fire			
Ragnarok Online Mobile			
Steam Wallet			
PUBG	Rp1.000		
Mobile Legend			
TV Subscription			
K-Vision	Rp0	Rp50.000	Rp1.000.000
Flight/Airfare			
Pembayaran Tiket Garuda Indonesia	Rp7.500	Sesuai Tagihan	Rp200.000.000

Payment			
Postpaid Mobile Payments			
Indosat Ooredoo	Rp0	As billed	Rp200.000.000
Smartfren	Rp0	As billed	Rp200.000.000
Telkomsel	Rp2.500	As billed	Rp200.000.000
Tri	Rp0	As billed	Rp200.000.000
XL XPLOR/Prioritas	Rp0	As billed	Rp200.000.000
PLN Bill Payment			
Tagihan PLN	Rp5.000	As billed	Rp200.000.000
Danamon Credit Card			
BDI AMEX/ BDI VISA/Mastercard/JCB	Rp0	Rp1	Rp999.999.999
Other Bank Credit Cards			
Other Banks	Rp2.900 (SKN) Rp20.000 (RTGS)	Rp10.000	Rp500.000.000
Virtual Account			
Virtual Account	Rp0	As billed	Rp200.000.000
Telkom Pay			
Telkom Pay	Rp2.500	As billed	Rp200.000.000
Internet & TV Subscription			
MNC Vision	Rp0	As billed	Rp200.000.000
CBN	Rp0		
First Media	Rp0		
My Republic	Rp0		
Oxygen	Rp0		
Transvision	Rp. 2.500		
XL Home	Rp0		
Insurance			
BPJS Kesehatan	Rp2.500	As billed	Rp999.999.999
BPJS Ketenagakerjaan	Rp. 0	As billed	Sesuai Tagihan
CAR Life Insurance	Rp. 0	As billed	
Tokio Marine Package	Rp. 0		
Tokio Marine All Risk	Rp. 0		
IFG Life	Rp. 0		
Jiwasraya	Rp. 0		
Zurich Asuransi Indonesia	Rp. 0	As billed	Rp999.999.999

Loans/Multifinance			
Adira Finance	Rp6.000 (Motorcycle/Durable) Rp10.000 (Car)	As billed	
Artha Prima Finance	Rp0	As billed	
BPR Kredit Mandiri	Rp10.000		
Buana Finance	Rp6.000		
Indomobil Finance	Rp5.046		
Mandala Finance	Rp0		
Mandiri Utama Finance	Rp6.500		
Mega Auto Finance	Rp0		
Mega Central Finance	Rp0		
Suzuki Finance Indonesia	Rp5.045		
True Finance	Rp7.500		
WOKA Finance	Rp0		
Kreditplus/Finansia	Rp10.000 (Motorcycle) Rp. 20.000 (Car)		
Smart Multifinance	Rp 7.500		
Mitra Dana Top Finance	Rp0		
Permata Finance	Rp7.500		
Toyota Astra Finansial	Rp0	As billed	Rp2.000.000.000

Zakat & Waqf			
Zakat (Non-Insurance)			
Al-Azhar Peduli Umat (APU)	Rp0	Rp1	Rp200.000.000
Dompot Dhuafa	Rp0	Rp1	Rp200.000.000
Infak (Non-Insurance)			
Al-Azhar Peduli Umat (APU)	Rp0	Rp1	Rp200.000.000
Dompot Dhuafa	Rp0	Rp1	Rp200.000.000
Shadaqah (Non-Insurance)			
Dompot Dhuafa	Rp0	Rp1	Rp200.000.000
Education			
Bina Sarana Informatika	Rp0	Rp1	Rp200.000.000
SMA Yayasan Pangudi Luhur	Rp0	As billed	Rp2.000.000.000
Universitas Pendidikan Putra	Rp0	As billed	Rp2.000.000.000

Indonesia			
Jakarta Japanese School	Rp0	As billed	Rp2.000.000.000
Universitas Brawijaya	Rp0	As billed	Rp2.000.000.000
Pintro	Rp0	As billed	Rp2.000.000.000
SMA Putra Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	Rp0	As billed	Rp2.000.000.000
SMA Putri Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	Rp0	As billed	Rp2.000.000.000
SMK Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	Rp0	As billed	Rp2.000.000.000
TK Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	Rp0	As billed	Rp2.000.000.000
SMP Putri Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	Rp0	As billed	Rp2.000.000.000
SMP Putra Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	Rp0	As billed	Rp2.000.000.000
SD BDG Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	Rp0	As billed	Rp2.000.000.000
SMP Batam Yayasan Daarut Tauhiid Rahmatan Lil Aalamiin	Rp0	As billed	Rp2.000.000.000
Universitas Agung Podomoro	Rp0	As billed	Rp2.000.000.000
Politeknik Muhammadiyah	Rp0	As billed	Rp2.000.000.000
SD IT Al Washliyah	Rp0	As billed	Rp2.000.000.000
YPSD Assuadaa	Rp0	As billed	Rp2.000.000.000

Property Tax (PBB)		
PBB Payment	Rp5.000	As billed
Water Utility Payment (PDAM)		
PDAM Payment	Rp2.000 – Rp4.300	As billed

Credit Card Services			
Money Transfer**	Money Transfer**	Money Transfer**	Money Transfer**
My Own Installment - Trasaction**	My Own Installment**	My Own Installment**	My Own Installment**
My Own Installment - Statement**	My Own Installment**	My Own Installment**	My Own Installment**

*Terms of rates, fees, and limits refer to the applicable rates, fees, and limits.

**Interest and administrative fees can be viewed on the screen available in the MT and MOI features.

The fees available in D-Bank PRO may change at any time and will be communicated in advance to customers through communication channels provided by the Bank.

Complaint Submission

1. Customers may submit complaints regarding D-Bank PRO transactions/services either verbally or in writing through:
 - a. Nearest Bank Danamon branch office,
 - b. Contacting Hello Danamon at 1-500-090; or
 - c. Via email at hellodanamon@danamon.co.id.
2. Danamon staff will provide confirmation or a Complaint Form to the Customer once all requirements are complete.
3. If the complaint documentation is incomplete, the Customer must complete it within a maximum of 10 working days. This period may be extended by another 10 working days if the documents are outside the Customer's domicile and/or due to other circumstances beyond the Customer's control.

Complaint Handling

1. Danamon staff will follow up on verbal complaints within a maximum of 5 working days, and written complaints within a maximum of 10 working days.
2. The follow-up and resolution period for written complaints is a maximum of 10 working days from the date the complete documents are received. Under certain conditions, the Bank may extend this period by up to 10 additional working days.
3. If the resolution period is extended as stated in point 2, the Bank will notify the Customer.
4. Customers may request updates from Danamon staff regarding the complaint resolution process using the contact information provided during complaint confirmation or as stated in the complaint receipt.
5. Danamon staff may request additional documents from the Customer during the complaint review process to facilitate resolution.

Complaint Resolution

1. Danamon staff will provide a response to the Customer's complaint based on the results of the review.
2. Based on the review results:
 - a. If the Customer accepts the resolution and/or response from the Bank, the complaint will be closed.
 - b. If the Customer does not accept the resolution and/or response from the Bank:
 - The Customer may file an objection by submitting new documents not previously provided.
 - The Customer may pursue dispute resolution through the courts or alternative dispute resolution bodies (LAPS BI/OJK).

Important Notes

1. To register for Bank Danamon's Mobile Banking Service, always use your own mobile phone number and email address. To update your registered mobile number or email, please visit the nearest Danamon branch or contact Hello Danamon.
2. Do not disclose your User ID/Email Address, Password, Verification Code, Secret Code, Token, or m-PIN of Bank Danamon's Mobile Banking Service to anyone. Maintain the confidentiality of these credentials. Beware of fraud attempts by individuals claiming to be Bank Danamon Indonesia officers via phone, fax, or email who ask for personal data including your User ID/Email Address,
3. password, Verification Code, Secret Code, Token, or m-PIN. Bank Danamon staff will never request this information from customers.
4. Avoid registering for Bank Danamon's Mobile Banking Service under the guidance of another person. Learn the registration process in full via the FAQs, by visiting a nearby Danamon branch, or contacting Hello Danamon to prevent potential fraud.
5. Avoid using public computers or shared Wi-Fi networks when accessing Bank Danamon's Mobile Banking Service.
6. If an update is available for the Danamon Mobile Banking application on the Play Store or App

Store, immediately update your application.

7. Registration can only be done through the mobile-based Danamon Mobile Banking Service.
8. Be vigilant and avoid opening emails from unknown senders or clicking on suspicious links from unfamiliar sites/emails.
9. Customers acknowledge and accept any risks that may arise from using the Account Opening feature via Bank Danamon's Mobile Banking Service. This includes, but is not limited to, input errors, interest rate changes, account openings on holidays, and the risk of email accounts being hacked and used for unauthorized transactions.

PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia and is a member of the Indonesia Deposit Insurance Corporation (LPS) scheme.

Hello Danamon: 1-500-090

Email: hellodanamon@danamon.co.id

Website: www.danamon.co.id