

PRODUCT / SERVICE INFORMATION SUMMARY – GENERAL VERSION

Issuer Name : PT Bank Danamon Indonesia Tbk, Product type : Sharia Installment Financing (PAB)
 acting through its Sharia Business Unit

Product Name : Sharia Installment Financing (PAB)

Product Description :

A long-term financing facility intended to provide consumer and/or commercial financing using the Musyarakah Mutanaqisah (MMQ) or Ijarah Muntahiyah Bittamlik (IMBT) contract schemes, whereby repayment of the financing is made in installments in accordance with the agreed financing schedule.

This facility may be utilized for the purchase of houses, apartments, warehouses, showrooms, and other consumer or commercial properties. In addition, the facility may be used to obtain funds for multi-purpose needs, as well as for property construction and renovation.

Currency : IDR – Rupiah

MAIN PRODUCT FEATURES SHARIA INSTALLMENT FINANCING (PAB)

Principal Amount of Financing: In accordance with the Customer's needs and subject to the approval of PT Bank Danamon Indonesia Tbk.	Financing Period : Up to 10 years; specifically, for vacant land collateral, up to 7 years
Contract : Musyarakah Mutanaqisah (MMQ) or Ijarah Muntahiyah Bit Tamlik (IMBT)	Type of Collateral : Land or Land and Building
Fee (Ujrah) / Profit Sharing: <ul style="list-style-type: none"> • Tiered fixed rate throughout the financing tenor, or a fixed rate for the initial period followed by a floating rate (as per the applicable program). • The ujrah / profit-sharing rate after the fixed-rate period shall be subject to periodic review. • The ujrah / profit-sharing rate shall be determined in accordance with the agreement between the Bank and the Customer. 	Monthly installment : As stipulated in the financing agreement

BENEFIT

1. Financing may be extended to customers for consumptive purposes and/or productive purposes, including commercial activities, business investment, working capital, and

RISKS

1. Customers shall be subject to an early settlement administrative fee if they make an accelerated repayment, whether partial or full, prior to the agreed schedule. The amount of the early settlement administrative fee is stipulated in the Financing Agreement signed by the Customer.

- refinancing, subject to prevailing banking regulations.
2. Eligible collateral may include residential (consumptive) and/or commercial property assets with indent or ready-stock status, including both new (primary) and pre-owned (secondary) properties.
 3. Installment amounts are not affected by fluctuations in ujarah/profit-sharing, as the ujarah/profit-sharing rate is fixed for the entire financing tenor.
 4. Customers may settle their financing obligations to the Bank based on their financial capacity and preferences, in accordance with the agreed financing tenor and installment schedule.

FEES

A. Financing Application Fees

1. Provision Fee : Not applicable
2. Administration Fee : 1.1% of the financing limit
3. Stamp Duty Fee : @ IDR10,000 or as per actual usage
4. Collateral Binding Fee : as per notary's invoice
5. Survey / Appraisal Fee: Starting from IDR 500,000 – subject to the applicable offer

B. Incidental Fees

1. Life Insurance Fee : Not mandatory
2. Collateral Insurance Fee : Subject to the insurance company's assessment
3. Tazir* : IDR 10,000 for each increment of IDR 1,000,000 (e.g to 1% per month of the outstanding overdue installment)
4. Ta'widh** : in accordance with the actual losses incurred by the Bank (if any)

* Only applicable to customers who are financially capable but intentionally delay payment.

2. In the event of late installment payment, the Customer shall be subject to a Ta'zir penalty, which shall be allocated and recorded as a benevolent fund (Dana Kebajikan).
3. The Bank shall report the Customer's financing history to the Financial Information Service System (Sistem Layanan Informasi Keuangan/SLIK). The Customer is required to settle all facilities granted by Bank Danamon in accordance with the stipulated due dates. In the event that the Customer fails to make payment, the Bank shall harmonize the collectibility status of all facilities held by the Customer at Bank Danamon Indonesia in accordance with prevailing regulations.
4. In the event that the Customer defaults or commits a breach of contract (wanprestasi), the Bank shall have the right to repossess and/or seize the collateralized assets.

TERMS AND CONDITIONS

You are required to fulfill the below requirements:

Customer requirements:

1. Indonesian citizens (individuals) or business entities domiciled in Indonesia.
2. Age limit of prospective individual customers:
 - a. Minimum age of 21 years old or legally married
 - b. Maximum age of 65 years or retirement age (for employees) at maturity.
3. Prospective customer profile

Terms & Conditions	Permanent Employee	Professional	Self-employed	Business Entity
Experience	Minimum working experience of 2 years	Minimum experience of 2 years	Minimum of 2 years in same business / industry	Minimum business duration of 3 years
Minimum Gross income	Rp 10 Juta per bulan	Rp 10 Juta per bulan	Rp 10 Juta per bulan	Minimal Rp 1 Miliar

Document requirements :




1. Identity Card (KTP)
2. Marrief Certificate / Copy of the Deed of Separation of Assets (if applicable), Divorce Decree, or Death Certificate
3. Valid Family Registration Card (Kartu Keluarga / KK)
4. Taxpayer Identification Number (NPWP) (Individual / Management and Shareholders)
5. Bank Statement
6. Deed of Business Establishment and the Latest Amendment Deed (if applicable)
7. Copy of valid business licensing documents, including NIB, Standard Certificate, and/or Business License
8. Audited or unaudited financial statements, as applicable.

** Compensation payable by the Customer to the Bank, calculated based on the Bank's actual losses arising from delays in installment payments.

9. Original salary slip for the latest one (1) month or an official employment income certificate/statement issued by the employer.
10. Copy of a valid professional license and/or professional practice license.
11. Income Declaration Letter and/or Income Breakdown for professionals engaged in private practice.
12. Collaterals Documents
 - Copy of the valid ownership certificate and IMB/PBG for the purchase of ready-stock assets
 - Order Letter and Sale and Purchase Binding Agreement (Perjanjian Pengikatan Jual Beli – PPJB) for asset purchases from partner/cooperating developers

Note: Other supporting documents may be submitted later in accordance with information and requests from the Bank.

You may submit questions and complaints through:

-  The nearest Bank branch
-  Hello Danamon 1-500-090
-  <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>

Simulation

The assumptions used in the simulation of your financing product, including its tenor (loan term)

MMQ Contract:

- a. Financing Limit: IDR 800,000,000
- b. A 3-year tenor (a fixed profit-sharing period for the first year; after the fixed period, the subsequent profit-sharing rate will be reviewed periodically).
- c. Administration fee: IDR 8,800,000
- d. There are 10 stamp duties required for the financing agreement total costs IDR 100,000

This simulation calculation applies only to the fixed-rate period:

Financing Object Value	Down Payment	Principal Amount of Financing ¹	Total Profit Sharing During the Fixed Period		Application Fees & Incidental Fees ²	Total Amount Paid by Customer ³
			Eq 6.25% (Fixed 1 Year)	IDR 42,912,725		
IDR 1,000,000,000	IDR 200,000,000	IDR 800,000,000	Eq 6.25% (Fixed 1 Year)	IDR 42,912,725	IDR 8,900,000	IDR 842,912,725

Customer Installment Payments

Effective annuity installment scheme

- a. Year 1: IDR24,428,273 / month
- b. Year 2: In accordance with the applicable profit sharing arrangements
- c. Year 3: In accordance with the applicable profit sharing arrangements

Notes:

¹The value of the financing object minus the down payment

²The fees do not include collateral binding fees, survey fees, and incidental costs. The application fee is payable upfront and is not included in the installment payments, while incidental costs will be charged to the Customer if any arise.

³ The principal financing amount plus the total profit sharing (applicable only during the fixed-rate period), excluding the application fee and incidental costs.

IMBT Contract

- a. Financing Limit: IDR800,000,000
- b. tenor: 3 years (Fixed ujah period for the first 1 year; after the fixed period, the subsequent ujah will be reviewed periodically)
- c. Administration Fee: IDR8,800,000
- d. A total of 10 stamp duties are required for the financing agreement.: IDR100,000

This simulation calculation applies only to the fixed-rate period:

Financing Object Value	Down Payment	Principal Amount of Financing ¹	Total Profit Sharing During the Fixed Period		Application Fees & Incidental Fees ²	Total Amount Paid by Customer ³
IDR 1,000,000,000	IDR 200,000,000	IDR 800,000,000	Eq 6.25% (Fixed 1 Year)	IDR 42,361,111	IDR 8,900,000	IDR 842,361,111

Customer Installment Payments:

A declining installment structure, with a fixed principal component and a decreasing ujah component, thereby accelerating the reduction of the outstanding financing principal.

Notes:

¹The value of the financed asset net of the down payment

²The fees do not include collateral binding fees, survey fees, or incidental costs. The application fee is payable upfront and is not included in the installment payments, while any incidental costs will be charged to the Customer if applicable

³ The financing principal added to the total ujah (applicable only for the fixed-rate period), and excluding application fees and incidental expenses.

Additional Information

1. If you receive any suspicious email, WhatsApp message, SMS, or information claiming to be on behalf of Bank Danamon, please forward it to Hello Danamon.
2. In line with the implementation of Good Corporate Governance, Customers are requested not to provide any gifts or rewards in any form to officers and/or employees of Bank Danamon in relation to the financing application, approval, and disbursement process.
3. In the event of any change to the profit-sharing/ujah to a floating rate after the expiration of the fixed-rate period, the Bank will notify and confirm such change with the Customer no later than 30 working days prior to the effective date of the change. Should the Customer not agree to the change within such period, the Customer shall be entitled to terminate the use of the product, provided that all of the Customer's obligations to Bank Danamon (if any) have been fully settled.
4. In connection with the PAB Syariah process, Bank officers do not accept cash payments for any fees related to the PAB Syariah process. The Prospective Customer shall deposit the required funds into the Prospective Customer's savings account at Bank Danamon, and the Bank will debit the amount from the Customer's savings account maintained at Bank Danamon.
5. Detailed information regarding the product, including fees to be charged prior to the execution of the financing agreement, shall refer to the information stated in the Financing Offer Letter, which is communicated personally to the Prospective Customer.
6. Fees to be charged after the execution of the financing agreement shall refer to the information stipulated in the Financing Agreement.
7. The Customer may make an early settlement, either partially or in full, prior to the financing maturity date, subject to the Bank's approval. Such request shall be submitted through the nearest Bank Danamon branch or by contacting the Hello Danamon call center at 1-500-090.

8. The early settlement request will be processed within an SLA of 10 working days after the Customer's written request for financing settlement has been received by Hello Danamon.
9. The release or retrieval of collateral/security may be carried out no earlier than five (5) working days after the settlement of the financing facility.

Disclaimer (Important to Read)

1. The Bank reserves the right to reject your application for the Product and/or Service if it does not meet the applicable terms and conditions.
2. You are required to carefully read this Product and/or Service Information Summary and are entitled to ask the Bank's officers about any matters related to this Product and/or Service Information Summary.
3. The approval of the financing limit and financing tenor, the amount of ujah/profit sharing, financing installments, and all applicable fees will be personally communicated to you through the Financing Offer Letter.
4. The insurance product required under the Bank Danamon Sharia PAB facility is not a product of the Bank. Customers may independently choose an insurance company from a selection of insurance companies that have cooperated with the Bank.
5. This summary has been prepared in accordance with applicable laws and regulations, including the regulations of the Financial Services Authority (Otoritas Jasa Keuangan).
6. This Product and/or Service Information Summary is prepared in the Indonesian language. If required, this Product and/or Service Information Summary may be translated into other languages. In the event of any discrepancy in provisions or interpretation between the Indonesian language version and other language versions, the Indonesian language version shall prevail.