

## **D-BANK – PRODUCT INFORMATION**

### **Types of D-Bank Transaction:**

A user that have done activation can enjoy the D-Bank App feature such as :

- Balance information and account mutation.
- Funds transfer.
- Information on banking products including product simulations.
- Purchases: Balance Top Up, Flight Tickets (Garuda / Lion Air), Pay TV Vouchers (Orange TV), Internet Data Packages ( XL), CGV Blitz Members Top Up/Renewal.
- Payments: Danamon Credit Cards and other banks, monthly bills such as postpaid Telkom and Mobile, paid television bills (Okevision / TOP TV / Indovision / Transvision / Topas TV), Loans (Adira Finance / Credit), and Virtual Account Payments, E-Commerce (GoPay, Ovo, Paytren)
- Cardless Cash Withdrawal Card (D-Cash) Through ATM
- Opening an Online Account: Danamon LEBIH, TabunganMU and FlexiMAX, D-Save & D-Save Plus, Online Deposit.

Customers and non Danamon customers who haven't done the activation can searching the nearby promotion merchants, ATM location or the nearest branch (Augmented reality) and information about Danamon products.

### **Requirements to be a D-Bank Services User:**

- Danamon customers who have Savings or Current Accounts.
- Customers of Danamon Credit Card holders (Visa or MasterCard).
- Have a smartphone with an IOS or Android operating system specification with the specified version when downloading the D-Bank Application.
- A customer of either Telkomsel, IndosatOoredoo, XL Axiata, 3 provider.
- Using data services (internet).
- Have a personal e-mail address and active mobile/cellphone number.

### **How to Activate D-Bank :**

#### **Through Danamon Online Banking:**

- Click Activation in the D-Bank application.
- Click Agree for each applicable terms and conditions.
- Enter the Danamon Online Banking User ID & Password in the available column - click Continue.

- Customer will receive an activation code to the mobile number registered at Danamon Online Banking.
- Input the activation code received via SMS in the available column - click Continue.
- Input the desired 6-digit mPIN.
- Retype 6-digit of mPIN --- click continue.
- Active immediately upon completion.

**Those who do not have a User ID / Email and Password for Danamon Online Banking can activate through the following steps:**

- Click Activation in the D-Bank application.
- Click Debit Card / ATM / Credit Card.
- Click Agree for each applicable terms and conditions.
- Input data:
  - Debit Card / ATM: ATM Card No, ATM PIN, Mobile Phone Number, Email Address - Click Continue (Note: The number must be the same as the one registered on the Bank system).
  - Credit Card: Credit Card Number, Date of Birth, Cellphone/Mobile Number, Email Address - click on further (Note: The cellphone number must be the same as the one registered on the Bank system).
- Input the desired User ID (8-20 Char).
- Input the desired password (Min & Max 8 Char) - click continue.
- The customer will receive an Activation Code via SMS to the cellphone/mobile number according to the one registered with the Bank Danamon system.
- Input the Activation Code received via SMS in the available column - click Continue.
- Input the desired 6 digit mPIN.
- Input the desired mPIN once more.
- Active immediately upon completion.

**How to Use D-Cash**

**D-Cash reservation through D-Bank:**

- First of all, make D-Cash reservation by selecting "D-Cash" in the D-Bank menu
- Then select the desired "Amount" (min. IDR 100,000 and max. IDR 500,000),
- Enter "Your mobile number / your friend's mobile number" who will make a cash withdrawal
- Make a "Passcode" consisting of a special 6-digit number for this transaction,
- Press "Continue", then confirm by entering your personal "mPIN"
- The D-Cash reservation is complete!

D-Cash reservation is valid for 2 hours. Visit Danamon ATM marked with D-Cash to make cash withdrawals without Debit card.

**How to make a Cardless cash withdrawal at a D-Cash marked at Bank Danamon ATM:**

- Press one of the buttons on the side of the Danamon ATM screen,
- Select "Cardless Cash Withdrawal Transaction" on the menu,
- Select "Your Language",
- Enter "Your mobile number / mobile number that was used during the reservation",
- Enter your "Passcode". If the cash withdrawal is made by your friend, then inform the Passcode to said friend.
- Select "The Nominal of Cash Withdrawal",
- Enter "OTP Code" received by SMS ",
- Transaction is complete! Collect the cash and proof of ATM transactions.

**D-Bank Services and Benefits**

- Account Summary
- Online Account Opening
  - Tabungan Danamon Lebih
  - TabunganMU
  - Tabungan Fleximax
  - Deposits
  - Status Requestto monitor online account opening
  - D-Save (Digital Savings with multiple sub-accounts feature)
- Funds Transfer
  - To Danamon account
  - To other banks' account (Online (ATM Bersama/ALTO/PRIMA) - SKN/RTGS)
  - Manage Favorite&Transfer Schedule
- Purchase
  - Cinema
  - Internet
  - Balance Top Up
  - Prepaid TV
  - Flight Tickets
  - Manage Favorite
- Payment
  - Cable TV

- Credit Card (Danamon & other banks)
- Loans
- Telco/Telkom Pay /Railink
- Virtual Account (VA) Payment
- E-Commerce (GoPay, Ovo, Paytren)
- Manage Favorite & Payment Schedule
- Cardless Cash Withdrawal (D-Cash) Through ATM & Merchant partner
- Message (Special notifications and information that are regularly sent by Danamon to the Customer)
- Inbox (Transactions History through D-Bank)
- m-PIN Change
- Biometric Login

#### Transaction Services Fees:

Types of Transaction	LIMIT	FEE
<b>Funds Transfer</b>		
Overbooking Danamon	Min. IDR 1,- , Max. IDR 200,000,000,-	
IBFT – Online	Min. IDR10.000,- Max. IDR25,000,000,-	IDR 7,500,-
SKN/LLG	Min. IDR10,000,- Max. IDR200,000,000,-	IDR 3,500,- Effective per 1 September 2019 SKN / LLG Fee Idr 3,500,-
RTGS	Min. IDR 100,000,000,- Max. IDR200,000,000,-	IDR 20,000,-
<b>Bill Payment</b>		
Danamon Credit Card	Min. IDR1, -,Max. IDR200,000,000,-	IDR 0,-
Other Banks Credit Card	Min. IDR 10,000,-, Max. IDR 200,000,000,-	IDR 5.000,-
Prepaid TV Billing	As stated in the billingMax. IDR200,000,000,-	IDR 3.500,-
Adira Installments (Motor/Durable)	As stated in the billing Max. IDR200,000,000,-	IDR6.000,-
Adira Installments(Car)	As stated in the billing Max. IDR200,000,000,-	IDR10.000,-
Go-Pay Top Up	As per the Top Up Biller Nominal	IDR2.000,-
Paytren Top Up	As per the Top Up Biller Nominal	IDR3.000,-
<b>Purchase</b>		
Lion Air Flight Tickets	As per Purchase Value/Billing	IDR5.000,-

Garuda Indonesia Flight Tickets	As per Purchase Value/Billing	IDR7.500,-
Telkomsel Balance Top Up	As per Biller Denomination	IDR1.500,-
XL Balance Top Up	As per Biller Denomination	IDR1.500,-
<b>Lain-lain</b>		
Cardless Cash Withdrawal in ATM Danamon	Min. IDR100,000,-, Max. IDR1,000,000,-	IDR0,-
Online Deposits Opening	Min. IDR8.000.000,- , Max IDR2.000.000.000,- (Excluding e-channel global limit (IDR 200.000.000,-)	IDR0,-

### Secure Activation and Transaction Tips

- Ensure to download D-Bank app through official sites as assigned by Danamon.
- Use data that matches your exact registered data on Danamon system.
- Keep the confidentiality of your Password, OTP, PIN and m-PIN.
- Avoid using/creating password that is easily traced by others such as your birth date.
- Always use your own personal smartphone and email to do any transactions.
- When using the Biometric login feature using fingerprints, make sure to limit the addition of fingerprints that are not needed, not to register fingerprints in addition to the customer's/account owner's fingerprint, and not to provide mobile devices or fingerprint scan access to other people including Bank officers or family members/closest people .

### RISKS

The customer is required to secure the User ID, Password and m-PIN for his/her own benefit by means of:

- Changing passwords and m-PIN periodically.
- Using the User ID, Password and m-PIN carefully so as not to be known by others.
- Not recording / storing User ID, Password and m-PIN on handphone, other objects or places that are easily accessed by others.
- Not providing User ID, Password and m-PIN to other people including Bank officers or family members / closest people.
- Not using Passwords and m-PINs that are easy to guess such as birth date or the customer's personal identity.

For login security using Biometric Login, Bank Danamon encourages the customer to note the following suggestions:

- Limit the addition of the number of fingerprints / Face ID on mobile devices.

- Do not register fingerprints/Face ID other than the account owner's.
- Do not provide mobile devices or fingerprints/ Face ID access to other people including Bank officers or family members/closest people.

Customers must report to the Bank through Hello Danamon 1-500-090 anything related to:

- Misuse of D-Bank access.
- Suspicious actions related to transactions by irresponsible parties.
- Customer data requests from other parties who are not interested.

#### **OTHER RISKS**

D-Bank services are very dependent on the quality of the network | GPRS / 3G / LTE or WIFI that is used and the customer is required to ensure network quality before using D-Bank services to avoid transaction failures.

#### **CUSTOMER SERVICES / CALL CENTER:**

Hello Danamon 1-500-090 can be accessed via the "Contact Us" icon on the D-Bank application.

Summary of Information This product is an integral part of the D-Bank General Terms & Conditions. If you need further explanation regarding D-Bank services, you can refer to the Terms & Conditions or <https://www.danamon.co.id/>

PT Bank Danamon Indonesia Tbk is registered and supervised by the Financial Services Authority.