

FREQUENTLY ASKED QUESTIONS (FAQ) BANK DANAMON MOBILE BANKING SERVICES

A. GENERAL

1. What is Bank Danamon Mobile Banking Service?

Bank Danamon Mobile Banking Service is an information and banking transaction service provided by Danamon to its customers, available 24 hours a day, 7 days a week. It can be accessed through a mobile application using an internet connection on a mobile phone.

2. What is the difference between D-Bank PRO and the new Bank Danamon Mobile Banking Service?

D-Bank PRO is the previous version of Bank Danamon's Mobile Banking Service. Bank Danamon has now redeveloped its Mobile Banking platform to continue providing the best service to customers.

3. How can I access the Bank Danamon Mobile Banking Service?

The Bank Danamon Mobile Banking application can be downloaded from the Play Store or App Store. It requires a minimum of iOS 14.0 or Android 8.0 to operate.

4. What should customers who already have an e-channel account (Danamon Online Banking, D-Bank, and/or D-Bank PRO) do?

Customers only need to re-activate their account on the new Mobile Banking platform and can continue using the services and features as usual.

5. How can I get help?

If you need assistance, such as technical issues while using the Bank Danamon Mobile Banking app, you can contact Hello Danamon at 1-500-090 or email: hellodanamon@danamon.co.id.

6. What should I do if I forget my Mobile Banking password?

You can log in using a temporary password and you'll be prompted to create a new one. Alternatively, use the "Forgot Password" option on the login screen.

7. How can I change my Mobile Banking password?

- Enter your User ID/Email and current password, then click Login
- Select the "Change Password" menu
- Enter your current password
- Enter and confirm your new password
- Your password will be successfully updated

8. What should I do if I forget my m-PIN or if it gets blocked?

Call Hello Danamon at 1-500-090 to reset your m-PIN. Then, log in to the Mobile Banking application and verify your registered phone number by sending an SMS in the specified format, after which you can create a new m-PIN.

9. How can I change my mobile phone number?

You can change your mobile phone number through the Bank Danamon Mobile Banking app by accessing the "Profile" menu, then selecting the "Phone Number" submenu.

10. Is Bank Danamon Mobile Banking safe to use?

The Mobile Banking service is designed with a strong emphasis on personal and financial data security:

- The app uses the latest security systems.
- To log in and perform transactions, you must enter your User ID/Email and Password, known only to you.
- Every financial transaction requires a valid m-PIN.
- If there is no activity for five minutes, the system will automatically log you out to prevent unauthorized use.

Security tips for using Bank Danamon Mobile Banking are available in the Product Information Summary section on the Bank Danamon website at: <https://www.danamon.co.id/id/E-Banking/Personal/D-Bank>

11. Where can users submit complaints and suggestions?

Users may submit complaints regarding banking products/services either verbally or in writing through the nearest Bank Danamon branch or Hello Danamon, which is available 24/7 by phone at 1-500-090 or via email at hellodanamon@danamon.co.id.

12. What is the maximum deposit amount guaranteed by LPS (Indonesia Deposit Insurance Corporation)?

- a. What is the maximum deposit amount covered by LPS?

The maximum deposit guaranteed by LPS per customer per bank is IDR 2 billion.

- b. What is the LPS guaranteed interest rate?

The LPS guaranteed interest rate can be accessed [here](#).

13. What is the LPS guaranteed interest rate?

Information regarding the LPS guaranteed interest rate can be accessed through the [link: https://apps.lps.go.id/BankPesertaLPSRate](https://apps.lps.go.id/BankPesertaLPSRate)

14. The procedure for customer complaint handling services can be accessed via the website:

<https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>

B. REGISTRATION / ACTIVATION

1. What is the difference between registration and activation of Danamon Mobile Banking Services?

Registration is the process required for new users to begin using Danamon Mobile Banking Services. Activation is a specific process for users already registered via CRM or API onboarding.

2. Which providers can be used for registration/activation of Danamon Mobile Banking?

Currently, local Indonesian providers such as Telkomsel, XL Axiata, Indosat Ooredoo, Smartfren, and Tri, as well as Japanese providers, can be used.

3. Do customers need phone credit to register/activate Danamon Mobile Banking?

- For Android users: No phone credit is required, but the number must be active to receive an OTP SMS.
- For iOS users: Phone credit is required to send a verification SMS.

4. What if a customer abroad wants to register/activate Danamon Mobile Banking?

For registration/ activation of Bank Danamon Mobile Banking Service (D-Bank PRO), customers must ensure that the WhatsApp number used is the same as the mobile phone number registered in the Danamon system in order to receive the WhatsApp OTP.

5. Can customers use Danamon Mobile Banking immediately after registration/activation?

Yes, they can use and transact immediately after completing registration/activation.

6. How to switch smartphones for using Danamon Mobile Banking?

- Customers must reactivate the app on the new device:
- Enter User ID/email and password, then click Login
- Verify the phone that registered in Danamon system
- Enter m-PIN
- Complete face recognition verification
- Reactivation is complete and the software token is registered

C. TRANSACTIONS

- **What transactions can be performed using Danamon Mobile Banking?**

Various transactions are available to meet your needs. The full list can be found in the Product Information Summary (RIP) or on the Danamon website.

- **When can transfers to a Danamon account be made?**

- Same-currency transfers: 24/7
- Cross-currency transfers: Business days, 09:00 – 15:00 WIB

- **When can foreign currency transfers to other banks be made?**

On business days between 09:00 – 15:00 WIB.

- **Are all currencies supported for cross-currency transfers to Danamon accounts?**

This feature is only available for currencies supported by Danamon's savings/current account products (e.g., IDR, USD, SGD, AUD, NZD, EUR, GBP, CNY).

Examples of permitted transactions:

Transfers from a USD account to another USD account, transfers from a USD account to an AUD account, transfers from an IDR account to a USD account within the same CIF, transfers from an IDR account to an AUD account within the same CIF.

Examples of non-permitted transactions:

Transfers from an IDR account to a USD account with a different CIF, transfers from an IDR account to an AUD account with a different CIF.

- **Is there a limit on IDR-to-foreign currency transfers within the same CIF?**

In accordance with Bank Indonesia regulations, the purchase of foreign currency against the rupiah by a Customer from the Bank without an Underlying Transaction may only be conducted up to a maximum of USD 10,000 (ten thousand US dollars) or its equivalent per Customer per month.

This limit includes the total value of all foreign currency purchases against the rupiah made by the Customer across all Bank channels. If the Customer has reached this maximum limit, further foreign currency purchases against the rupiah can only be carried out at a branch by complying with the applicable requirements, including providing the required Underlying Transaction documentation.

- **Can future-dated or recurring transfers be set up for cross-currency or foreign currency transfers?**

No, only immediate (real-time) transactions are allowed.

- **What is the per-transaction and daily transaction limit?**

Details regarding transaction amount limits for transactions through Bank Danamon Mobile Banking Services can be referred to in the RIP (Product Information Summary) or the Transaction Fee Page for Bank Danamon Mobile Banking Services, which can be accessed by Customers through the Danamon Corporate Website.

- **What is the daily transaction limit for Bank Danamon Mobile Banking Services?**

Details regarding daily transaction amount limits for transactions through Bank Danamon Mobile Banking Services can be referred to in the RIP (Product Information Summary) or the Transaction Fee Page for Bank Danamon Mobile Banking Services, which can be accessed by Customers through the Danamon Corporate Website.

- **Can joint accounts be used for Danamon Mobile Banking?**

Customers may register using joint accounts, whether “either party” or “both parties”.

Customers with an “either party” joint account may perform both financial and non-financial transactions through Bank Danamon Mobile Banking Services, similar to individual savings (CASA) accounts. However, customers with a “both parties” joint account will **not** be able to perform financial transactions through the Bank Danamon Mobile Banking Services.

- **Can customers use the Bank Danamon Mobile Banking Services if their Debit/ATM Card is blocked?**

Customers cannot use the Bank Danamon Mobile Banking Services if their Debit/ATM Card is blocked. To regain access, customers must visit the nearest branch to unblock the card before they can resume using the services.

- **Are there any specific rules for entering transaction data in Bank Danamon Mobile Banking Services?**

Customers are not allowed to use special characters in any type of transaction data.

- **What types of transfer services are available to customers on the Bank Danamon Mobile Banking platform?**

The available transfer services include Online Transfers (via ATM Bersama/ALTO/PRIMA), SKN (National Clearing System), RTGS (Real-Time Gross Settlement), and BI-FAST.

- **When can SKN and RTGS transfers be made?**

SKN and RTGS transfers can be made during the operational hours defined by Bank Indonesia. Transactions made outside of those hours or on public holidays will be processed and debited on the next business day.

- **Are there any time restrictions for Online Transfers (ATM Bersama/ALTO/PRIMA) and BI-FAST?**

No, Online Transfers (ATM Bersama/ALTO/PRIMA) and BI-FAST are available 24 hours a day, 7 days a week.

- **What are the advantages of using the Online Transfer service (ATM Bersama/ALTO/PRIMA)?**

With Online Transfers, the funds are immediately received by the recipient's account after the transaction is processed. Additionally, the recipient's name will be displayed for confirmation before the transaction is submitted.

- **What should customers do if their computer or mobile phone unexpectedly shuts down or disconnects during a financial transaction?**

To check whether the transaction was successful, customers can review their account activity via the Mobile Banking application or contact Hello Danamon.

- **Will customers receive a transaction receipt after making a financial transaction?**

Every time a financial transaction is performed through Bank Danamon Mobile Banking, the customer will receive a reference number. This reference number can be printed or saved as a transaction receipt.

- **What is meant by Cash Withdrawal?**

The Cash Withdrawal feature allows customers to withdraw money without using a card through Bank Danamon ATMs marked with D-Cash, other participating banks' ATMs with the PRIMA logo*, and at Indomaret** stores, by first making a withdrawal reservation through the mobile banking application.

*Currently, the partner ATMs for cardless cash withdrawal include BRI, CIMB Niaga, and Bank Multiarta Sentosa. More partner ATMs will be added in the future.

** Indomaret is currently the only partner merchant for cardless cash withdrawals through Danamon Mobile Banking. The list of merchant partners will continue to grow. Withdrawals can be made at merchants listed in the 'Withdrawal Method' menu.

- **What is the maximum limit for Cash Withdrawals?**

- The maximum per transaction is IDR 1,000,000.
- The daily maximum limit is IDR 5,000,000, which is counted towards the total daily transaction limit.

- **How can customers activate a dormant account via Bank Danamon Mobile Banking?**

- Log in to the Bank Danamon Mobile Banking app
- Tap on the 'Account' menu

- Select the account labeled 'Dormant'
- Agree to the confirmation statement
- Enter the m-PIN
- A pop-up message will confirm the activation

D. BI-FAST

1. What is the BI-FAST service in Bank Danamon Mobile Banking?

BI-FAST is a fund transfer service that allows customers to transfer money from their Bank Danamon account to another bank account registered under BI-FAST participants using an account number, mobile phone number, or email address linked to a bank account. The transfer is made in Indonesian Rupiah (IDR) and the funds are received instantly by the recipient.

2. What BI-FAST features are available in Bank Danamon Mobile Banking?

The BI-FAST features available in Bank Danamon Mobile Banking include:

- BI-FAST Settings (Register BI-FAST Proxy, Change BI-FAST Proxy, Delete/Unregister BI-FAST Proxy, and Port BI-FAST Proxy)
- BI-FAST Transfer

3. How do you access the 'BI-FAST Settings' menu?

- Select the 'Profile' menu
- Available settings will be displayed
- Choose 'BI-FAST Settings' to view the details

4. What actions can customers take in the 'BI-FAST Settings' menu?

Customers can:

- View a list of BI-FAST Proxies registered at Bank Danamon and other banks
- Register a mobile number and/or email address as a BI-FAST Proxy
- change the linked account number of a BI-FAST Proxy
- Delete or unregister a BI-FAST Proxy
- Port a BI-FAST Proxy from another bank
- Activate or deactivate the "Request for Payment" feature

5. What is a BI-FAST Proxy?

A proxy is an alias for a customer's bank account number that is linked to a mobile phone number or email address.

6. Will BI-FAST Proxies registered at other banks also appear in the BI-FAST Settings menu?

Yes, BI-FAST Proxy information from other banks will also be displayed if the proxy is registered under the same customer identification number as that registered in

Bank Danamon's system. This includes identification numbers from KTP (Indonesian ID card), temporary KTP, passport, or KITAS (limited stay permit).

7. What does Registering a BI-FAST Proxy mean?

It refers to the process of registering the customer's mobile phone number and/or email address within Bank Danamon's system as an alias (proxy) for the customer's account number.

8. What are the benefits of registering a BI-FAST Proxy?

Once linked to a BI-FAST Proxy, the customer's account can receive fund transfers from other banks using the BI-FAST service.

9. How to register a BI-FAST Proxy?

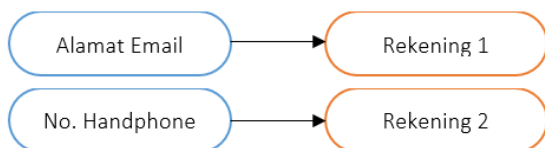
- Select the 'Profile' menu
- Available settings will be displayed
- Choose 'BI-FAST Settings' to view the customer's Proxy list
- Click the 'Register BI-FAST' button next to the mobile number or email address (the button will appear if the number or email is not yet registered as a BI-FAST Proxy)
- Select the Bank Danamon account number to be linked to the proxy
- Enter the verification code sent to the chosen mobile number or email address
- Enter your m-PIN to confirm

10. What should customers do if their mobile phone number and/or email address in Bank Danamon's system does not match their current number or email?

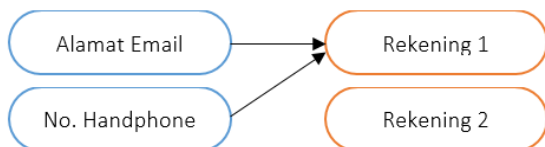
Customers should first update their information by contacting Hello Danamon at 1-500-090 or via email at hellodanamon@danamon.co.id, or by visiting the nearest Danamon branch.

11. Can customers link one Bank Danamon account number to more than one Proxy registered with Bank Danamon?

A customer's single Proxy (mobile phone number or email address) can only be linked to one Bank Danamon account number. However, a single Bank Danamon account number can be linked to one or more Proxies (mobile number and email), as shown in the example diagram.



Contoh A: 1 Proxy ditautkan untuk 1 Rekening



Contoh B: 2 Proxy ditautkan untuk 1 Rekening

12. What does "Change BI-FAST Proxy" mean?

Changing a BI-FAST Proxy refers to the process of modifying the account number linked to the Proxy (mobile phone number and/or email address) registered at Bank Danamon.

13. How do you change a BI-FAST Proxy?

Select the 'Profile' menu

- Available settings will be displayed
- Select 'BI-FAST Settings' to show the list of BI-FAST Proxies
- Click the 'Change' button next to the Proxy registered with Bank Danamon
- Once the Proxy details appear, click the 'Change' button again
- Select the new Bank Danamon account number to link with the Proxy
- Enter your m-PIN for confirmation

14. Can customers change their mobile phone number and/or email address through the Change BI-FAST Proxy menu?

No.

15. What does Delete/Unregister BI-FAST Proxy mean?

Deleting or unregistering a BI-FAST Proxy means removing the mobile phone number and/or email address Proxy registered with Bank Danamon.

16. How do you delete/unregister a BI-FAST Proxy?

- Select the 'Profile' menu
- Available settings will be displayed
- Select 'BI-FAST Settings' to view your Proxy list
- Click the 'Change' button on the Proxy registered at Bank Danamon
- Once the Proxy details appear, click 'Delete/Unreg'
- Enter your m-PIN to confirm

17. What happens if a customer deletes/unregisters their BI-FAST Proxy?

The Proxy will no longer be stored in the BI-FAST system and can no longer be used as a recipient for incoming transfers through BI-FAST.

18. Can a previously deleted/unregistered Proxy be re-registered?

Yes, customers can re-register the previously deleted mobile phone number and/or email as a BI-FAST Proxy.

19. What is BI-FAST Proxy Porting?

BI-FAST Proxy Porting refers to the process of moving a Proxy registered with another bank to Bank Danamon.

20. How do you port a BI-FAST Proxy from another bank to Bank Danamon?

- Select the 'Profile' menu
- Available settings will be displayed
- Select 'BI-FAST Settings' to view Proxy information
- Click the 'Change' button next to the Proxy from another bank
- On the Proxy detail screen, click 'Move to Danamon'
- Select the Bank Danamon account number to link with the Proxy
- Enter your m-PIN to confirm

21. Are there any specific conditions to port a BI-FAST Proxy from another bank?

- Yes. The following conditions apply:
- The Proxy must be registered under the same Customer ID as the one registered with Bank Danamon
- The mobile phone number and/or email address of the Proxy at the other bank must match those in Danamon's system
- If the data does not match, the Proxy will be visible but cannot be ported to Bank Danamon

22. Will customers receive a notification after performing actions such as Register, Change, Delete/Unreg, or Porting a BI-FAST Proxy?

Yes. Bank Danamon will send an email notification to the customer's registered email address and a push notification to their device for each successful BI-FAST Proxy action.

23. How do you transfer funds to another bank using BI-FAST?

- Select the 'Transfer' menu
- On the 'Transfer in IDR' screen, choose the source account and select the transfer destination using account number, phone number, or email address
- If 'account number' is selected, choose the desired transfer service

- If 'phone number' or 'email' is selected, the transfer service will default to BI-FAST Enter the amount and a message (if any)
- Enter your m-PIN to confirm

24. Do customers need to register their mobile number and/or email address as a BI-FAST Proxy to send funds via BI-FAST?

No, registering a BI-FAST Proxy is not required to make BI-FAST transfers to other banks.

25. Can customers transfer funds via BI-FAST to other Bank Danamon accounts or to banks not participating in BI-FAST?

No, BI-FAST is only available for transfers to other banks that are BI-FAST participants.

26. Can customers view proof of a completed BI-FAST transfer?

Yes, customers can view their transaction history for BI-FAST transfers in the 'Transaction History' menu on the Bank Danamon Mobile Banking app. Additionally, a confirmation email and push notification will be sent.

27. What is the per-transaction limit for BI-FAST transfers via Bank Danamon Mobile Banking?

Details about transaction limits are available in the Product Information Summary (RIP) or the Transaction Fee Page, both accessible via the Danamon Corporate Website.

28. What is the daily limit for BI-FAST transfers via Bank Danamon Mobile Banking?

Details about daily transaction limits are also available in the RIP or on the Transaction Fee Page on the Danamon Corporate Website.

E. DEBIT CARD

1. What Debit Card features are available in Bank Danamon Mobile Banking?

- Currently, Debit Card features available on Bank Danamon Mobile Banking include:
Physical Debit Card
- View Card Number, CVV, and Expiry Date
- Lock and unlock card
- Change PIN
- Change primary account
- Link/unlink accounts to/from Debit Card
- Activate Debit Card
- Request replacement for expired physical Debit Card
- Request a new physical Debit Card

- Adjust online debit transaction limit
- Debit Card Security Settings
- Virtual Debit Card
- View Card Number, CVV, and Expiry Date of Danamon Virtual Debit Card
- Lock and unlock card
- Adjust online debit transaction limit
- Change primary account
- Rename card
- Request replacement for expired Virtual Debit Card
- Request a new Virtual Debit Card
- Debit Card Security Settings

2. How to access the 'Debit Card Settings' menu on Danamon Mobile Banking?

- Log in to Danamon Mobile Banking
- Tap the 'Settings' menu
- Select 'Debit Card Management'
- Choose either the Physical Debit Card or Virtual Debit Card tab
- Select one of the listed cards, whether in 'Active', 'Expired', 'Inactive', 'Temporarily Blocked', or 'Permanently Blocked' status

3. How many types of blocking are there in the Debit Card Settings menu?

- Temporary Block: A temporary block placed via Mobile Banking for a defined period according to the customer's needs
- Permanent Block: A permanent block that disables the Debit Card indefinitely and cannot be undone

4. Can a blocked debit card be unblocked?

Only temporarily blocked cards that were blocked via Mobile Banking can be unblocked through the same channel.

5. What to consider when changing the primary account of a physical card?

- The account must already be linked to the selected Debit Card
- If not yet linked, you can link the account via the 'Linked Accounts' menu

6. What to consider when changing the primary account of a virtual card?

Ensure the customer has an active account that is eligible to be linked to a virtual card.

7. What is the maximum number of linked accounts per physical Debit Card?

A maximum of 15 accounts (including the primary account) can be linked to a single Debit Card.

8. What is a primary account?

The primary account is the source of funds used for EDC and e-commerce (online debit) transactions.

9. Who can activate a debit card via Danamon Mobile Banking?

Customers who already have a Mobile Banking user ID and password and a Debit Card with 'Inactive' status.

10. How to activate a Debit Card for accounts opened via third-party apps (Adira, Dana, etc.)/API onboarding?

- If the card is collected from a Danamon branch, activation is done by branch staff
- If the card is delivered to your address, activation can be done via Danamon Mobile Banking

11. How can a customer request a new Physical/Virtual Debit Card via Danamon Mobile Banking?

Tap the 'Request Debit Card' option under the 'Apply Debit Card' menu in Debit Card Management. Customers can create a Virtual Debit Card using an available account.

12. What types of transactions can be made with a Virtual Debit Card?

Virtual Debit Cards can only be used for online merchant transactions (online debit).

13. What is the maximum number of Physical and Virtual Debit Cards allowed per customer (CIF)?

A maximum of 5 Virtual Debit Cards and/or 3 Physical Debit Cards per CIF (Customer Information File).

14. What if a customer has reached the maximum card limit?

The customer must permanently block one of their active Virtual or Physical Debit Cards to request a new one.

15. What is the fee to create a Virtual Debit Card?

There is no fee to create a Virtual Debit Card.

16. What types of physical debit cards are available in this menu?

- Mastercard Regular (Lighthouse design)
- Mastercard Danamon Global Currency Debit Card
- GPN
- Card options may vary depending on customer profile, card ownership, account type, and segmentation.

17. What is the cost of replacing an expired Physical Debit Card via Danamon Mobile Banking?

The replacement for an expired card is free of charge (Rp 0).

18. What is the fee for adding a new Physical Debit Card via Mobile Banking?

- Rp 35,000, with a minimum account balance of Rp 1,000,000 before deduction.
- During promotional periods, the fee may be Rp 0 with a minimum balance of Rp 100,000 (valid until promo ends).
- Program duration may vary based on business needs and will be communicated as needed.

19. How long does it take to receive the Physical Debit Card?

- Card delivery follows the existing SLA from Card Operations Division:
- Jabodetabek area: ±5 business days
- Non-Jabodetabek area: ±10 business days
- Remote/forwarding areas: ±12 business days

20. Can I set my Debit Card transaction limit?

Yes, you can set your online debit transaction limit by selecting your card, tapping the 'Set Limit' button, and choosing your desired limit.

Minimum: Rp 1,000,000 – Maximum: Rp 25,000,000

21. If I replace an expired card, will the previously linked accounts be automatically linked to the new card?

Yes, all accounts (up to 15, including primary and secondary) linked to the expired card will automatically transfer to the new card once it is successfully activated.

22. What does Debit Card Security Settings mean?

The Debit Card Security Settings feature in D-Bank PRO allows customers to control card usage through the D-Bank PRO application, including blocking or enabling certain transactions in real time.

23. How to access Debit Card Security Settings?

Customer logs in → select the **"Settings"** menu → click **"Debit Card Settings"** → select the relevant Debit Card → click **"Security Settings"** → change the *toggle* → confirm with m-PIN.

24. What categories can be managed in Debit Card Security Settings?

- 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.
- 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.
- Contactless Transactions: Block/enable tap-based payments and purchases.
- Online Transactions: Block/enable purchases or subscriptions through e-Commerce (such as marketplaces, e-wallets, transportation apps, etc.).
- Cash Withdrawal Transactions: Block/enable cash withdrawal transactions using debit cards at ATMs.

25. Are debit card security settings active by default?

Yes, all categories (Domestic, International, Contactless, Online, Cash Withdrawal) are active by default when the feature is first launched. Customers can change them anytime via D-Bank PRO.

F. CREDIT CARD**1. What Credit Card features are available in the Danamon Mobile Banking Service?**

Currently, the Credit Card features available in Danamon Mobile Banking Service include:

- Manual Credit Card Link
- Auto Link Credit Card
- Credit Card Summary
- Credit Card Dashboard (Primary, Supplementary, Virtual, Danamon Paylight Card)
- Credit Card E-Statement
- Credit Card Transaction Details on the Dashboard
- Apply for New Card (Add-On)
- Credit Card Activation
- Autopay
- Dashboard
- Block/Unblock Card
- Installment Info
- Supplementary Card
- Money Transfer
- My Own Installment Transaction and Statement
- Bill Payment

- Point Redemption
- Change Limit
- Change PIN
- E-Statement Registration
- Change Appearance / Customize the Look of Danamon Paylight Card
- Set Danamon Paylight Card Transaction Limit
- Request Physical Danamon Paylight Card
- QRIS with Credit Card as Funding Source
- Credit Card Display on Danamon Mobile Banking Dashboard
- Credit Card Security Settings

2. How do I access the Link Credit Card feature?

- Select the 'Portfolio' menu, then go to Loans and choose Credit Card
- Available settings will be displayed
- Select 'Link to Credit Card/Charge Card AMEX' to view details
- Enter the Credit Card number you wish to link
- Enter the verification code sent to the mobile number registered in Danamon's system
- The system will display confirmation whether the transaction is successful/failed/timed out

3. Can a Credit Card that was previously registered as a User ID in Danamon Mobile Banking be linked to another Danamon Mobile Banking User ID through the Link Credit Card menu?

Yes, a Credit Card that was previously registered as a Danamon Mobile Banking User ID can be linked to another Danamon Mobile Banking User ID. Once the linking process is successful, the User ID that was previously associated with that Credit Card will be automatically deactivated.

4. How do I access the Credit Card Summary?

The Credit Card Summary can be viewed if the customer has successfully linked a Credit Card through Danamon Mobile Banking. There are two ways to access it:

- Through the Home Page
 - Select Credit Card
 - The available Credit Card summary will be displayed
- Through the Portfolio Menu
 - Select the Portfolio menu
 - Select Loans
 - Select Credit Card
 - The available Credit Card summary will be displayed

5. How do I access the Primary Credit Card Dashboard and what information is shown there?

- In the Credit Card Summary, select one of the displayed Credit Cards
- The Primary Credit Card Dashboard will appear
- Available tabs for the Primary Credit Card include:
 - Dashboard
 - Transaction List
 - E-Statement
 - Installment Info
 - Card Settings
- Customers can view details of the Primary Credit Card, including:
 - Card Image
 - Card Number
 - Name on the Card
 - Card Status
 - Card Usage
 - Credit Limit
 - Minimum Payment
 - Total Bill
 - Due Date
 - Money Transfer Limit
 - Available Limit
- Available widgets for the Primary Credit Card include:
 - Money Transfer
 - My Own Installment
 - Bill Payment
 - Settings
 - Supplementary Card
 - Point Redemption
 - Autopay
 - Apply for New Card

6. How do I access the Supplementary Credit Card Dashboard and what information is shown there?

- If the customer has a Supplementary Credit Card, the dashboard can be accessed by swiping the card image on the Primary Credit Card Dashboard.
- Available tabs for the Supplementary Credit Card include:
 - Dashboard
 - Transaction List
- Customers can view details of the Supplementary Credit Card, including:
 - Card Image
 - Card Number
 - Name on the Card
 - Card Status
 - Card Usage
 - Credit Limit

7. What is meant by the Credit Card Transaction List?

The Credit Card Transaction List feature is a part of Danamon Mobile Banking that allows Credit Card customers to view all unbilled transactions on their Credit Card account.

8. How do I access the Credit Card Transaction List and what information is included?

- On the Primary or Supplementary Credit Card Dashboard, scroll down to the Transaction List section
- Customers can view the latest Credit Card transactions that have not yet appeared on the billing statement. The transactions shown include debits, credits, posted, and unposted transactions

9. How do I access the Credit Card e-Statement feature?

The Credit Card e-Statement feature can be accessed in two ways:

- a. Through the Settings Menu
 - Select the Settings menu
 - Select e-Statement
 - Select Credit Card e-Statement
 - Select a Credit Card
 - Choose the billing period (only the past 3 months are shown)
 - The statement will appear on the Danamon Mobile Banking screen, or
 - Select 'Download' to save the statement to your device
- b. Through the Portfolio Menu
 - Select the Portfolio menu
 - Select e-Statement
 - Select a Credit Card
 - Choose the billing period (only the past 3 months are shown)
 - The statement will appear on the Danamon Mobile Banking screen, or
 - Select 'Download' to save the statement to your device

10. Can I activate my Credit Card through Danamon Mobile Banking?

Yes, the Credit Card Activation feature is now available for customers through Danamon Mobile Banking via the 'Activate Now' button.

11. What is the Link Credit Card feature?

The Link Credit Card feature is an existing function in Danamon Mobile Banking that allows Credit Card holders to link their Credit Card to their own Danamon Mobile Banking account.

12. How do I access the Link Credit Card feature?

This feature can be accessed via the existing 'Profile' menu by selecting the sub-menu 'Link to Credit Card/Charge Card Amex'. Once the Credit Card is successfully linked, the customer's Credit Card account will appear under the existing 'Accounts' menu.

13. What is the Credit Card Summary feature?

Credit Card Summary is an existing feature in Danamon Mobile Banking that allows Credit Card holders to view the credit card product type, the primary credit card number, and the balance (for active cards) or status along with an activation button (for primary credit cards that have not yet been activated).

14. How do I access the Credit Card Summary feature?

Credit Card holders can view their Credit Card Summary through the Portfolio menu by selecting Loans, then choosing Credit Card, and selecting the specific card to view its summary.

15. What is the Primary Credit Card Dashboard feature?

The Primary Credit Card Dashboard is a new page in Danamon Mobile Banking that provides a summary of information related to the Primary Credit Card, along with widgets to access other Credit Card features.

16. How do I access the Primary Credit Card Dashboard feature?

This dashboard can be accessed via the Portfolio menu by selecting Loans, then Credit Card, and choosing the desired Credit Card. If the customer selects one of the newly added or active Credit Card accounts from the Accounts menu, the system will display the Primary Credit Card Dashboard under the Dashboard tab.

17. What is the Supplementary Credit Card Dashboard feature?

The Supplementary Credit Card Dashboard is a new page in Danamon Mobile Banking that provides a summary of information related to the Supplementary Credit Card.

18. How do I access the Supplementary Credit Card Dashboard feature?

This dashboard can be accessed through the new Dashboard page of the Primary Credit Card (refer to section "6.1.3 Primary Credit Card Dashboard" for details). On this page, Credit Card holders with a Supplementary Card can select to view the information related to their Supplementary Card.

19. What is the Credit Card Activation feature?

The Credit Card Activation feature in Danamon Mobile Banking enables both new and existing Credit Card customers to activate their Primary or Supplementary Credit Cards. Activation can be performed for new cards, replacement cards, or renewed cards.

20. How do I access the Credit Card Activation feature?

This feature can be accessed in two (2) ways:

1. Via the existing 'Accounts' menu in the existing 'Accounts' menu, under the 'Credit Card' or 'All' category, customers can activate their Primary Credit Card by tapping the activation button on the inactive credit card account.
2. Via the Primary/Supplementary Credit Card Dashboard (depending on card type) On the Primary or Supplementary Credit Card Dashboard (see "6.1.3 Primary Credit Card Dashboard" and "6.1.4 Supplementary Credit Card Dashboard"), an activation button will appear for any inactive card. Customers can tap the button to activate their Credit Card.

21. What is the Change Credit Card PIN feature?

The Change Credit Card PIN feature is a new function in Danamon Mobile Banking that allows Credit Card holders to change the PIN of both their Primary and Supplementary Credit Cards.

22. How do I access the Change Credit Card PIN feature?

This feature can be accessed via the 'Manage Card' menu located at the top of the Primary Credit Card Dashboard (see "6.1.3 Primary Credit Card Dashboard" for more details). On the 'Manage Card' page, select the 'Change PIN' button. After tapping it, customers can select which card (based on card number and type) they wish to update. Once the PIN is successfully changed through Danamon Mobile Banking, the new PIN will automatically be updated in the system. Customers will also receive a confirmation through push notification in the Danamon Mobile Banking app, SMS, and email.

23. What is the Credit Card E-Statement feature?

The Credit Card E-Statement feature in Danamon Mobile Banking allows Credit Card holders to view and download their e-statement (billing statement) for their Credit Card account.

24. What is the E-Statement Registration feature?

E-Statement Registration is a feature in Danamon Mobile Banking that allows Credit Card holders who previously received physical billing statements to register their Credit Card for E-Statement (electronic statement) delivery. Once the customer registers an email address through the E-Statement Registration feature, the Credit Card e-statement will be sent to the registered email.

25. What is the Primary Add-On Credit Card Request feature?

The Primary Add-On Credit Card Request feature is a new function in Danamon Mobile Banking that allows customers to request a new Credit Card product that they do not yet own.

26. How do I access the Primary Add-On Credit Card Request feature?

This feature can be accessed from the Primary/Supplementary Credit Card Dashboard (refer to section “6.1.3 Primary Credit Card Dashboard”). On this page, customers can request an Add-On Primary Credit Card through the ‘Apply for Additional Card’ widget.

27. What is the Supplementary Credit Card Request feature?

The Supplementary Credit Card Request feature in Danamon Mobile Banking allows Credit Card holders to request a Credit Card for use by a family member.

28. How do I access the Supplementary Credit Card Request feature?

The Supplementary Credit Card Request feature can be accessed from the Primary/Supplementary Credit Card Dashboard (refer to section “6.1.3 Primary Credit Card Dashboard”). Customers can submit a request for a Supplementary Credit Card via the ‘Supplementary Card’ widget.

29. What is the Money Transfer feature?

The Money Transfer feature in Danamon Mobile Banking allows Credit Card holders to transfer a portion of their Primary Credit Card balance to their savings account—either with Bank Danamon or another bank.

30. How do I access the Money Transfer feature?

The Money Transfer feature can be accessed from the Primary/Supplementary Credit Card Dashboard (refer to section “6.1.3 Primary Credit Card Dashboard”). Customers can submit a Money Transfer request via the ‘Money Transfer’ widget.

31. What is the Autopay Registration feature?

Autopay Registration is a new feature in Danamon Mobile Banking that allows Credit Card holders to register one of their savings accounts to automatically pay the bill for a selected Credit Card. Customers may choose to register for full payment or minimum payment autopay options.

32. How do I access the Autopay Registration feature?

The Autopay feature can be accessed from the Primary Credit Card Dashboard. Customers can register for Autopay through the ‘Autopay’ widget.

33. What is the Autopay Summary feature?

The Autopay Summary feature is a new feature in Danamon Mobile Banking that allows Credit Card holders to view their active Autopay details and adjust the payment amount, if desired.

34. How do I access the Autopay Summary feature?

The Autopay Summary can be accessed through the Primary Credit Card Dashboard.

Customers can view their Autopay details via the 'Autopay' widget. The displayed information includes the Credit Card number, linked savings account for automatic payment, and payment type (minimum or full payment).

35. What is the Change Credit Card Limit feature?

The Change Credit Card Limit feature is a new feature in Danamon Mobile Banking that allows Credit Card holders to increase or decrease the limit of their Credit Cards. This feature applies to both Primary and Supplementary Cards. Once a limit change request is submitted, it will be sent to the DFS system for verification and processing by the operations team.

36. What is the Block/Unblock Credit Card feature?

The Block Credit Card feature is a new function in Danamon Mobile Banking that allows Credit Card holders to temporarily block their card. Once blocked through the Mobile Banking service, the card will automatically be marked as blocked in the system.

37. What is the My Own Installment (MOI) feature?

My Own Installment (MOI) is a new feature in Danamon Mobile Banking that allows Credit Card holders to convert payment transactions and/or billing amounts into installments.

38. What is the difference between My Own Installment (MOI) Transaction and My Own Installment (MOI) Statement?

MOI Transaction allows customers to convert Credit Card transactions into installments. MOI Statement allows customers to convert their Credit Card billing statements into installments.

39. What is the Credit Card Installment Info feature?

The Credit Card Installment Info feature is a new function in Danamon Mobile Banking that enables Credit Card holders to view and monitor installment plans from transaction conversions made using the My Own Installment (MOI) feature.

40. What is the Bill Registration feature?

Bill Registration is a new feature in Danamon Mobile Banking that allows Credit Card holders to register their card to automatically pay selected bills, based on available service provider categories.

41. What is the Registered Bill Summary feature?

The Registered Bill Summary feature is a new function in Danamon Mobile Banking that allows Credit Card holders to view details of bills that have been registered.

42. What is the Point Redemption feature?

The Point Redemption feature is a new function in Danamon Mobile Banking that allows Credit Card holders to redeem their accumulated points and view their recent redemption history.

43. What is the Danamon Paylight Card feature?

The Danamon Paylight Card is a low-limit Credit Card product issued by Danamon, available in virtual card format. Customers can apply for the Danamon Paylight Card through Digital Onboarding.

44. What features are currently accessible to Danamon Paylight Card holders?

Available features include:

- Credit Card Dashboard
- Card Appearance Customization / Change Face

45. What is the Card Promo Package Subscription feature on the Danamon Paylight Card?

Card Promo Package Subscription is a feature where customers can purchase or subscribe to various offered packages, providing benefits such as participation in special promotions and personalized card appearances.

46. What is the Card Appearance Customization / Change Face feature on the Danamon Paylight Card?

The Change Face feature allows customers to personalize the look of their card as displayed on their dashboard in Danamon Mobile Banking.

47. Are credit card security settings active by default?

Yes, all Credit Card Security Settings categories are active by default when the feature is first launched. Customers can change them at any time through D-Bank PRO.

G. PLANNED SAVINGS / SUB-ACCOUNT – DANAMON SAVE PLUS

1. What is Danamon Save Plus?

Danamon Save Plus is a savings account designed to help you manage your finances for various needs—whether for monthly expenses or long-term financial planning.

2. Can all Danamon accounts be used to open a Danamon Save Plus account?

Only savings and current accounts (CASA) can be used to open a Danamon Save Plus account.

3. What is the initial deposit required to open a Danamon Save Plus account?

The initial deposit for Danamon Save Plus is IDR 100,000.

4. How do I open a Danamon Save Plus account?

- Ensure that you are registered and have activated Danamon Mobile Banking
- Select the Danamon Save Plus (Regular) product type
- Go to the Danamon Save Plus menu, choose your savings goal, and enter your plan name
- Select the source account, set the transfer period, and input your initial deposit, transfer amount, and target amount
- Enter your mPIN to confirm

5. What features are available in Danamon Save Plus?

The available features include, top up your Danamon Save Plus balance, edit your savings plan, view Danamon Save Plus transaction history. For detailed terms and conditions, please visit the Danamon Save Plus product page at <https://www.danamon.co.id>

H. TIME DEPOSIT**1. How do I place a time deposit using Danamon Mobile Banking?**

- Log in to D-Bank PRO, then select Products from the homepage navigation
- Choose the Time Deposit Placement menu
- Select the source account, desired tenor, and enter the deposit principal amount
- Choose the maturity instruction (auto-renewal or credit to source account) and interest payment method (credit to deposit account or to source account)
- The time deposit placement process is complete

2. Can a time deposit be modified?

A time deposit that has already been placed can be modified by accessing the Time Deposit Modification menu.

3. Can all Danamon accounts be used to open a time deposit?

Only savings and current accounts (CASA) can be used to open a time deposit.

I. ACCOUNT OPENING (PROSPECTIVE CUSTOMERS / NEW TO BANK)

1. What are the requirements for opening a savings account for prospective customers via the Danamon Mobile Banking application?

- a. Indonesian citizens who possess an e-KTP (electronic ID card) and have not previously registered as a Danamon customer.
- b. For the verification process, customers must prepare the following:
 - e-KTP
 - An active email address
 - An active mobile phone number/WhatsApp Number to receive the OTP code

Note: Registration is limited to one (1) e-KTP number, one (1) mobile phone number, and one (1) email address per customer.

2. What savings products are available for prospective customers?

D-Bank PRO offers a variety of savings products with various benefits such as no administrative and transaction fees (subject to applicable terms) and competitive rates. Available savings products include:

- a. Danamon LEBIH PRO Savings
- b. Danamon Save Savings
- c. Danamon Save iB Savings
- d. Rekening Tabungan Jemaah Haji (Haji Savings)

Danamon LEBIH PRO and Danamon Save iB are available for prospective customers. These products offer various benefits such as no administrative and transaction fees (subject to applicable terms) and competitive interest rates. For more information on Danamon LEBIH PRO, and for Danamon Save iB.

3. How will customers know their Danamon savings account number after account opening?

Danamon will send the account number information via email to the email address registered by the customer during the account opening process through Danamon Mobile Banking.

4. If a customer has not completed the account opening process through Danamon Mobile Banking, can they continue later?

Customers can log back into Danamon Mobile Banking and continue the account opening process from the last page they accessed.

5. Can a customer continue the account opening process using a different mobile phone?

A prospective customer cannot continue the account opening process using a different phone from the one used during initial registration. If the customer uses the same email and phone number on a different device, they will need to restart the registration process from the beginning.

6. Is there a fee for using Danamon Mobile Banking?

There is no fee for opening a savings account via Danamon Mobile Banking. However, internet data charges may apply depending on the data services used by the customer.

7. Can customers make transactions after receiving their Danamon account number?

Once customers have received their Danamon account number, they can immediately begin making transactions through Danamon Mobile Banking.

8. Will customers receive a Danamon debit card?

Customers will receive a Virtual Debit Card linked to the newly opened account. They may also request a physical Debit Card, which can be delivered to the address registered in the Bank's system. For more information about the debit card, click [here].

9. What should customers do if there are technical/system issues when accessing Danamon Mobile Banking?

Customers can try accessing the Mobile Banking app again later to check if the system has returned to normal. They may also contact Hello Danamon for assistance.

10. Where can customers submit complaints or suggestions?

Customers can submit banking product/service complaints orally or in writing via the nearest branch or contact Hello Danamon, available 24/7 by phone at 1500-090 or by email at hellodanamon@danamon.co.id. The complaint handling procedure can be found at:

<https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>

J. ACCOUNT OPENING (EXISTING DANAMON CUSTOMERS)

1. Danamon Mobile Banking offers a variety of savings products with various benefits. In addition to IDR accounts, customers can also open foreign currency savings accounts. Available savings products include:

- a. Danamon LEBIH PRO Savings
- b. Danamon LEBIH iB Savings

c. BISA iB USD Savings

2. How do I open a savings account through Danamon Mobile Banking?

Customers can open a savings account through the “Products” menu. Under the “Open Savings Account” menu, customers can choose their preferred savings product.

3. Are there any time restrictions for opening an account through Danamon Mobile Banking?

BISA iB USD Savings Account can only be accessed on business days between 09:00 – 15:00 WIB.

4. How can I check the status of my account opening?

Customers can check the account opening status by accessing the “Products” menu and selecting “Account Opening Status.” In addition, the status will also be sent to the customer's registered email address.

5. Will I receive a physical Danamon debit card?

If the customer already has an active physical Danamon debit card, they will be directed to link the new account to their existing card. A new physical debit card will not be issued for the newly opened account.

K. CONTACTLESS PAYMENT VIA QRIS

1. What is contactless payment using QRIS?

Contactless payment using QRIS is a payment method that allows users to make transactions by scanning a barcode/QRIS code available at a merchant or by uploading a photo of the barcode/QRIS code from their device's gallery. The barcode/QR code that can be processed must comply with the National Standard for Payment QR Codes. Currently, the contactless payment menu using QRIS is only available through the Danamon Mobile Banking application.

2. Can all Danamon accounts be used to make contactless payments via QRIS?

Only savings and current accounts (CASA) can be used to make QRIS-based contactless payments.

3. What is the “QRIS payment with Credit Card” feature?

The QRIS payment with Credit Card feature allows payments via QRIS using a credit card as the source of funds. With this feature, customers can choose to pay not only from their savings account but also by using their Danamon credit card.

4. What is QRIS Cross-Border payment?

QRIS Cross-Border payment is a QRIS-based feature available for QRIS transactions with merchants in Malaysia, Singapore, Thailand, Japan, South Korea and China. Additional countries will be available for QRIS Cross-Border transactions, depending on Rintis's issuing bank partners. Account types that can be used for QRIS payments include savings accounts and current accounts (CASA).

5. What is the QRIS Payment/QRIS CPM feature?

QRIS Payment/QRIS CPM (Customer Presented Mode) is a QRIS-based payment feature that enables customers to generate a QR code through the D-Bank PRO application. The generated QR code can then be scanned using a QR scanner operated by participating merchants that partner with Bank Danamon, as well as QR scanning devices available in public transportation networks, thereby facilitating domestic payment transactions.

6. Are there any time restrictions for making QRIS-based payments?

No, QRIS-based contactless payment services are available 24 hours a day, 7 days a week.

7. How do I make a QRIS-based payment?

QRIS payments via Mobile Banking can be made through, the QRIS menu on the login page (without requiring login), or the QRIS menu on the dashboard (after logging in) of the Danamon Mobile Banking app.

Steps for QRIS payment via the login page (no login required):

- a. Tap the 'QRIS' button on the login screen of the Danamon Mobile Banking app. If QRIS has not been activated, the system will direct you to activate it first. If it's already activated, proceed to the next step.
- b. The system will access the device camera and display the QRIS Code page.
- c. Scan the QRIS code available at domestic merchants or merchants in Malaysia, Singapore, Thailand, Japan, South Korea and China for Cross-Border QRIS*, or select the Gallery/Image button on the right side of the screen to upload the QRIS code available in the device gallery.
- d. Once the QRIS code is validated, the system will display the Payment page.
- e. Select 'Source Account', select Savings if you want to pay with savings, or Credit Card if you want to pay with a credit card. For QRIS Cross-Border, you can only use Savings/Giro fund.
- f. The 'Nominal' or 'Amount' details to be entered will depend on the QRIS type.
 - For static QR codes, enter 'Amount'.
 - For dynamic QR codes, the 'Amount' will appear based on the scanned QR code.
 - For static Cross-Border QR codes, the 'Amount' field must be filled in manually. ** The conversion rate for static QR codes will appear on the confirmation page.

- For dynamic Cross-Border QR codes, the 'Amount' will appear based on the scanned QR code, along with the 'Conversion Rate'.
- g. Tap 'Next', confirm the transaction details, and enter your mPIN.
- h. The system will display a confirmation indicating whether the transaction was successful, failed, or timed out.

Steps for QRIS payment via the dashboard (login required):

- a. Tap the 'QRIS' button on the dashboard of the Danamon Mobile Banking app.
 - b. The system will access the device camera and display the QRIS Code page.
 - c. Scan the QRIS code available at domestic merchants or merchants in Malaysia, Singapore, Thailand, Japan, South Korea and China for Cross-Border QRIS*, or select the Gallery/Image button on the right side of the screen to upload the QRIS code available in the device gallery.
 - d. After the code is validated, the Payment page will appear.
 - e. Select 'Source Account', select Savings if you want to pay with savings, or Credit Card if you want to pay with a credit card. For QRIS Cross-Border, you can only use Savings/Giro funds.
 - f. The 'Nominal' or 'Amount' details to be entered will depend on the QRIS type.
 - For static QR codes, enter 'Amount'.
 - For dynamic QR codes, the 'Amount' will appear based on the scanned QR code.
 - For static Cross-Border QR codes, the 'Amount' field must be filled in manually.** The conversion rate for static QR codes will appear on the confirmation page.
 - For dynamic Cross-Border QR codes, the 'Amount' will appear based on the scanned QR code, along with the 'Conversion Rate'.
 - g. Tap 'Next', review the transaction details, and enter your mPIN.
 - h. The system will show a confirmation: success, failure, or timeout.
- *Currently, QRIS Cross-Border is available in Malaysia, Singapore, Thailand, Japan, South Korea and China. 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..

8. How do I make a payment using QRIS CPM/QRIS Payment?

- Tap the **"QR"** button located in the bottom menu of the D-Bank PRO application or select the **QRIS** option from the credit card quick action button on the D-Bank PRO homepage.
- On the QR scanner page, tap **"QRIS Payment"**.
- Select the **funding source** to be used for the QRIS Payment transaction. The funding source may be either a **deposit account** or a **credit card**.
- Enter your **D-Bank PRO mPIN** to generate a payment QR code.

- Upon successful mPIN verification, a QR code will be displayed with a **validity period of 3 minutes**. Customers may also refresh the QR code or change the funding source if required.
- Present the QR code to a **participating merchant** partnered with Bank Danamon or scan it at a QR-enabled reader when using public transportation.
- The **transaction amount** to be paid will be displayed for confirmation.
- Customers must confirm the transaction amount and the destination merchant within **10 seconds**.
- Customers may choose to either proceed with or cancel the QRIS Payment transaction.
- After confirming the transaction, a **transaction receipt page** will be displayed, indicating whether the transaction was successful or unsuccessful based on the processing result of the QRIS Payment transaction.

9. What are the benefits of using QRIS-based payment services?

- More practical, no need for physical cash or cards
- Convenient, no hassle of finding an ATM when you're out of cash
- Timesaving
- A more responsive payment system
- Safe to use
- QRIS payments can be used in Malaysia, Singapore, Thailand, Japan, South Korea and China. Other countries where the QRIS Cross-Border feature will be available will depends on Rintis' issuing bank partners.

L. ADIRA PAYMENT

1. What is Adira payment?

Adira payment is one of the options under the 'Credit' menu provided by Danamon, which can be used to pay Adira loan installments.

2. Can all Danamon accounts be used to make Adira payment transactions?

Types of accounts that can be used for Adira payments include savings accounts and current accounts (CASA).

3. Is there any time restriction for making Adira payment transactions?

No, Adira payment transactions can be made 24 hours a day, 7 days a week.

4. How do I make an Adira payment transaction?

- Select the 'Credit' menu
- Choose 'Adira Finance'
- Enter your contract number, then click 'Next'
- Select the 'Source of Funds Account' and view the bill amount to be paid
- Click 'Next' and the Adira loan installment payment details will be displayed
- Click 'Next', then confirm the transaction details by entering your 'mPIN'

- The system will display the transaction confirmation as successful, failed, or timed out

M. TELKOMSEL INTERNET TOP-UP

1. What is the Telkomsel Internet Top-Up feature?

Telkomsel Internet Top-Up is a feature on Danamon Mobile Banking that allows customers to purchase Telkomsel internet data packages directly from their mobile banking application.

2. Which Danamon accounts can be used for Telkomsel Internet Top-Up transactions?

Only savings and current accounts (CASA) can be used to make Telkomsel top-up transactions.

3. Are there any time limitations for using the Telkomsel Internet Top-Up feature?

No, Telkomsel Internet Top-Up transactions can be done 24 hours a day, 7 days a week.

4. How can I perform a Telkomsel Internet Top-Up transaction?

- Open the Mobile Banking Danamon app
- Select the 'Top-Up' menu
- Choose 'Telkomsel Internet'
- Enter the Telkomsel number to be topped up
- Select the desired internet data package
- Choose the source of funds account
- Confirm the transaction details and enter your Mpin
- The system will display whether the transaction was successful, failed, or timed out

N. NOTIFICATIONS

1. What is meant by Notifications?

Notifications is a feature available on the D-Bank PRO Service that allows customers to view a summary of financial and non-financial transactions they have previously performed via D-Bank PRO, including access to information, promotions, and news provided by Bank Danamon.

2. How do I access Notifications?

- Tap the 'Bell' icon located at the top of the Home screen

- Select the notification category you wish to view ('Transactions' or 'Information and Promotions')
- A list of Notifications for each category will appear
- Tap on any Notification to view the details

3. Can notifications be enabled/disabled at any time?

Customers may configure notification settings through the "Gear" icon on the notifications page. Customers may enable or disable push notifications and/or email notifications for each sub-category.

1. Transaction Notifications Transaction notifications cover both financial and non-financial transactions, with the following sub-categories:

- Financial Activities (three sub-categories):
 - Outgoing Transactions
 - Deposits and Cash Withdrawals
- Non-Financial Activities (two sub-categories):
 - Incoming Requests
 - Profile Updates

2. Information and Promotion Notifications Information and promotion notifications consist of three sub-categories:

- Information
- Promotion
- News

4. Can all notifications be disabled?

Not all notifications can be disabled. This is in accordance with Bank regulations. The following notifications cannot be disabled by Customers through the Notification Settings menu.

Financial Transaction Features in D-Bank PRO	
1	Payments for Danamon and American Express® Credit Cards (including Charge Cards)
2	Payments for Other Credit Cards
3	Purchases of Prepaid PLN and Payments for Postpaid PLN
4	Online Shopping Payments (Savings, Current Accounts, and Credit Cards)
5	Virtual Account Payments
6	Investments: Mutual Funds, Bonds
7	Credit Card Transactions: Money Transfer, My Own Installment, Autopay, Bill Payment
8	Purchase of Vehicle Insurance (Two-Wheel and Four-Wheel)
9	Purchase of Micro Health Insurance
10	Scheduled Payment Reminders for Education, Danamon Credit Card, Zurich Insurance
11	Incoming and outgoing fund activities via channels other than D-Bank PRO (ATM/Branch)

Non-Financial Transaction Features	
1	Reactivation
2	Registration
3	Activation
4	Credit Card Settings (including Credit Card Linking, E-Statement Registration, Payment Reminders, PIN Change, Add-on Basic, Apply Supplementary Card, Limit Adjustment, Card Block/Unblock, Reward Redemption)
5	Dormant Account Activation
6	Opening of Savings Accounts (Danamon Customers) and Deposits
7	Opening of Planned Accounts / Sub Accounts Danamon Save Plus and Tabungan Perencanaan Syariah
8	Profile Settings: - Link to Amex Credit/Charge Card - Debit/Credit Card Settings for e-Commerce - Debit Card Block/Unblock - Personal Data Updates (Mobile Number, Email Address, Mailing Address, Home Phone Number, Office Address, Office Phone Number) - Debit Card Settings: Block/Unblock Debit Card - PIN Change - Set Primary Account - Set Linked Accounts - Debit Card Activation - E-Statement Registration - Change Password / mPIN / Biometric Login
9	Forgot Password

Information and Promotions

Non-Financial Transaction Features	
1	Information & Promotions (notifications for all D-Bank PRO users)

5. If Customers disable notifications, will they lose access to them entirely?

Customers will still be able to access these notifications in the Notifications section of D-Bank PRO, available via the “Bell” icon on the D-Bank PRO homepage.

6. Do notification settings in D-Bank PRO affect notification settings on the Customer’s device?

If Customers disable notifications in their device settings, when accessing the notification settings feature within the D-Bank PRO application, they will first be prompted to enable notifications in their device settings to configure push notifications for each sub-category.

7. How can Customers mark notifications as read or delete selected notifications?

- a. Click the "Bell" icon located at the top of the Homepage.
- b. Select the notification category to view ("Transactions" or "Information and Promotions").
- c. A list of notifications for each category will appear.
- d. Click "Select Notifications."
- e. Choose the notifications to mark as read or delete.
The delete feature is only available for notifications under Information and Promotions.
- f. Click the "Envelope with Checkmark" icon to mark as read, or click the delete icon to remove.

O. BIOMETRIC LOGIN

1. What is Biometric Login?

Biometric Login is a login process that uses customer identity verification through the scanning or analysis of certain physical characteristics, specifically: Fingerprint and Face ID.

2. How do I set up Biometric Login?

- Log in to the Danamon Mobile Banking application using your password
- A pop-up message will appear asking whether you would like to set up Biometric
- Login (for customers who have not done so)
- Select 'Yes' to proceed with the setup and agree to the terms & conditions
- Continue by scanning your fingerprint (for devices that support Touch ID) or face (for devices that support Face ID)
- If the scanned fingerprint/face matches the one stored on your device, the Touch ID/Face ID data will be saved and Biometric Login will be activated for future logins

3. How do I use Biometric Login?

- Open the Danamon Mobile Banking application
- On the Login screen, a pop-up will appear prompting you to use Biometric Sign-On
- Proceed to scan your fingerprint (for devices with Touch ID) or face (for devices with Face ID)
- If the biometric data matches, the home screen will be displayed

4. Can Biometric Login be enabled or disabled at any time?

Customers can manage Biometric Login settings via the Profile menu. Available settings include enabling/disabling Biometric Login and resetting Biometric Login.

5. What are the benefits of using Biometric Login?

- Provides accurate identification
- Makes it easier for customers to access the app
- Fingerprint/face characteristics are difficult to duplicate

P. BULK TRANSFER

1. What is Bulk Transfer?

Bulk Transfer is a feature that allows customers to transfer funds to multiple pre-saved (favorited) Danamon or non-Danamon bank accounts (via BI-FAST/Online), with a maximum of 20 recipients.

2. Can all Danamon accounts be used for Bulk Transfer?

The types of accounts that can be used for Bulk Transfer are savings and current accounts (CASA).

3. Is there a time limit for performing Bulk Transfers?

No, the Bulk Transfer service is available 24 hours a day, 7 days a week.

4. How do I perform a Bulk Transfer?

- Select 'Bulk Transfer' under the 'Transfer' menu
- Choose the 'Source Account' and select one or more 'Recipients' (up to 20)
- Click 'Next', then confirm the transaction details by entering your Mpin
- The system will display a confirmation indicating success, failure, or timeout.

5. What are the benefits of using Bulk Transfer?

- Allows you to make multiple transfers to Danamon accounts in one go with a single execution
- Facilitates and streamlines the process of transferring funds in bulk, as transactions can be done online

O. E-COMMERCE TRANSACTION PAYMENT

1. What is E-Commerce Transaction Payment?

E-Commerce Transaction Payment is a feature provided by Danamon that allows customers to easily pay for online shopping transactions on merchant websites.

2. Can all Danamon accounts be used for E-Commerce Transaction Payment?

The types of accounts that can be used for E-Commerce Transaction Payment are savings and current accounts (CASA).

3. Is there a time limit for performing E-Commerce Transaction Payments?

No, the E-Commerce Transaction Payment service is available 24 hours a day, 7 days a week.

4. How do I make an E-Commerce Transaction Payment?

- Make an online/e-commerce purchase on the merchant's website
- Select 'Danamon Mobile Banking Service' as the payment method
- The web-based Omnichannel login page will be displayed
- Enter your User ID/Email Address and Password to log in
- Your transaction details will be displayed
- Choose your 'Source Account'
- Click 'Next', confirm the transaction details, and enter the token code (the token code is generated from the Software Token menu on the Danamon Mobile Banking App, which requires Mpin authorization)
- The system will display a confirmation indicating success, failure, or timeout

5. What are the benefits of using E-Commerce Transaction Payment?

- Payments are detected instantly and automatically by the system
- Transaction history and details are available for easy monitoring
- Automatic system-generated notifications
- More secure payment process
- No need for physical cash or credit cards

R. PROFILE

1. What is the Profile menu?

The Profile menu is a feature provided to customers that allows them to manage and customize their personal settings as needed.

2. What types of settings are available in the Settings menu?

- Edit Personal Information
- Block/Unblock Debit Card
- Link to Credit Card/Amex Charge Card
- Debit/Credit Card Settings for E-Commerce
- BI-FAST Settings
- E-Statement Registration
- Security (Change Password, Change mPIN, Biometric Login)
- Our Values

- Other Settings

3. How do I access and manage settings in the Profile Menu?

- Tap the 'Profile' menu
- A list of available settings will be displayed
- Select a setting type to view and manage its details

4. How do I update my personal information via the Profile Menu settings?

- Tap the 'Profile' menu
- Navigate to the 'Edit Personal Information' sub-menu
- Choose the type of personal information you want to update
- The following types of updates are available:
 - Change Mobile Number
 - Change Email Address
 - Change Office Address
 - Change Office Phone Number
 - Change Correspondence Address
 - Change Home Phone Number

Note: Personal data updates can only be made once per month

5. How do I block or unblock a debit card via the Profile Menu settings?

- Tap the 'Profile' menu
 - Go to the 'Block/Unblock Debit Card' sub-menu
 - Select a debit card based on its current status. The statuses include:
 - Active: The card is active and can be used for transactions
 - Temporarily Blocked: The card is temporarily blocked but can be unblocked by the customer anytime. This unblock option is only available if the card was initially blocked via Danamon Mobile Banking
 - Permanently Blocked: The card is permanently blocked, and the customer must visit a branch to request a replacement
- *If the selected card status is "Active," the customer will need to choose the reason and type of block
- *If the card is "Temporarily Blocked," the customer can choose to unblock or continue with permanent blocking
- *If the card is "Permanently Blocked," the customer must visit a branch for a replacement

6. Will customers receive proof of transaction when updating data in the Settings menu?

Every time a customer updates their personal information via the Danamon Mobile Banking app, a reference number will be provided as proof of the transaction. Customers may print or save this reference number for their records.

S. DANAMON ATM/DEBIT CARD ACTIVATION

1. How do I activate my ATM/debit card for an account opened via D-Bank PRO?

For ATM/debit cards collected at a Danamon branch, card activation will be performed by branch staff. For ATM/debit cards delivered to your address, activation can be done through the Danamon Mobile Banking application by entering the required information, including MPIN confirmation.

2. How can I activate my ATM/debit card through the D-Bank PRO app?

You can activate your card by opening the Profile menu, then selecting ATM/Debit Card Activation.

3. How do I create a PIN for my ATM/debit card?

You can create your ATM/debit card PIN during the card activation process via the Danamon Mobile Banking application. This PIN will also automatically function as your TPIN (Telephone PIN).

T. SHARIA SAVINGS PLAN

1. What is a Sharia Savings Plan?

Sharia Savings Plan iB (TPS Account) is a Sharia-compliant savings product designed to help manage finances for various needs, including Hajj and Umrah pilgrimage, children's education, down payment for house purchases, and other needs in accordance with Sharia principles. Users of the Mobile Banking Application who open a TPS Account through Danamon Mobile Banking must be individuals who already have an active savings account with Bank Danamon. TPS Account opening via Mobile Banking is specifically intended for Hajj savings purposes.

2. Can all Danamon accounts be used as a source account to open a Sharia Savings Plan?

The account types that can be used as a funding source for opening a Sharia Savings Plan are Rupiah-denominated savings and current (CASA) accounts.

3. What is the initial deposit required to open a Sharia Savings Plan?

The initial deposit is IDR 10,000.

4. How to open a Sharia Savings Plan account?

- Access the "Savings Plan" menu on Danamon Mobile Banking
- Select the Sharia Savings Plan product type
- Choose the funding source account and transfer period
- Enter the total savings goal, initial deposit, and recurring transfer amount
- Click "Next", then confirm the transaction details by entering your Mpin
- The Sharia Savings Plan account will be successfully opened.

5. Is there a time limit for using the Sharia Savings Plan?

Customers can save for a minimum of 3 months and up to 20 years.

6. Can the Sharia Savings Plan account be used for transactions?

No. The account is intended only for regular saving, not for daily transactions.

7. What are the available periodic debit options for recurring deposits?

Customers may choose daily, weekly, or monthly debits with the following minimum amounts:

- a. Daily: minimum IDR 5,000
- b. Weekly: minimum IDR 50,000
- c. Monthly: minimum IDR 100,000

8. Can customers change the recurring deposit settings (amount, frequency)?

Customers can update their savings plan details such as target date, transfer amount, frequency, and savings goal via the Mobile Banking app by accessing the Savings Plan details and selecting "Edit Plan."

9. Can customers top up the Sharia Savings Plan outside of the scheduled transfers?

Customers can top up their balance without affecting the existing schedule. To do this, select "Top Up" from the plan details page.

10. Once the savings goal is reached for Hajj purposes, how can customers register for Hajj?

Customers can close the Sharia Savings Plan account via D-Bank PRO by choosing the option to open a Hajj Savings Account, which will then guide them through the Hajj registration process.

11. Can the Sharia Savings Plan be closed before reaching the savings target?

Customers can close the account via Danamon Mobile Banking by selecting the "Close Account" option on the plan details page.

12. If there are insufficient funds for the current period's debit, will the system accumulate the failed amount into the next period's debit?

If there are insufficient funds, Danamon will not transfer funds from the source account to the TPS account. The next scheduled debit will only attempt to transfer the pre-set recurring amount and will not include the previously failed amount.

13. Will the account be closed if a payment fails?

No, the account will not be closed automatically. Account closure must be initiated by the customer through D-Bank PRO.

14. Will customers receive a Debit Card when opening a Sharia Savings Plan account?

Customers will not receive a Debit Card for this account.

U. FOREIGN CURRENCY TRANSFER

1. Can the foreign exchange rate change during the transfer process?

The exchange rate used for foreign currency transfers will be the one shown on the Confirmation Page at the time the transaction is authorized. A timer is displayed on the right side of the "Conversion Rate" section.

- i. If the transaction is authorized successfully before the timer expires, the rate shown will be used for the transfer. Thus, even if rates fluctuate, the applied rate will remain unchanged once the funds are sent.
- ii. If the timer expires before authorization is completed, the Customer must reauthorize the transaction, as the exchange rate may change.

2. How can customers obtain information regarding foreign transfer fees via Danamon Mobile Banking?

For information about transfer fees to other banks, please visit: <https://www.danamon.co.id/id/Bisnis/CashManagement/Payment-Service/Domestic-Transfer-and-Remittance>

3. What happens if a foreign currency transfer fails?

If a foreign currency transfer to a local or international bank account fails, the Bank will return the processed funds to the Customer's account in accordance with applicable policies.

4. What is the daily foreign currency transfer limit on Danamon Mobile Banking?

The daily limit is IDR 2,000,000,000 or equivalent in foreign currency (based on the applicable rate during FX transaction service hours). This daily limit is calculated cumulatively with transfers made via other Danamon electronic channels.

5. What is the monthly foreign currency transfer limit?

The monthly limit for foreign currency transfers using a Rupiah source account via Danamon Mobile Banking is USD 10,000 or equivalent. If the transaction exceeds this amount, it will be rejected. This monthly cap is cumulative with transactions performed via branch and other Danamon channels.

6. Can customers transfer more than USD 10,000 via Danamon Mobile Banking?

No. Transfers exceeding USD 10,000 (or equivalent) cannot be processed via Mobile Banking. Customers must perform such transactions at a Danamon branch and provide supporting documents (transaction underlyings).

7. What are the advantages of using FX Live Rate compared to Counter Rate?

FX Live Rate offers a more competitive conversion rate. Example:

Counter Rate for USD to IDR = IDR 15,156.00

FX Live Rate for USD to IDR = IDR 15,348.00

8. Why did the FX transfer time between accounts with different currencies change to 09:00 – 15:00?

This is because FX Live Rate uses near real-time market rates that fluctuate based on market movements. Therefore, FX Live Rate is only available during open market hours: 09:00 – 15:00 WIB.

9. What if a customer needs to transfer foreign currency outside 09:00 – 15:00 (trading hours)?

Transfers using the same currency (e.g., USD–USD or SGD–SGD) can still be made 24/7, including outside trading hours. Customers can proceed with same-currency transfers at any time.

10. What is the 15-second timer on the confirmation page, and what happens if the customer doesn't complete the transaction in time?

FX Live Rate provides a special conversion rate that is valid for only 15 seconds. If the customer does not complete the transaction within this time, the system will automatically refresh the rate.

11. Are there any additional fees for using FX Live Rate for cross-currency transfers between customer accounts?

There are no additional fees. The source account will only be debited for the equivalent amount shown on the confirmation page.

V. SAME CURRENCY FOREIGN EXCHANGE TRANSFER BETWEEN CUSTOMER ACCOUNTS

1. What foreign currencies are available for transactions via Danamon Mobile Banking?

Danamon Mobile Banking supports transactions in eleven (11) foreign currencies, including:

USD, AUD, SGD, EUR, JPY, CNY, GBP, NZD, CAD, HKD dan SAR.

2. When can same-currency foreign exchange transfers between customer accounts be made?

Same-currency foreign exchange transfers between Danamon customer accounts via Mobile Banking are available 24 hours a day, 7 days a week.

3. Why can't customers use a Rupiah account to make foreign currency transfers?

Currently, foreign currency transfers can only be made using a foreign currency source account. Rupiah accounts cannot be used for this type of transaction.

4. Can customers cancel a foreign exchange transfer?

Transactions that have been successfully authorized through Danamon Mobile Banking cannot be canceled.

5. How can customers check the status of a foreign exchange transfer in Danamon Mobile Banking?

Customers can check the status by accessing the Transaction History menu and selecting "Foreign Exchange Transaction" under the Transaction Type field. Additionally, customers will receive status notifications via their registered email address.

6. What happens if a foreign currency transfer fails?

If the foreign exchange transfer to a local or international bank account fails, the Bank will return the processed funds to the Customer's account in accordance with applicable policies

7. What is the daily limit for foreign currency transfers in Danamon Mobile Banking?

The daily limit is IDR 2,000,000,000 or the equivalent in foreign currency (calculated using the applicable rate during Foreign Exchange Transaction Service Hours). This daily limit is cumulative with transfers conducted through other Danamon electronic channels.

W. FOREIGN CURRENCY TRANSFER TO OTHER BANKS

1. What currencies are available for foreign currency transfers to other banks via Danamon Mobile Banking?

- a. Foreign currency transfers to other banks via Danamon Mobile Banking can be made using the following source currencies: IDR, USD, EUR, JPY, AUD, CAD, CNY, GBP, HKD, NZD, SGD.
- b. The destination currencies available for foreign currency transfers to other banks are: IDR, USD, EUR, JPY, AUD, CAD, CNY, GBP, HKD, NZD, SGD.

2. Can customers use a Rupiah account to transfer foreign currency to other banks?

Yes, foreign currency transfers to other banks (domestic or international) can be made using a Rupiah account as the source. However, for domestic transfers, the sender and recipient must be the same person (identical name) when using a Rupiah source account.

3. When can foreign currency transfers to other banks (domestic or international) be made?

This service is available through Danamon Mobile Banking from 09:00 to 15:00 WIB.

4. Can exchange rates change during the transfer process?

Yes, the exchange rate used will be the one displayed on the Confirmation Page at the time of transaction authorization. A timer will appear on the right-hand side of the "Exchange Rate" section:

- If the transaction is authorized before the timer expires, the displayed rate will be used.
- If the timer expires before the authorization is complete, the customer must re-authorize the transaction, and the rate may change.

5. Can customers make foreign currency transfers to overseas banks via Danamon Mobile Banking?

Yes. To make a transfer to a local or international bank, select the "Transfer" menu on the Mobile Banking home screen, then select "Foreign Currency Transfer" and complete the transaction details on the form.

6. What is a SWIFT code?

A SWIFT code is used to identify international banks that are members of the Society for Worldwide Interbank Financial Telecommunication (SWIFT). It is also known as a Bank Identifier Code (BIC) and typically consists of 8 to 11 characters.

7. What if the customer does not know the recipient bank's SWIFT code?

If the SWIFT code is unknown, customers can tap "Search Bank Name" on the foreign transfer screen. Select the country and bank name, and the corresponding SWIFT code will automatically be displayed.

8. Is there a different fee structure for transfers to Bank of Ayudhya (Krungsri)?

Yes, transfers to Bank of Ayudhya (Krungsri) enjoy competitive and fixed-rate transfer fees. Customers can select "Bank Krungsri" as the destination bank in the Mobile Banking app.

9. Can a foreign currency transfer be canceled?

No. Once authorized, a foreign currency transfer cannot be canceled via Danamon Mobile Banking.

10. How can customers check the status of a foreign currency transaction?

Customers can check the status in the Transaction History menu by selecting "Foreign Currency Transaction" in the transaction type field. Notifications will also be sent to the registered email address.

11. What happens if the foreign currency transfer fails?

If the transfer fails (to a local or international bank), the bank will refund the processed amount to the customer's account in accordance with applicable policies.

12. How can customers find out the fees for foreign currency transfers via Danamon Mobile Banking?

Fee information is available at the following link:

https://www.danamon.co.id/-/media/ALL_CONTENT-PERSONAL-BANKING/PDF-DLL/D-Bank-PRO/RIP-TNC-FAQ/v2/Ringkasan-Informasi-Produk-Layanan-DBank-PROv111.pdf?la=id&hash=D36707E20D86FCFACC0F21AFC43EEB9A802FDAB8

13. What are the transfer limits for foreign currency transfers to other banks via Danamon Mobile Banking?

- The daily limit for foreign currency transfers to other banks (domestic or international) is IDR 425,000,000. - or its equivalent in other currencies (based on applicable exchange rates during Foreign Exchange Transaction Hours).
- For Rupiah source accounts, the monthly transfer limit via Danamon Mobile Banking is USD 10,000 or its equivalent. This monthly limit is cumulative with foreign exchange transactions made through other bank channels.

X. FOREIGN EXCHANGE (FX) TRANSACTIONS**1. What currencies are available for transactions via Danamon Mobile Banking?**

Danamon Mobile Banking offers transactions in eleven (11) foreign currencies, including: USD, AUD, SGD, EUR, JPY, CNY, GBP, NZD, HKD, CAD and SAR.

2. When can foreign exchange transactions be conducted?

FX services on D-Bank PRO are available 24 hours a day.

- Transactions performed during working days between 09:00 – 15:00 WIB will use Live Rate.
- Transactions made outside those hours (15:01 – 08:59 WIB the next day), on weekends, public holidays, or collective leave days will use the Counter Rate.

For the Saudi Arabian Riyal (SAR), transactions may only be conducted from Monday to Thursday between 09:00 and 15:00. Transactions cannot be conducted on Fridays, Indonesian public holidays, or Saudi Arabian public holidays.

3. Can exchange rates change during the transaction process?

The exchange rate used will be the one displayed on the Confirmation Page at the time of transaction authorization. A timer appears next to the "Exchange Rate" section.

- a. If the transaction is authorized before the timer expires, that exchange rate will be used and will not change even if the market fluctuates afterward.
- b. If the timer expires before authorization is completed, the customer must re-authorize the transaction, and the exchange rate may change.

4. Is the exchange rate on Danamon Mobile Banking more competitive than at branches?

Yes. Exchange rates offered through Danamon Mobile Banking are generally more competitive than those available at Danamon branch counters.

5. How can customers view exchange rates in Danamon Mobile Banking?

Indicative FX rates can be accessed from the "Foreign Exchange Transaction" menu. To view all available currency rates:

- a. Tap the "Foreign Exchange Transaction" menu on the Mobile Banking home page.
- b. Tap "Continue" to agree to the FX Transaction Terms & Conditions.
- c. Tap "View FX Rates" to display the applicable rates for all eleven currencies. You may also tap the "Refresh" button to update rates as they fluctuate in near real-time.

6. How to buy or sell foreign currency via Danamon Mobile Banking?

FX purchases and sales between your own accounts can be done as follows:

- a. Go to the "Foreign Exchange Transaction" menu on the Mobile Banking home screen.
- b. Tap "Continue" to accept the FX Terms & Conditions (required only on the first use or when terms are updated).
- c. Once accepted, you can proceed in two ways:
 - i. Select the currency you want to sell and buy. Indicative rates will be shown. Tap "Continue" to proceed.
 - ii. Tap "View FX Rates" to see all available rates, then tap the arrow icon beside the desired currency pair to proceed with your transaction.

7. What are the benefits of using FX Live Rate over Counter Rate?

Live Rate provides a more competitive exchange rate.

For example:

Using Counter Rate for USD/IDR = 15,156.00

Using FX Live Rate for USD/IDR = 15,345.00

8. What is the monthly FX transaction limit via Danamon Mobile Banking?

Customers using Rupiah accounts as the source have a monthly FX transaction limit of USD 10,000 or its equivalent. Transactions exceeding this limit cannot be processed via Mobile Banking. This limit includes all FX transactions made via branches and other bank channels.

9. What is the daily FX transaction limit via Danamon Mobile Banking?

The daily FX transaction limit is IDR 2,000,000,000 or its equivalent (calculated using the prevailing exchange rate during FX Transaction Hours). This limit is cumulative with transactions conducted via other electronic banking channels.

10. What if the transaction amount from a Rupiah account exceeds USD 10,000?

FX transactions using Rupiah accounts that exceed USD 10,000 (or equivalent) cannot be processed via Danamon Mobile Banking. Customers can proceed with the transaction at a Danamon branch, with submission of supporting documents (transaction underlying).

Y. CASH ORDER**1. What currencies are available for cash order through D-Bank PRO?**

D-Bank PRO provides cash order service in 6 (six) currencies, including: IDR, USD, SGD, AUD, EUR, and JPY.

2. Can customers collect ordered cash at any Danamon branch?

Currently, cash order via D-Bank PRO can only be collected at selected branches. The available branches will appear in D-Bank PRO based on the currency selected during the transaction.

3. Why can't customers order cash using a source account in a different currency than the one being ordered?

At this time, customers can only order cash that matches the currency of their source of fund account. For example, to order cash in USD, the customer must have a USD account with sufficient balance in that account (including transaction fees). If the customer does not have an account in the selected currency or does not have sufficient funds, the transaction cannot proceed.

4. Can customers choose the currency denomination when ordering through D-Bank PRO?

The denomination depends on cash availability at the selected branch. Therefore, customers currently cannot select specific denominations through D-Bank PRO.

5. When can customers collect the ordered cash via D-Bank PRO?

- For orders placed between 06:00 – 11:00 WIB, customers can select a pick-up date that is at least one (1) business day and up to five (5) business days from the order date.
- For orders placed between 11:01 – 18:00 WIB, the pick-up date must be at least two (2) business days and up to five (5) business days from the order date.
- Cash can be collected at the selected branch between 12:00 and 15:00 local time on the chosen date.

6. Can customers cancel cash orders via D-Bank PRO?

Cash orders that have been placed cannot be canceled through D-Bank PRO. Please contact the selected Bank Danamon branch to cancel the order. Funds blocked for the cash order will be returned to the customer's account. The refunded amount includes the ordered cash and any paid withdrawal fees (if any), minus applicable cancellation penalties.

7. What happens if a customer doesn't pick up the ordered cash on the chosen date?

Cash must be collected on the scheduled pickup date at the branch. If not collected by the end of the day, a penalty fee will be charged, and the funds will be returned to the customer's account.

8. What is the penalty fee for canceling a scheduled cash pickup?

The penalty for canceling a cash pickup is 0.5% of the total cash amount, with a minimum of IDR 50,000 equivalent. However, for Indonesian Rupiah (IDR) currency, no cancellation fee applies.

9. Can someone else collect the ordered cash on behalf of the customer?

No. Currently, cash pickup must be done by the customer in person.

10. What happens if the scheduled cash pickup date coincides with a public holiday declared by Bank Indonesia or the Government?

If the pickup date falls on a day designated as a holiday by Bank Indonesia or the Government, the customer may collect the cash on the following business day. Example: If the scheduled pickup date was September 6, 2021, and it was later declared a holiday, the cash pickup would shift to the next business day, September 7, 2021.

Z. MARKET INSIGHT

1. How can Customers access financial market news through Danamon Mobile Banking?

Danamon Mobile Banking provides key updates on the economy, business, and real-time financial market data such as stock markets, bonds, and foreign exchange rates under the "Market Insight" menu.

2. Customers can access Market Insight by following these steps:

- a. Tap the "Foreign Exchange Transactions" menu on the Home screen of Danamon Mobile Banking;
- b. Tap "Continue" to agree to the Terms & Conditions for Foreign Exchange Transactions on Danamon Mobile Banking (only required upon first access);
- c. Select the "Market Insight" sub-menu. In this section, Customers can access daily, weekly, and monthly news via the Daily, Weekly, and Monthly Market Recap reports;
- d. Customers can then select the date or month of the article they wish to view.

2. Can the articles in Market Insight be downloaded?

Certainly, articles in Market Insight can be downloaded directly through Danamon Mobile Banking.

AA. VEHICLE INSURANCE PURCHASE (FOUR-WHEEL VEHICLES)

1. How can I purchase Autocillin Insurance via Danamon Mobile Banking?

You can purchase Autocillin Insurance via Danamon Mobile Banking by following these steps:

- a. Log in to Danamon Mobile Banking by entering your password;
- b. Select the "Portfolio" menu, then choose "Insurance" and "Car Insurance";
- c. Complete your car insurance data by entering the Car Brand, Type/Model, Year, Plate Area Code, and Policy Start Date. You may also add coverage for car accessories such as window film, synthetic carpets, leather seats, rims, body kit, etc.;
- d. On the Insurance Selection page, insurance options will appear based on the input data, offering either Comprehensive and/or Total Loss Only coverage, along with estimated premiums and benefits;
- e. Insurance product information such as Benefits, Terms & Conditions, and Claims will be displayed along with downloadable links for the Product Summary, Terms & Conditions, and Claims Guide. You must agree to the Terms & Conditions to proceed;
- f. Next, you will be directed to the Additional Coverage page, which includes options like Authorized Dealer Workshop (ATPM) facility and Autocillin features. Adding extra coverage is optional;

- g. You will then be shown the Order Details page with your information (automatically filled), the Insured Person's data, and vehicle ownership data (STNK/BASTK) that needs to be completed;
- h. Tap "Next" to go to the Review Order page, where you must agree to the Terms & Conditions and select your payment account;
- i. Proceed to the Payment Confirmation page and authenticate the transaction by entering your OTP or mPIN;
- j. If the insurance purchase is successful, a notification will appear, and the status in "My Insurance" will show Pending Verification by the Insurer. Your application data has been received, and the policy document will be sent to your registered email address within a maximum of 1 business day if approved.

2. Is complete information about the car insurance product available in Danamon Mobile Banking, such as Product Summary, Terms & Conditions, and Claims Info?

- Yes, this information is available in the Car Insurance section of Danamon Mobile Banking. You can view and download the following documents in PDF format via the provided hyperlinks:
 - Full Product Information
 - Full Terms and Conditions
 - Claims Information

Additionally, the personalized Product Summary based on your insurance data can be accessed on the Review Order page via the Personal Product and Service Summary link and downloaded in PDF format.

3. What if the "Order Information" field contains outdated details like phone number or email address?

You must update your personal data by visiting the nearest Danamon branch.

4. Can I purchase Autocillin Insurance if I don't have a Vehicle Registration Certificate (STNK) yet and only have a Vehicle Handover Report (BASTK)?

Yes, you can proceed with the insurance purchase by selecting BASTK as your vehicle ownership proof during the application process.

5. Will my Autocillin application be rejected if the uploaded STNK/BASTK/Vehicle/Accessories images are unclear?

No, the insurer will first verify your documents. If incomplete or unclear, they will contact your registered phone number and email during working hours to request additional documents. If the documents are not submitted within 1 business day, the application will be rejected.

6. Will there be a physical vehicle inspection?

No physical inspection is required. The insurer will validate and verify the vehicle data uploaded during the insurance application.

7. Can I choose which account to use for the premium payment?

Yes, you can select the payment account on the Review Order page, but the account must have sufficient balance to cover the full premium. If the balance is insufficient, the purchase cannot proceed.

8. How will I receive the policy if the insurance is approved?

The policy will be sent via email within 1 business day after your application is approved by the insurer.

9. Will I receive a notification if the insurance purchase is approved?

Yes, a confirmation email with the insurance documents (including the e-policy) will be sent by the insurer.

10. Can I check the status of my insurance application through Danamon Mobile Banking?

Yes, you can view your application status in the “My Insurance” tab under the Insurance menu.

11. What if there is an error in the submitted data after the purchase is completed?

If there are any errors after the purchase, you may contact Zurich Care at 1500 456 to correct the data, as long as it does not affect the premium calculation.

12. Does the Insured Person's name need to be the same as the Account Holder's name?

No. The Insured Person's name does not have to match the name of the account holder. The account holder can purchase insurance for someone else, as long as there is a relationship and the premium is paid using the account linked to Danamon Mobile Banking.

AB. MOTORCYCLE INSURANCE PURCHASE**1. How can I purchase Motopro Insurance via Danamon Mobile Banking?**

You can purchase Motopro Insurance through Danamon Mobile Banking by following these steps:

- a. Log in to Danamon Mobile Banking using your password;
- b. Select the “Portfolio” menu, then choose “Insurance” and then “Motor Insurance”;

- c. Complete the motorcycle insurance data by filling in Brand, Type/Model, Year, License Plate Area Code, and Policy Start Date
- d. On the Insurance Selection page, available insurance options will be shown based on the input data. Coverage includes Total Loss Only, with information on benefits and estimated premiums;
- e. The page will also include product information such as Benefits, Terms & Conditions, and Claims, with hyperlinks to download the General Product & Service Summary, Terms & Conditions, and Claims Information in PDF. You must agree to the Terms & Conditions to continue;
- f. After agreeing to the Terms & Conditions, you will proceed to the Additional Coverage page, which includes optional coverage such as Personal Accident for Rider and Personal Accident for Passenger;
- g. Then you will be taken to the Order Details page, which will automatically fill in your information as the Purchaser, and you'll need to complete the Insured Person's information and the ownership document (STNK/BASTK);
- h. Tap Next to go to the Review Order page, where you must confirm the Terms & Conditions and select your payment account;
- i. Proceed to the Payment Confirmation page and authenticate using your OTP/mPIN;
- j. If the insurance purchase is successful, a notification will appear, and the status in the "My Insurance" section will show Pending Verification by the insurer. Your application data has been received and the insurance documents will be sent to your registered email address within 1 business day upon approval.

2. Is detailed information about motorcycle insurance products available through Danamon Mobile Banking, such as the Product Summary, Terms & Conditions, and Claims Information?

Yes, this information is available in the Motor Insurance section of Danamon Mobile Banking. You can view and download the following documents in PDF via the provided links:

- Full Product Information
- Complete Terms & Conditions
- Claims Information
- In addition, the Personalized Product Summary based on your submitted insurance data can be accessed and downloaded in PDF format from the Review Order page.

3. What should I do if the "Order Information" field is outdated due to a change in phone number or email address?

You must update your personal information at the nearest Danamon branch.

4. Can I purchase Motopro Insurance if I don't have a Vehicle Registration Certificate (STNK) and only have a Vehicle Handover Report (BASTK)?

Yes, you can select BASTK when entering the ownership information during the insurance application.

5. Will the Motopro Insurance application be rejected if the uploaded images of the STNK/BASTK/vehicle/accessories are unclear?

No, the insurer will verify the documents first. If they are incomplete or unclear, they will contact you via your registered phone number or email during working hours to request additional documents. If the documents are not completed within 1 business day, the application will be rejected.

6. Will there be a physical vehicle inspection?

No physical inspection is required. The insurer will validate and verify the vehicle data uploaded during the insurance application process.

7. Can I choose the source account for premium payment?

Yes, you can select the source account on the Review Order page. However, the account must have sufficient balance to cover the full premium. If the balance is insufficient, the purchase cannot proceed.

8. How will the policy be delivered if the Motopro Insurance application is approved?

The policy will be emailed to you within 1 business day after the insurer approves your application.

9. Will I receive a notification if the Motopro Insurance purchase is approved?

Yes, the insurer will send an email notification along with the insurance documents (including the e-policy).

10. Can I check the status of my Motopro Insurance application via Danamon Mobile Banking?

Yes, you can view the application status in the "My Insurance" section under the Insurance menu.

11. What should I do if there is an error in the submitted data after completing the transaction?

If there is a data entry error after the transaction is completed, you may contact Zurich Care at 1500 456 to make corrections, as long as the data change does not affect the premium calculation.

12. Does the Insured Person's name need to match the Purchaser's name in Danamon Mobile Banking?

No. The Insured Person's name does not have to be the same as the Purchaser or account holder. The account holder can purchase motorcycle insurance for someone else, as long as they have a relationship with the person and the premium is paid from the account holder's account registered in Danamon Mobile Banking.

AC. PURCHASE OF MICRO DENGUE FEVER PLUS INSURANCE

1. How can I purchase Micro Dengue Fever Plus Insurance via Danamon Mobile Banking?

You can purchase Micro Dengue Fever Plus Insurance through Danamon Mobile Banking by following these steps:

- a. Log in to Danamon Mobile Banking using your password;
- b. Select the "Investment & Insurance" menu, then click "Insurance" and choose "Health Insurance";
- c. Fill in the "Health Insurance Data" by selecting Gender and Date of Birth, then click "Search" to find insurance products relevant to the provided data;
- d. The "Select Insurance" page will display available insurance products based on your input, including Micro Dengue Fever Plus and Micro Hospital Cash Plan 5 Diseases;
- e. The page includes product information such as Benefits, Terms & Conditions, and Claims, along with hyperlinks allowing the Insured Person to download the General Product & Service Summary, Terms & Conditions, and Claims Information in PDF. You must agree to the Terms & Conditions to proceed;
- f. You will then be directed to the page containing Order Information (automatically populated with your data as the Customer) and Insured Person's Information;
- g. Click Next to proceed to the Review Order page, where you must agree to the Terms & Conditions and select your payment account;
- h. Continue to the Payment Confirmation page, where OTP/mPIN is required for authentication;
- i. If the insurance purchase is successful, a notification will appear and the status will be shown in the "My Insurance" section.

2. Is detailed information about the Micro Dengue Fever Plus Insurance available on Danamon Mobile Banking, such as Product Summary, Terms & Conditions, and Claims Information?

Yes, this information is available in the Micro Dengue Fever Plus Insurance section of Danamon Mobile Banking. You can view and download the following documents in PDF via provided links:

- Product Information
- Claims Information

Additionally, the Personalized Product Summary based on the submitted data can be found on the Review Order page by clicking the Product & Service **Summary – Personal Version link**.

3. What should I do if the “Order Information” field is outdated due to changes in phone number and/or email address?

You are required to update your personal information at the nearest Danamon branch.

4. Will there be a health check as part of the insurance application process?

There will be no physical health check. The insurer will validate and verify the health information submitted during the application process on Danamon Mobile Banking.

5. Can I choose the source account to pay the premium?

Yes, you can choose your source account on the Review Order page in Danamon Mobile Banking, provided that the selected account has sufficient balance to cover the full premium. If the balance is insufficient, the transaction cannot proceed.

6. How will the policy be delivered if the Micro Dengue Fever Plus Insurance application is approved?

The policy will be delivered by the insurer within a maximum of 2 business days (2 x 24 hours) after approval.

7. Will there be a notification if the Micro Dengue Fever Plus Insurance purchase is approved?

Yes, the insurer will send a confirmation email including the insurance documents (e-policy).

8. Can I check the application status of the Micro Dengue Fever Plus Insurance via Danamon Mobile Banking?

You can view the application status in the "My Insurance" tab under the Insurance menu.

AD. PURCHASE OF MICRO HOSPITAL CASH PLAN 5 DISEASES INSURANCE

1. How do I purchase Micro Hospital Cash Plan 5 Diseases Insurance through Danamon Mobile Banking?

You can purchase Micro Hospital Cash Plan 5 Diseases Insurance by following these steps:

- Log in to Danamon Mobile Banking using your password
- Select the “Investment & Insurance” menu, then click “Insurance” and select “Health Insurance”;

- Fill in the Health Insurance Data fields for Gender and Date of Birth, then click "Search" to view the insurance products that match your data;
- The "Select Insurance" page will then display insurance options relevant to your submitted information, including Micro Dengue Fever Plus and Micro Hospital Cash Plan 5 Diseases;
- The page will provide product details such as Benefits, Terms & Conditions, and Claims, with hyperlinks allowing the insured party to download the General Product & Service Summary, Terms & Conditions, and Claim Information documents. You must agree to the Terms & Conditions to proceed;
- You will be directed to a page displaying the Order Information (automatically filled with your registered customer data) and the Insured Person's Information;
- Click Next to proceed to the Review Order page where you must confirm the Terms & Conditions and select the source account for payment;
- Proceed to the Payment Confirmation page and authenticate the transaction using your OTP/mPIN;
- If the transaction is successful, a notification will appear, and the application status can be viewed under the "My Insurance" section.

2. Is complete information available for the Micro Hospital Cash Plan 5 Diseases Insurance offered through Danamon Mobile Banking, including the Product & Service Summary, Terms and Conditions, and Claim Information?

Yes, complete information is available on the Micro Hospital Cash Plan 5 Diseases Insurance page in Danamon Mobile Banking. The following documents can be viewed and downloaded in PDF format:

- Product Information
- Claim Information
- Additionally, the Personal Product & Service Summary, based on your submitted data, can be accessed on the Review Order page via a hyperlink and downloaded as a PDF document.

3. What should I do if the data shown in the "Order Information" section is outdated due to changes in my phone number and/or email address?

You must update your personal data at the nearest Danamon branch.

4. Will there be a physical health check during the insurance application process?

No, a physical health check is not required. The insurer will validate and verify your submitted health data as part of the application process.

5. Can I choose the funding account for the premium payment?

Yes, you can select your source account on the Review Order page in Danamon Mobile Banking. Please ensure that your selected account has sufficient funds to

cover the total premium amount. If the balance is insufficient, the insurance purchase will not proceed.

6. How will the policy be delivered if my insurance application is approved?

The policy will be sent via email by the insurer within a maximum of 2 business days (2 x 24 hours) after the application is approved.

7. Will I be notified if my insurance purchase is approved?

Yes, a notification email will be sent by the insurer along with the insurance documents (including the e-policy).

8. Can I check the status of my Micro Hospital Cash Plan 5 Diseases Insurance application on Danamon Mobile Banking?

Yes, you can view the status of your insurance application under the "My Insurance" tab in the Insurance menu.

9. How can I purchase Micro Hospital Cash Plan 5 Diseases Insurance via Danamon Mobile Banking?

You can purchase Micro Hospital Cash Plan 5 Diseases Insurance through Danamon Mobile Banking by following these steps:

- a. Log in to Danamon Mobile Banking using your password
- b. Select the "Investment & Insurance" menu, then click "Insurance" and choose "Health Insurance";
- c. Fill in the Health Insurance Data section by selecting Gender and Date of Birth, then click "Search" to find insurance products relevant to your information;
- d. The "Select Insurance" page will appear, showing insurance products based on your submitted information, including Micro Dengue Fever Plus and Micro Hospital Cash Plan 5 Diseases;
- e. The page includes product information such as Benefits, Terms & Conditions, and Claims, along with hyperlinks that allow you to download the General Product & Service Summary, Terms & Conditions, and Claims Information in PDF format. You must agree to the Terms & Conditions to proceed to the next step;
- f. You will then be directed to a page containing your Order Information (automatically filled in with your data as the Customer) and the Insured Person's Information;
- g. Click Next to go to the Review Order page, where you must agree to the Terms & Conditions and choose your funding account;
- h. Proceed to the Payment Confirmation page and enter your OTP/mPIN to authenticate the transaction;
- i. If the insurance purchase is successful, a confirmation message will appear and the status will be displayed under the "My Insurance" section.

10. Is complete information available for the Micro Hospital Cash Plan 5 Diseases Insurance on Danamon Mobile Banking, including the Product & Service Summary, Terms and Conditions, and Claims Information?

Yes, detailed information is available under the Micro Hospital Cash Plan 5 Diseases Insurance section of Danamon Mobile Banking. You can view and download the following PDF documents:

- Product Information
- Claims Information
- Additionally, the Personal Product & Service Summary related to your submitted insurance data can be found on the Review Order page by clicking the respective link.

11. What should I do if the information in the "Order Information" section is outdated due to changes in phone number and/or email address?

You are required to update your personal data at the nearest Danamon branch.

12. Will there be a physical health check as part of the insurance application process?

No, there is no physical health check. The insurer validates and verifies your submitted health data during the application process through Danamon Mobile Banking.

13. Can I choose the source account for premium payment?

Yes, you can select your source account on the Review Order page in Danamon Mobile Banking. Note that the selected account must have sufficient balance to cover the total premium. If the balance is insufficient, the transaction will not proceed.

14. How is the policy delivered if the insurance application is approved?

The policy will be delivered within a maximum of 2 business days (2 x 24 hours) after your insurance application is approved by the insurer.

15. Will I receive a notification if the insurance purchase is approved?

Yes, the insurer will send a notification via email along with the insurance documents (including the e-policy).

16. Can I check the status of my Micro Hospital Cash Plan 5 Diseases Insurance application through Danamon Mobile Banking?

You can track the status of your application under the "My Insurance" tab within the Insurance menu.

AE. PURCHASE OF TRAVEL INSURANCE

1. How do I purchase Travel Insurance through Danamon Mobile Banking?

To purchase Travel Insurance, follow these steps:

- a. Log in to Danamon Mobile Banking using your user ID and password or biometric login;
- b. Select "Transactions";
- c. Select the "Insurance" menu;
- d. Choose the "Travel Insurance" product;
- e. A brief product information page will appear, outlining the benefits of Travel Insurance;
- f. A detailed product information page will follow, containing information on benefits and the applicable terms & conditions;
- g. The customer must read and acknowledge a declaration stating that the Prospective Insured has read, understood, and agreed to the full content of the linked documents, confirms that the product suits their needs, and agrees that the insurance product is issued by PT Zurich Asuransi Indonesia Tbk (Zurich), offered in collaboration with PT Bank Danamon Indonesia Tbk (Bank Danamon). The product is not a Bank product. The customer will be redirected to Zurich's website to complete the insurance purchase, and the policy will be issued and delivered electronically (e-policy) via email;
- h. Fill in "Travel Information", including the travel type, number of travelers, travel dates, and destination. A promo code field is also available for discounts (if applicable);
- i. Select the insurance package that suits your needs. Package options will adjust accordingly;
- j. Fill in "Insured Person's Information" including name, date of birth, gender, ID type, ID number, phone number, and email;
- k. Click "Next";
- l. On the "Review Order" page, ensure that all details are correct. Click "Review Summary" to view travel details, package details, and insured party details
- m. Choose a Payment Method (Credit/Debit Card or Virtual Account);
- n. Read and tick the checkboxes to agree with the Terms & Conditions and to acknowledge that the customer and/or insured party's data will be processed, then click "Continue";
- o. Complete the transaction according to the selected payment method;
- p. Once the data submission is complete, a Policy Summary and Payment Information will be sent via email.

2. Where can I find complete information about the Travel Insurance product sold via Danamon Mobile Banking, such as Product & Service Summary, Terms & Conditions, and Claim Information?

Customers can find this information on the Zurich Asuransi Indonesia (ZAI) website.

3. What payment methods are available for paying the insurance premium?

- Available payment methods include:
- Virtual Account Bank Danamon
- Credit/Debit Card issued by Bank Danamon

4. How is the policy delivered once the Travel Insurance purchase is approved?

The policy will be delivered via email in real-time once the purchase is approved by the insurer.

5. Will there be a notification if the Travel Insurance purchase is approved?

Yes, the insurer will send an email confirmation along with the insurance documents (including the e-policy).

6. How can customers check the status of their Travel Insurance application?

Customers will receive an email notification for both successful and unsuccessful applications.

AF. CASH WITHDRAWAL AT INDOMARET

1. What is the Cash Withdrawal service at Indomaret?

The Cash Withdrawal at Indomaret service allows customers to withdraw cash from their Bank Danamon account without using an ATM or debit card at any nearby Indomaret store. To use this service, customers must first generate a token code via the Danamon Mobile Banking app, then redeem the code at the cashier in Indomaret.

2. Who can use the Cash Withdrawal service at Indomaret?

This service is available to customers who:

- Have an active Bank Danamon account,
- Have sufficient account balance,
- And are registered users of Danamon Mobile Banking (with a valid user ID and password).

3. What withdrawal amounts are available for the Cash Withdrawal at Indomaret?

The available withdrawal amounts range from a minimum of IDR 50,000 to a maximum of IDR 1,000,000 per transaction.

4. What is the transaction limit for Cash Withdrawal at Indomaret?

- The maximum per transaction is IDR 1,000,000.
- The daily limit is IDR 5,000,000, which includes withdrawals via Bank Danamon ATMs (combined total).

5. When can Cash Withdrawal transactions at Indomaret be made?

This service is available daily from 07:00 to 21:00 WIB.

6. What is the fee for Cash Withdrawal at Indomaret?

The transaction fee is IDR 5,000 per withdrawal.

7. Can customers view the history of their Cash Withdrawal reservations at Indomaret?

Yes, customers can view the status of their withdrawal reservations made in the past 3 months. The list is displayed in order from the most recent to the oldest transaction.

There are three possible statuses:

- Claimed – The token has been successfully used and the cash withdrawal was completed at Indomaret.
- Cancelled – The token was cancelled via the Danamon Mobile Banking app.
- Expired – The token was not used within the validity period and is no longer active.

8. Can customers withdraw an amount different from the reserved token amount at Indomaret?

No. The withdrawal amount at the Indomaret cashier must match the amount specified in the reserved token.

9. What are the benefits of using the Cash Withdrawal service at Indomaret?

- Cardless: No need to carry a physical ATM/debit card
- Convenient: Accessible at any nearby Indomaret store — no need to find an ATM
- Time-saving
- Secure transaction process

AG. REQUEST MONEY

1. What is the 'Request Money' feature?

The Request Money feature allows customers to request payments from multiple parties at once in a single transaction. After submitting a request, the recipients will receive a notification via email or push notification, and they can choose to accept and make the payment or reject the request.

- For intrabank requests, payments can be made using proxy input (e.g., phone number/email).
- For interbank requests, the transactions are processed via BI-FAST, so make sure the account number, phone number, or email address entered is registered with a bank participating in the BI-FAST network.

2. What is the maximum number of participants that can be added to a single request?

A customer can add up to 10 participants per money request.

3. What is the expiration period for outgoing/incoming money requests?

Money requests (both sent and received) expire after 7 calendar days. You can check each request's expiration details in the "Request to Friends" tab (for outgoing requests) and "My Requests" tab (for incoming requests).

4. What happens if a money request has passed its expiration period?

Expired money requests cannot be paid, and the status will automatically be updated to "Expired."

5. How can I check the payment status of my money request to friends?

You can view payment status details — including the amount paid, expiration date, and the names/account numbers of the people requested — in the "Request to Friends" tab.

6. How can I check incoming money requests?

Incoming money requests can be viewed in the "Request Money" menu under the "My Requests" tab. You will also receive push/email notifications for each new incoming request.

7. Can I reject an incoming money request?

Yes, you can reject an incoming money request by clicking the "Reject" button on the request details page. You will be prompted to enter your mPIN as authorization for the rejection.

8. Are there any restrictions on which banks can receive money requests?

Currently, only the following banks can receive money requests:

- Bank BJB
- Bank Mandiri
- Bank CIMB Niaga
- Bank Permata
- Bank CIMB Niaga Syariah

This list will continue to grow over time.

9. What are the transaction limits and fees for the Request Money feature?

- Creating a money request is free of charge.
- Paying a money request between banks incurs a fee of IDR 2,500 per transaction.
- The maximum per transaction limit is IDR 250,000,000, and the daily limit is IDR 1,000,000,000, in accordance with BI-FAST limits.

10. Can someone who is not using Danamon Mobile Banking pay a request?

No. The Request Money feature is only accessible to Bank Danamon customers via the Danamon Mobile Banking application.

AH. E-Mandate

1. What is the 'e-Mandate' feature?

The e-Mandate feature facilitates customers to request the establishment of direct debit, modify direct debit details, delete direct debit mandates, and accept or reject requests for creation or modification of direct debit from Merchants for the selected source funding account via the Bank Danamon Mobile Banking application. For creation or modification of direct debit, such requests will be validated by the debiting Merchant prior to execution of the debit.

2. What is the difference between the e-Mandate feature and Direct Debit?

The e-Mandate feature enables customers to request the creation, modification, or cancellation of direct debit mandates, whereas Direct Debit itself is a feature that allows Merchants to automatically withdraw funds from the specified customer account to make payments.

3. How can customers obtain information such as Merchant ID, Agent ID, merchant account number, and other merchant data?

Customers will be provided with the Merchant ID, Merchant name, merchant account name, merchant account type, Agent ID, merchant account number, and other relevant merchant data from the Merchant's side.

4. Which details can customers modify when requesting an e-Mandate change?

Modifiable details include the source funding account, debit amount settings, debit amount, transaction type, and expiry date.

5. Will changes made by customers immediately affect the e-Mandate details?

Any creation or modification request submitted by customers for an active e-Mandate requires prior approval from the Merchant, hence changes will not take effect immediately.

6. What should customers do if their e-Mandate creation or modification request is rejected by the Merchant or Bank?

Customers may resubmit the e-Mandate creation or modification request via the Bank Danamon Mobile Banking application.

7. What is the expiration period for incoming and requested e-Mandates?

The expiration period for both incoming and requested e-Mandates is 14 (fourteen) calendar days from the date of e-Mandate creation. Customers can view the expiration details for each incoming/outgoing e-Mandate in the request tab/e-Mandate tab.

8. Is there a maximum limit on the number of e-Mandates a customer can request?

There is no maximum limit on the number of e-Mandates that customers can request.

9. Are there restrictions on the source funding accounts customers can use for the e-Mandate feature?

Customers may use any savings or current accounts denominated in Indonesian Rupiah (IDR).

10. Can the e-Mandate be used for payment/direct debit processes for individual customers?

e-Mandate registration can be performed for all merchants (including individual customers) who have the required data for e-Mandate registration, namely Merchant ID, Merchant name, merchant account name, merchant account type, Agent ID, and merchant account number.

AI. MUTUAL FUND TRANSACTIONS

1. What features are available in the mutual fund menu?

- **Portfolio**

This page is displayed to customers after clicking the Mutual Fund icon. It shows the customer's ownership of mutual fund products. Additionally, customers who already have a portfolio/mutual fund products can perform transactions (Subscription, Redemption, and Switching) via the Portfolio page.

- **History**

Displays the history of mutual fund transactions conducted by the customer. This page includes:

- Product name transacted

- Transaction date
- Transaction type (subscription, redemption, switching in/out)
- Status
- Units
- Transaction amount
- Products
Displays the list of mutual fund products offered by Bank Danamon. On this product list page, customers can perform purchase transactions (subscriptions) or access detailed product information.
- Transactions (Subscription, Redemption, Switching)
Customers who have registered or own a Single Investor Identification (SID) can perform subscription transactions. Redemption or switching transactions can only be done by customers who have registered SID and hold mutual fund products.

2. What are the requirements for conducting mutual fund transactions?

- Must have created/registered a Single Investor Identification (SID) number before transacting and registered the SID at a Bank Danamon branch.
- Must have an active account at Bank Danamon, which will be used for debiting and/or crediting funds.
- The bank account must be in the investor's own name.
- Account type must be a single account.
- Must have completed a risk profile questionnaire and have a valid investment profile.
- Must have an active investment account.
- Transactions must align with the customer's investment profile.
- Must understand, acknowledge, and agree to all applicable terms and conditions.
- Must have a bank account denominated in the currency of the product to be transacted.
- Ensure sufficient funds are available in the account used for mutual fund transactions.

3. What are the types of investment profiles?

- Conservative
- Moderate
- Balanced
- Growth
- Aggressive

4. Are there any special conditions for conducting mutual fund transactions?

Mutual fund transactions can only be executed if the customer's investment profile risk tolerance is equal to or higher than the product risk level. Customers cannot proceed with transactions if the selected product does not align with their investment profile.

Customer Investment Profile	Eligible Product Risk Ratings
C1 (Conservative)	Products with Risk Rating P1
C2 (Moderate)	Products with Risk Rating P1, P2
C3 (Balance)	Products with Risk Rating P1, P2, P3
C4 (Growth)	Products with Risk Rating P1, P2, P3, P4
C5 (Aggressive)	Products with Risk Rating P1, P2, P3, P4, P5

5. When can mutual fund transactions be conducted?

Customers may input mutual fund transactions 24 hours a day on both trading and non-trading days.

For processing purposes:

- Transactions submitted on trading days before 1:00 PM (WIB) will be processed using the Net Asset Value (NAV) of the same trading day.
- Transactions submitted after 1:00 PM (WIB) on trading days or on non-trading days will be processed using the NAV of the next trading day.

6. Are there minimum transaction amounts or other transaction conditions for mutual fund products?

Each mutual fund product has a minimum transaction amount in accordance with the product's specific terms and conditions.

7. How can I check the status of my mutual fund transactions?

Customers can check the status of their mutual fund transactions by accessing the History menu under the Mutual Fund icon. Additionally, status updates are available via:

- Email notifications sent to the registered email address
- Push notifications
- Transaction History under Profile > Transaction History in the Bank Danamon Mobile Banking application.

8. What does it mean if a "system disconnection" message appears on the acknowledgement page?

This indicates that the transaction failed to be processed.

- If customers receive this message, they are advised to check the Mutual Fund History page to confirm whether the transaction was recorded.
- If the transaction does not appear in the history, customers may re-submit the transaction.

9. What are the possible statuses of mutual fund transactions?

- a. Submitted – Transaction has been successfully received and is pending processing
- b. Pending Transaction – Transaction has been received and will be processed on the next trading day
- c. Settled – Transaction has been received and is awaiting verification
- d. Cancelled – Transaction failed
- e. Ordered – Transaction has been received and is awaiting NAV pricing
- f. Allocated – Transaction has been successfully received and processed

10. Why am I unable to perform mutual fund transactions?

There are several possible reasons:

- a. SID, investment account, or investment profile not registered
 - Customer must register or create a SID, investment account, and investment profile at the nearest Danamon branch.
 - Until registered, customers can only access the Products and History menus.
- b. Expired investment profile
 - Investment profiles are valid for one year from the date the risk profile questionnaire is completed.
 - If expired, customers must update their investment profile at a Danamon branch.
 - Customers with an expired profile may only perform mutual fund redemptions.
- c. Inactive investment account
 - Customers must update their account data at a Danamon branch.
 - Customers with inactive investment accounts cannot perform transactions, but can still access Portfolio, Products, and History.
- d. Insufficient balance in the customer's account
 - Customers must ensure sufficient funds are available at the time of the transaction.
 - If not, the transaction status will change to Cancelled.
- e. Transaction does not match the customer's investment profile
 - Customers may only transact in mutual fund products with a risk rating equal to or lower than their investment profile.
- f. Transaction does not comply with the product's specific terms

- Customers will receive an error message indicating the transaction does not comply with the product's terms.

AK. Loan Application Facility to Third Party – Adira Finance

1. Who is the provider/third party offering KPM Prima and MPL services?

Currently, the KPM Prima and MPL Adira Finance products available in the Bank Danamon Mobile Banking application are services provided by Adira Finance.

2. Can I apply for KPM Prima or MPL Adira Finance on behalf of someone else?

At present, KPM Prima or MPL Adira Finance loan applications through Bank Danamon Mobile Banking can only be submitted by the account holder of the Bank Danamon Mobile Banking service.

3. How do I apply for KPM Prima or MPL Adira Finance using the D-Bank PRO app?

Customers can apply via the Bank Danamon Mobile Banking application by selecting the Loan Products feature on the main screen (this menu can be found under “Main Transactions”).

4. What are the requirements to apply for KPM Prima or MPL Adira Finance through the D-Bank PRO app?

Each product's application requirements refer to its specific terms and conditions, which can be viewed during the product selection and application process under the Loan Products feature in Bank Danamon's Mobile Banking.

5. Can I view comprehensive information on KPM Prima or MPL Adira Finance in the D-Bank PRO app?

Yes, you can view complete product details including terms and conditions when selecting the product under the Loan Products feature of the Bank Danamon Mobile Banking application.

6. Is my KPM Prima or MPL Adira Finance application through D-Bank PRO guaranteed to be approved?

Loan application processing and credit assessment for KPM Prima or MPL Adira Finance are entirely under the authority of Adira Finance. Therefore, Bank Danamon is not responsible for the credit decision made by Adira Finance regarding any submitted application.

7. Can I submit more than one KPM Prima or MPL Adira Finance application through D-Bank PRO?

Application limits via Bank Danamon Mobile Banking are subject to the applicable terms and conditions set by Adira Finance for each product.

8. What are the benefits of applying for KPM Prima or MPL Adira Finance via D-Bank PRO?

- a. You can perform a loan simulation directly within the app to estimate your installment amount based on your needs and financial capacity.
- b. Simple and user-friendly application and form submission process.

9. How will I know if my KPM Prima or MPL Adira Finance application has been approved or rejected?

- a. You will be contacted directly by Adira Finance.
- b. You can also contact Adira Finance's Call Center at 1500511 or via official WhatsApp at 0811 8115-811.

10. Can I check the current status of my application?

Yes, customers can contact the Adira Finance Call Center at 1500511 (Dering Adira Finance) or via their official WhatsApp at 0811-8115-811.

11. Can I apply for ownership loans for assets other than vehicles?

Currently, the only available ownership loan product through the Bank Danamon Mobile Banking app is Car Ownership Loan (Kredit Pemilikan Mobil).

12. What should I do if there is a discrepancy between the data in Bank Danamon's system and my actual personal data?

Customers may update their personal data via the Change Personal Data menu in the Bank Danamon Mobile Banking application.

13. What collateral can be used for an MPL Adira Finance application?

MPL Adira Finance is a cash loan secured by Vehicle Ownership Documents (BPKB), either for a motorcycle or a car.

14. How can I retrieve my collateral after the MPL Adira Finance loan has been fully repaid?

Terms and conditions for collateral retrieval under MPL Adira Finance can be found at: https://www.adira.co.id/tanya_jawab

AK. CASH DEPOSIT AT INDOMARET

1. What is the Cash Deposit service at Indomaret?

The Cash Deposit at Indomaret service enables customers to deposit cash into their Bank Danamon account without the need to carry an ATM/Debit card. The transaction can be made at any nearby Indomaret outlet. To use this service, customers must first generate a token code via the D-Bank PRO application, which is then redeemed at the Indomaret cashier.

2. Who is eligible to use the Cash Deposit service at Indomaret?

The service is available to customers who have an active Bank Danamon account and have registered a D-Bank PRO username and password.

3. What are the available deposit amount options for the Cash Deposit service at Indomaret?

There are two deposit amount options available:

- Default amounts: Predefined denominations ranging from IDR 50,000 up to IDR 1,000,000 per transaction.
- Custom amount: Customers can enter a specific deposit amount, with a minimum and increment of IDR 50,000, up to IDR 1,000,000 per transaction.

4. What is the transaction limit for Cash Deposit at Indomaret?

The maximum limit is:

- IDR 1,000,000 per transaction
- IDR 5,000,000 per day

5. When can I perform a Cash Deposit transaction at Indomaret?

The service is available daily, following Indomaret's operating hours.

6. What is the fee for Cash Deposit transactions at Indomaret?

The administrative fee is IDR 4,000 per transaction.

7. Can customers view the full history of their Cash Deposit reservations at Indomaret?

Yes, customers can view all reservation statuses for the past 3 months. Transactions are listed in reverse chronological order (latest to earliest). The following token statuses may appear:

- Claimed: The token has been redeemed and the cash deposit transaction was successfully completed at Indomaret.
- Cancelled: The token was cancelled via the D-Bank PRO application.
- Expired: The token has expired and is no longer valid.

8. Can customers deposit an amount different from the one specified in the reserved token?

No. The cash deposit amount at the Indomaret cashier must match the amount specified in the reserved token.

9. What are the benefits of using the Cash Deposit service at Indomaret?

- More convenient – no physical card required

- Easily accessible – no need to visit a Bank Danamon branch or Cash Deposit Machine (CDM); simply go to the nearest Indomaret outlet
- Time-efficient
- Secure transaction process

AL. D-POINT ACCESS DASHBOARD IN D-BANK PRO

1. Is D-Point and MR Point dashboard access will always show in D-Bank PRO dashboard?

D-Point and MR Point dashboard access will always appear on the D-Bank PRO homepage. Customers can swipe left and right to view D-Point and MR Point dashboard access, as well as their respective points.

2. How can I see my point details?

Customers click on the D-Point and MR Point dashboard access to see their point details on the landing page (Step 2 on the tutorial page)

On the landing page, you will see points for:

- i. D-Point Debit Card (Saving and Current)
- ii. D-Point Credit Card VISA/Mastercard/JCB
- iii. MR Point Credit Card American Express (AMEX)
- iv. Customers can redeem points on the dpoint.id site for VISA, Mastercard, JCB credit cards or on the MR Point landing page for AMEX

3. How can I see my point details?

D-Point and MR Point on the D-Bank PRO dashboard access are available to customers 24 (twenty-four) hours a day and 7 (seven) days a week.

AM. TAX REPORT MENU

1. What is the Tax Report feature?

The Tax Report is a feature that provides a summary of the customer's tax information, which can be accessed and downloaded through the D-Bank PRO application without the customer needing to visit a branch.

2. How to access the Tax Report in the D-Bank PRO application?

- Customer logs in to the D-Bank PRO application
- Customer goes to the settings menu, then selects "Tax Report"
- Customer can choose a report starting from a minimum of Y-1 of the current year
- Customer can view the report summary and download the report by tapping Save
- Because the document contains sensitive data, a password will be required to open the downloaded PDF file. The password format is **DDMMYY**

3. What if the customer does not have their tax report yet?

If the customer does not yet have their tax report, when tapping the selected tax year, a screen will appear stating that the tax report is not available.

4. What happens if the customer has a JAO (Joint Account Others) mechanism?

If the customer is a JAO (Joint Account Others) holder and views their tax report in the Tax Report menu, the accounts affiliated as JAO will **not** appear in their tax report. These accounts will only appear in the report of the JAF (Joint Account First) holder.

5. What is the minimum D-Bank PRO version required for customers to access the tax report feature?

Customers can access their tax report starting from D-Bank PRO version v2.0.17.

6. Can customers view their tax reports for 2023, 2024, and previous years?

No, customers can only view their tax reports starting from 2025 onwards.

7. If there is an issue with a customer transaction, where should the customer submit a complaint?

Customers can contact Danamon's call center at +62-21-23546100 from overseas 1-500-090 within Indonesia.

AN. Branch Transaction Authorization via D-Bank PRO

1. What is the Branch Transaction Authorization via D-Bank PRO feature?

Branch Transaction Authorization feature via D-Bank PRO is a feature that allows branch transactions to be carried out using a digital approval mechanism, in accordance with the assigned authority and limits, directly through the D-Bank PRO application.

2. What types of transactions require authorization in D-Bank PRO?

Transactions where it requires authorization including,

- Cash Withdrawal Transactions
- Transfer Transactions
- Rupiah Transfers to Other Banks
- Customer Data Update Transactions

3. What is the authorization process flow in D-Bank PRO?

- Branch staff input the customer transaction into system
- System sends an authorization request to the customer's D-Bank PRO
- The customer receives authorization notification and reviews the transaction details
- The customer authorizes the transaction (approve/cancel)
- The system processes the transaction based on the customer's decision

4. Can customers view transaction details before approving?

Yes. Customers can view the Transaction Type, Transaction Amount, Source of Funds Used, Transaction Date, Processing Branch, and other relevant information.

5. What happens if the customer cancels the transaction during the authorization process?
The transaction will not be processed, and the transaction status will become Canceled.

6. Is there a time limit (SLA) for authorization?

Yes. Each transaction has an authorization time limit (SLA). If authorization is not completed within the SLA, the transaction will not be processed and the transaction status will become Expired. The branch staff must re-enter the transaction in the system.

7. Can a transaction that has already been authorized be canceled?

A transaction that has already been authorized cannot be cancelled and must follow the applicable correction/reversal procedures in accordance with existing operational policies.

A.P BONDS

1. What is a Bond?

A Bond or Debt Security is a debt instrument issued by a government or corporation containing a promise to repay the principal amount and coupon payments according to a predetermined schedule.

2. What is Bond Principal Amount?

The Bond Principal Amount is the nominal value of bond ownership that will be repaid to the Investor upon maturity. The principal amount may differ from the amount debited from the Investor at the time of purchase, depending on the bond transaction price.

Example:

Principal Amount: IDR 1,000,000,000

Bond Price: 95%

Amount Debited at Purchase: $\text{IDR } 1,000,000,000 \times 95\% = \text{IDR } 950,000,000^*$

*Note: The calculation above does not include accrued interest, which will increase the total amount payable by the Investor.

Although the Investor is debited IDR 950,000,000, the Investor's bond holding remains IDR 1,000,000,000. Therefore, at maturity, the Investor will receive IDR 1,000,000,000.

3. What is a Coupon/Yield?

A coupon/yield is the rate of return promised by the Issuer and paid periodically according to a predetermined schedule.

4. What is Accrued Interest?

Accrued Interest is the interest accumulated from the last coupon payment date until the transaction settlement date.

Example:

Principal Amount: IDR 100,000,000

Coupon/Yield Rate: 8%

Coupon Payment Frequency: Every 6 months (semi-annual)

Accrual Period: 90 days since the last coupon payment date

Day Count Convention: 30/360

Calculation:

Annual Coupon Income = $8\% \times \text{IDR } 100,000,000 = \text{IDR } 8,000,000$

Daily Coupon Income = $\text{IDR } 8,000,000 \div 360 \text{ days} = \text{IDR } 22,222 \text{ per day}$

Accrued Interest = $90 \times \text{IDR } 22,222 = \text{IDR } 2,000,000$

Therefore, the accrued interest payable after 90 days is IDR 2,000,000.

5. What is the Difference Between Transaction Date and Settlement Date?

The Transaction Date is the date on which the transaction details, including bond price and nominal amount, are agreed between the buyer and seller. The Settlement Date is the execution date on which the Investor's funds will be debited or credited.

6. What is Yield to Maturity (YTM)?

Yield to Maturity (YTM) is the average return earned, adjusted for the purchase price, assuming the Investor holds the bond until maturity.

7. What is the Difference Between Primary Market Bonds and Secondary Market Bonds?

Primary Market is the period when Bonds are offered to investors for the first time before they enter the Secondary Market. The Primary Market bonds currently available are Retail Government Securities (SBN Ritel), which can be purchased online through Distribution Partners appointed by the Ministry of Finance. Retail Government Securities are available in several series, including Retail Sukuk (SR), Savings Sukuk (ST), Retail Government Bonds (ORI), and Retail Savings Bonds (SBR).

Secondary Market is the market where Bonds can be traded among investors after the Primary Market offering period has ended. Bond series available in the Secondary Market include Fixed Rate (FR), Project Based Sukuk (PBS), INDON, INDOIS, Retail Government Bonds (ORI), and Retail Sukuk (SR). However, Retail Government Bonds (ORI) and Retail Sukuk (SR) may only be sold after the minimum holding period, which refers to the period during which the bonds cannot be sold following the offering period. The length of the minimum holding period varies depending on the specific bond product.

8. Must Investors hold Bonds until Maturity?

Except for non-tradable bonds such as Sukuk Savings (ST) and Savings Bond Retail (SBR), bonds may be traded in the Secondary Market based on prevailing market prices. Therefore, Investors are not required to hold tradable bonds until maturity. For non-tradable bonds such as ST and SBR, Investors must hold the bonds until maturity.

9. What is the Difference Between Tradable and Non-Tradable Bonds?

Tradable Bonds are bonds that can be bought and sold in the Secondary Market, offering the potential for capital gains when the selling price exceeds the purchase price. Non-Tradable Bonds cannot be sold or transferred in the Secondary Market and therefore must be held until maturity, unless partial redemption is available during the early redemption period.

10. Can Bond ownership be transferred to heirs if the Bondholder passes away?

This depends on the features of the specific bond.

For tradable bonds, ownership may be transferred to designated heirs upon submission of legally valid inheritance documents. For non-tradable bonds such as ST and SBR, ownership cannot be transferred. The heirs must wait until maturity for the proceeds to be credited to the Investor's account.

11. What Do “At Discount,” “At Par,” and “At Premium” Mean?

At discount, at par, and at premium are terms used to describe a bond’s market price relative to its values.

At Discount refers to a condition where a bond is traded below its face value. Investors purchase the bond at a price lower than its principal amount. For example, a bond with a face value of IDR 1,000,000 is traded at IDR 850,000.

At Par refers to a condition where a bond is traded at a price equal to its face value. For example, a bond with a face value of IDR 1,000,000 is traded at IDR 1,000,000.

At premium refers to a condition where a bond is traded at a price higher than its face value. Investors purchase the bond at a price above its principal amount. For example, a bond with a face value of IDR 1,000,000.00 is traded at IDR 1,250,000.00

12. What Are the Risks Associated with Bond Transactions?

- **Market Risk**

Risk where the Investor may incur potential losses due to fluctuations in Bond prices caused by market and economic conditions, including changes in benchmark interest rates and inflation that may result in a decline in Bond prices in the Secondary Market. For example, if benchmark interest rates increase, Bond prices may decrease; conversely, if benchmark interest rates decrease, Bond prices may increase.

In addition, other characteristics such as tenor or coupon rate may affect the sensitivity of Bond prices to changes in market and economic conditions, causing Bond prices to fluctuate throughout the tenor. This risk does not apply to SBR and ST as these products cannot be traded in the Secondary Market.

- **Liquidity Risk**

Investors must also understand that there is a possibility that the Bonds owned by the Investor may not be resold in the Secondary Market due to uncertain market conditions, may only be sold at a discount, or may have features that prevent them from being traded in the Secondary Market. Under such circumstances, certain Bonds may not be able to be sold before maturity, and the Investor may be required to hold the Bonds until the maturity date.

- **Default Risk**

This is the risk that the Investor may not receive the payments promised by the issuer when the investment product reaches maturity. As a capital market instrument, these Bonds are considered free from default risk because coupon and principal payments are guaranteed by the Government under Law Number 24 of 2002 concerning Government Securities, as amended by Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector (applicable to FR, ORI, SBR, and INDON) and Law Number 19 of 2008 concerning State Sharia Securities (applicable to PBS, SR, ST, and INDOIS).

- **Risk of Redemption Before Maturity by Investor**

Risk that arise if the investor sells the bond before maturity at price lower than purchase price, resulting in a reduction of the investment value received. The risk does not apply to SBR and ST as these products cannot be traded in the secondary market.

- **Volatility Risk**

Bond prices may increase or decrease throughout their tenor due to various factors that may cause price fluctuations. This risk does not apply to SBR and ST as these products cannot be traded in the Secondary Market.

- **Risk of Changes in Regulation**

Risk of changes in applicable regulations, including but not limited to tax regulations, which may affect the investment returns received by the Investor.

- **Risk of Degradation of Credit Rating**

Risk of a downgrade in the credit rating assigned by rating agencies to the Government of Indonesia as the Bond issuer due to deteriorating economic conditions, which may result in the Bonds being unable to be resold prior to maturity.

- **Risk of Foreign Currency Exchange Rate**

If the investor invests in bonds denominated in a foreign currency, the investor will also be exposed to fluctuations in foreign currency rates, which may reduce the value of coupon payments and/or principal when converted into the local currency.

- **Risk of Early Repayment by the Issuer**

In the event of an early repayment by the Issuer, there is a risk that the investor may receive an investment value lower than the original principal a mount invested. The risk is only applicable to Bond products with callable features.

13. Where Can Investors Conduct Bond Transactions at Bank Danamon?

For Retail SBN subscriptions in the Primary Market, Investors can transact through D-Bank PRO available on the App Store and Play Store. For Secondary Market bonds transactions, investors may visit the nearest Bank Danamon branch or transact through D-Bank PRO.

14. What Do Investors Need to Prepare to Conduct Bond Transactions at Bank Danamon?

Investors must first become Bank Danamon Customers and ensure that they:

- Have an active Bank Danamon account corresponding to the currency of the Bond being transacted and maintain sufficient funds.
- Have an active Single Investor Identification (SID) and Investment Risk Profile.

15. What is SID?

SID (Single Investor Identification) is a unique investor identification number issued by KSEI (Indonesian Central Securities Depository) and is one of the key requirements for investing in capital market products such as mutual funds and bonds.

16. If an Investor already has an SID from another institution, must the Investor obtain a new SID through Bank Danamon?

Yes. Investors are required to register their SID through Bank Danamon because Bank Danamon must register the Investor's investment account with KSEI for transaction purposes.

17. What Bond Products Are Offered at Bank Danamon?

a. Government Bonds

Government Bonds are Government Securities (Surat Berharga Negara or SBN) issued by the Government of the Republic of Indonesia and offered through two types of markets:

- Primary Market: the stage when Bonds are offered to investors for the first time through a public offering. Examples of products offered in the Primary Market include Savings Bond Retail (SBR), Savings Sukuk (ST), Retail Government Bonds (ORI), and Retail Sukuk (SR).
- Secondary Market: the market where Bonds are traded after the Primary Market offering period has ended and/or after the applicable minimum holding period has elapsed on a trading day. Following this period, the Bonds may be bought and sold among investors. Examples of products traded in the Secondary Market include Retail Sukuk (SR), Retail Government Bonds (ORI), Fixed Rate (FR), Project Based Sukuk (PBS), INDON, and INDOIS.

b. Corporate Bonds

Corporate Bonds are debt securities issued by corporations, including both State-Owned Enterprises (SOEs) and private companies, to raise funds from investors. Bondholders receive periodic coupon payments and repayment of principal at maturity, subject to the terms and conditions of the respective bond issuance.

18. Will Investors Receive Transaction Confirmation or Proof of Bond Ownership?

Yes. Investors will receive a Settlement Confirmation after the transaction settlement date. The confirmation will be available in D-Bank PRO and sent to the Investor's registered email address or correspondence address maintained by Bank Danamon Custodian Services.

19. Where can Investors view their Bond holdings?

Investors can view their bond holdings through:

- Monthly statements issued by Bank Danamon Custodian Services
- D-Bank PRO under Investment → Bonds → Portfolio.

20. What is Cut-Off Time?

Cut-Off Time refers to the latest time a transaction can be submitted for processing on the same business day.

- Primary Market Bond transactions may be conducted 24 hours a day, 7 days a week during the offering period.
- Secondary Market Bond transactions have a Cut-Off Time of 2:30 PM (Western Indonesia Time).

21. Are there any fees for buying or selling Bonds?

Bank Danamon does not charge transaction fees for Bond transactions in either the Primary Market or Secondary Market.

22. How Can Investors Know the Market Price of Bonds?

Bond prices are displayed in real time through D-Bank PRO based on prevailing market prices quoted by trading partners (brokers/dealers).

23. How Do Investors Purchase Primary Market Bonds Through D-Bank PRO?

- Log in to D-Bank PRO.
- Select Investment → Bonds.
- Select the desired Primary Market Bond product.
- Ensure E-SBN registration has been completed.
- Enter transaction details, including investment amount and funding account.
- Review transaction details and click Continue.
- Enter the OTP.
- Complete the order submission process.
- Proceed with payment.
- Review payment details and enter OTP to finalize payment.

24. How do Investors submit an Early Redemption request for Primary Market Bonds through D-Bank PRO?

- Log in to D-Bank PRO.
- Select Investment → Bonds.
- Choose the eligible bond.
- Enter the Early Redemption amount and funding account information.
- Review transaction details.
- Click Continue.
- Enter OTP to submit the request.

25. How do Investors purchase Secondary Market Bonds through D-Bank PRO?

- Log in to D-Bank PRO.
- Select Investment → Bonds.
- Select the desired Secondary Market Bond product.
- Enter transaction amount and funding account details.
- Review transaction details.
- Agree to the Terms and Conditions.
- Enter OTP to complete the transaction.

26. How Do Investors Sell Secondary Market Bonds Through D-Bank PRO?

Investors may sell Secondary Market Bonds through D-Bank PRO by following these steps:

- Log in to D-Bank PRO.
- Select the Investment menu, then choose the Bonds menu.

- Go to the Portfolio menu, where the Investor's bond holdings are displayed.
- Select the Secondary Market Bond product to be sold.
- Enter and complete the required transaction details, including the transaction amount and the account to be used for the transaction.
- Review the transaction details, then click Continue.
- Confirm agreement to the applicable Terms and Conditions.
- Enter the OTP and click Continue.

27. What Should Investors Do If They Wish to Learn More About Bonds?

Customers who wish to obtain further information regarding bond products may submit inquiries verbally or in writing through the nearest Bank Danamon branch or through Hello Danamon, which is available 24 hours a day, 7 days a week, by telephone at 1-500-090 or by email at hellodanamon@danamon.co.id.