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### General Product Information D-Wallet by Danamon

Publisher Name	:	PT Bank Danamon Indonesia, Tbk	Service Type	:	Electronic Money
Service Name	:	D-Wallet by Danamon and	Service	:	<p>Server-based electronic money service application provided by Bank Danamon and can be accessed and downloaded directly by Users via mobile phones/cellphones on the Play Store (cellphones with Android platform) and App Store (cellphones with iOS platform) or via Partner applications that collaborate with Bank Danamon using the internet network on mobile phones in accordance with the applicable general terms and conditions and the terms and conditions for using D-Wallet on Partner applications.</p> <p>The D-Wallet by Danamon application can be accessed by users through partner applications that collaborate with Bank Danamon, with more limited features compared to those available on the D-Wallet application itself.</p>

### Main Features

Features on the D-Wallet by Danamon application

No	Services available on the D-Wallet by Danamon Application	D-Wallet Regular	D-Wallet Premium
1	Top up: Electronic Money (Link Aja, ShopeePay, OVO, Gopay, Dana)	-	✓
2	Purchase: Credit, Data Package, Prepaid Electricity Token	✓	✓
3	Payment: Bill (Postpaid Electricity), Bill Postpaid Telephone	✓	✓
4	Maximum Premium Balance Rp20.000.000,-	-	✓
5	Maximum Regular Balance Rp2.000.000,-	✓	-
6	Transfer balance between D-Wallet Users	-	✓
7	Transfer balance to Bank Account	-	✓
8	Top Up Balance : incoming transfer limit including top up each month is IDR 20,000,000 (Twenty Million Rupiah) for Regular D-Wallet Users	✓	-
9	Top Up Balance : incoming transfer limit including top up each month is IDR 40,000,000 (Forty Million Rupiah) for Premium D-Wallet Users	-	✓
10	KYC	-	✓
11	Payment using QRIS	✓	✓
12	Change PIN	✓	✓
13	Reset PIN	✓	✓
14	Cash Out	-	✓
15	Transaction History	✓	✓
16	Promo Information	✓	✓

## D-Wallet feature via Partner application

No	Services available on the D-Wallet by Danamon Application	D-Wallet Regular	D-Wallet Premium
1	Maximum Premium Balance Rp20.000.000,-	-	√
2	Maximum Regular Balance Rp2.000.000,-	√	-
3	Transfer balance between D-Wallet Users	-	√
4	Transfer balance to Bank Danamon or Other Bank Account	-	√
5	Top Up Balance : incoming transfer limit including top up each month is IDR 20,000,000 (Twenty Million Rupiah) for Regular D-Wallet Users	√	-
6	Top Up Balance : incoming transfer limit including top up each month is IDR 40,000,000 (Forty Million Rupiah) for Premium D-Wallet Users	-	√
7	Payment using QRIS	√	√
8	Reset PIN	√	√
9	Cash Out	-	√
10	Transaction History	√	√
11	Account Information and Balance Information	√	√
12	Payment using D-Wallet balance	√	√

## Service Fee

Below are admin fee related to the D-Wallet Service on the D-Wallet by Danamon Application and the use of D-Wallet through Partner applications:

1. D-Wallet balance top-up fee through other banks: follows the interbank transfer fee or IDR 2,500 if using BI Fast or follows the applicable fee provisions;
2. No fee is charged for transfers to Bank Danamon;
3. Transfer fee to bank accounts other than Bank Danamon: follows the interbank transfer fee, which is IDR 7,500, or follows the provisions applicable at the Bank;
4. No cash withdrawal fee is charged through Bank Danamon ATMs and/or if there is a change in the cash withdrawal fee, it will be conveyed to the User;
5. Payment or purchase transaction fees: follows the fee provisions of each type of payment/purchase;
6. Payment transaction fees through the Partner application follow the fee provisions applicable to the Partner application.
7. No fee is charged for each QRIS payment.

Benefit of the Service	Service Risk
<p>D-Wallet by Danamon can be used by both Bank Danamon Customers and Non-Bank Danamon Customers through the D-Wallet application or the Partner's application. By using this service, Users can make online transactions at any time even if they do not have a debit card or bank account. D-Wallet application and the D-Wallet service on the Partner's application are equipped with top-up, purchase, payment, transfer, and cash withdrawal features. Users can make Quick Response Code Indonesian Standard (QRIS) payments to make purchases at merchants that have QRIS. If users access the D-Wallet application through the Partner's application, users can make payments using the D-Wallet balance.</p>	<ol style="list-style-type: none"> <li>1. There is a risk of transaction failure due to poor network quality in connection with the D-Wallet service which requires the quality of the GPRS/3G/LTE or EVDOCDMA or WIFI signal network used. Therefore, Users are required to ensure network quality before using the D-Wallet Service to avoid transaction failure.</li> <li>2. There is a risk of account takeover, therefore Users are required to secure their member number, PIN, and security question answers for their own benefit by: <ol style="list-style-type: none"> <li>a. Change your PIN periodically.</li> <li>b. Input your PIN and security question answers carefully so that they are not known by others.</li> <li>c. Do not write down/save your PIN and security question answers on your mobile phone, other objects or in places that are easily known by others.</li> <li>d. Do not provide PIN data and security question answers to other people including Bank officers and family members/close people.</li> <li>e. Do not use a PIN that is easy to guess such as the User's date of birth or personal identity.</li> <li>f. Limit the addition of fingerprints to the mobile phone device.</li> <li>g. Do not register fingerprints other than those of the D-Wallet User (who accesses the D-Wallet).</li> <li>h. Do not provide mobile devices or fingerprint scanning access to other people, including bank officers or family members/close people.</li> </ol> </li> </ol> <p>In addition, Users are required to report to the Bank via Hello Danamon and/or Partner's customer service regarding:</p> <ol style="list-style-type: none"> <li>1. Misuse of D-Wallet access.</li> <li>2. Suspicious actions related to transactions by irresponsible parties.</li> <li>3. Requests for user data from other unauthorized parties.</li> </ol>



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#### Terms and Conditions

The requirements needed to register as a D-Wallet Service User are:

1. Users are required to download the D-Wallet Application on the Play Store (Android) or App Store (iOS) and/or the Bank Partner application that collaborates with Bank Danamon.
2. Users fill in personal data, mobile number, name according to e-KTP, gender, date of birth, security question and answer, and create a PIN and confirm the PIN on the D-Wallet Application, if they already have an account, users can link or register on the Partner application that collaborates with Bank Danamon.
3. Users are required to top up their D-Wallet balance before making financial transactions on the D-Wallet Application/Partner Application. Top up balances can be done via:
  - a. Bank Danamon Channel (ATM & Mobile Banking);
  - b. Other Bank Channels (ATM, Mobile Banking or Internet Banking);
4. Users are required to read, accept, understand, and agree to the Terms and Conditions of use of the D-Wallet and the General Terms and Conditions of Use of D-Wallet in the Partner Application if using D-Wallet on the Partner application;
5. In order to upgrade to D-Wallet Premium, Regular D-Wallet Users are required to proceed the KYC process as explained in the Definition of D-Wallet Premium section in the General Terms and Conditions. The process of filling in personal data can be done either on the D-Wallet application or the Partner application that collaborates with Bank Danamon.



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#### Additional Information

1. The Bank is required to inform any changes to the benefits, costs, risks, terms and conditions of this Service by letter or through other means in accordance with the applicable terms and conditions. The notification will be informed 30 days before the changes take effect.
2. For handling information and complaints, users can contact Hello Danamon by calling 1-500-090 and email [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id) or the Partner customer service that collaborates with Bank Danamon. Further explanation regarding the D-Wallet Service can refer to the "FAQ" section on the Danamon website or the Partner website.

#### Disclaimer (important to read):

1. The Bank may reject your service application if it does not meet the applicable requirements and regulations.
2. You must read this Service Information Summary carefully and have the right to ask Bank employees about all matters related to this Service Information Summary.