

FREQUENTLY ASKED QUESTIONS (FAQ) D-WALLET BY DANAMON

General Topic

1. Q : What is D-Wallet by Danamon?

A : D-Wallet by Danamon is a server-based electronic money service provided by PT Bank Danamon Indonesia Tbk (Bank Danamon). This service can be accessed and downloaded directly by Users through an application (mobile application) using an internet network on a mobile phone/handphone. D-Wallet by Danamon application is applicable for top-up, purchase, payment, transfer and cash withdrawal. Users can use D-Wallet by Danamon to pay at online or offline merchants who collaborated with Bank Danamon and other merchants through the Quick Response (QR) Code payment feature.

2. Q : How do I get help?

A : If the User needs help such as technical problems when using the D-Wallet by Danamon application, the User can contact Hello Danamon at the number: **1-500-090** or through the email hellodanamon@danamon.co.id.

3. Q : What are the benefits of the D-Wallet by Danamon?

A : Some of the benefits of this service are:

- By using D-Wallet by Danamon, Users can make online transactions anytime and anywhere without a debit card or bank account.
- Top up via Bank Danamon channels or other banks.
- Pay mobile phone and electricity bills.
- Top up Electronic Money (only for Premium Users).
- Transfer to other D-Wallet by Danamon Users (only for Premium Users).
- Transfer to Bank Danamon accounts or other banks (only for Premium Users).
- Withdraw cash from Bank Danamon ATMs (only for Premium Users).
- The flexibility make a payment and get special offers for transactions using D-Wallet by Danamon.
- Ease and convenience of online and offline payments by using MPIN.

4. Q : Is it safe to use D-Wallet by Danamon?

A : D-Wallet by Danamon is created prior of the security and the ease of User's personal and financial information:

- To access D-Wallet by Danamon and make transactions, User must enter Mobile Number and MPIN which are known by User.
- If MPIN is incorrect three times, access to D-Wallet by Danamon will be blocked to prevent misuse by irresponsible Users.
- Every transaction made must use MPIN.



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- Bank Danamon will not provide User's personal information, except in the conditions written in the terms and conditions and privacy policy that have been agreed by Users.

5. Q : Are there any transaction limits?

A : For transactions using the D-Wallet by Danamon, it is limited to IDR 10,000,000 (Ten Million Rupiah) per QRIS transaction and follows the maximum balance of Premium Users or in accordance with regulations from the BI or OJK Regulator.

6. Q :What if the User forgets the MPIN?

A : The User can open the D-Wallet by Danamon application, click forgot MPIN then follow the instructions in the application. The User can also contact Hello Danamon at **1-500-090** or through the email hellodanamon@danamon.co.id to get a new MPIN if the User forgets the answer of security question.

7. Q : Can Users use their D-Wallet by Danamon account if it is blocked?

A : Users cannot use the D-Wallet by Danamon if their account is blocked. Users can wait for a 5-minute time limit if it is temporarily blocked and will automatically unblock after 5 minutes or please contact Hello Danamon at 1-500-090 or through the email hellodanamon@danamon.co.id for further assistance.


8. Q : What should the User do if in the middle of a financial transaction, the User's mobile phone suddenly dies or the connection to the D-Wallet by Danamon is lost?

A : To ensure whether the transaction was successful or not, the User can check through the transaction history on the D-Wallet by Danamon or the User can contact Hello Danamon.

9. Q : What transfer services are available for User on the D-Wallet by Danamon?

A : The transfer services available on the D-Wallet by Danamon are Online transfers (ATM Bersama/ALTO/PRIMA).



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Registration

1. Q : Is there any registration fee?

A : There is no registration fee to enjoy the D-Wallet by Danamon.

2. Q : How do I join D-Wallet by Danamon?

A : Here are the steps to register a D-Wallet by Danamon User:

1. Download the D-Wallet by Danamon application from Playstore or App Store.
2. Enter the mobile number that the User wants to register, then the User must read, understand, and agree to the general terms and conditions of the D-Wallet by Danamon.
3. Fill in personal data including name according to e-KTP, date of birth, gender, security question and answer, as well as MPIN and MPIN confirmation. After that, the User can register by clicking "Process".
4. Enter the One Time Password (OTP) that has been sent by Bank Danamon to the registered mobile number.
5. D-Wallet by Danamon account is created and the User can immediately make transactions after topping up the balance.

Note: Registration can only be done 1 (one) time for 1 (one) e-KTP NIK and 1 (one) mobile phone number.

3. Q : What is One Time Password (OTP)?

A : OTP is a verification code or single-use password consisting of the first three (3) alphabetic digits and the next four (4) numeric digits. This verification code is unique and confidential and is sent by Bank Danamon to the User via SMS to the registered number.

4. Q : Can OTP expire within a certain time?

A : If the User does not enter the OTP in the D-Wallet by Danamon application within 10 minutes, the OTP will expire. If the OTP received is no longer valid, the User can request a resend of the OTP by clicking "resend code" on the D-Wallet by Danamon Application.

5. Q : What is the difference between Regular D-Wallet and Premium D-Wallet?

A : The main differences between Regular D-Wallet by Danamon and Premium D-Wallet by Danamon based on Board of Governors Regulation No. 24/7/PADG/2022 on the Operation of Payment Systems by Payment Service Providers and Payment System Infrastructure Operators, namely:

- Premium D-Wallet by Danamon has a maximum D-Wallet by Danamon balance limit of IDR 20,000,000 (Twenty Million Rupiah) while Regular D-Wallet by Danamon only has a maximum D-Wallet by Danamon balance limit of IDR 2,000,000 (Two Million Rupiah).
- Premium D-Wallet by Danamon can top up emoney, transfers (between D-Wallets by Danamon or bank accounts, both Bank Danamon accounts and other bank accounts), and cash withdrawals at Danamon ATMs. Meanwhile, Regular D-Wallet by Danamon cannot use these features.



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6. Q : What are the requirements for Users to become Premium D-Wallet Users?

A : The main requirement is that Users must have a valid ID, namely an e-KTP.

7. Q : How do I become a Premium D-Wallet by Danamon User?

A : The steps that must be taken to become a Premium D-Wallet by Danamon User are:

- Log in to the User's D-Wallet by Danamon Account, go to the "Profile" menu.
- Click "Upgrade Now".
- Fill in personal data, e-KTP photo and User selfie taken in real-time via the D-Wallet by Danamon Application.
- Confirm data and click "Process".

After that, verification will be carried out on the User's data. If all data meets the criteria, the User's request will be processed, and the User will become a Premium D-Wallet by Danamon User. The User will receive a notification whether the account upgrade request is accepted or rejected within 2 (two) working days.

8. Q : Do Users have to be Bank Danamon Customers to top up?

A : No. Users can top up via ATM or online transfer between banks in the ATM Bersama, Prima, and ALTO networks.

9. Q : What is the maximum top up that can be done?

A : For Regular D-Wallet by Danamon Users, the maximum top up limit is IDR 2,000,000 (Two Million Rupiah) reduced the existing balance and IDR 20,000,000 (Twenty Million Rupiah) for Premium D-Wallet by Danamon Users reduced the existing balance. Meanwhile, the incoming transfer limit including top up each month is IDR 20,000,000 (Twenty Million Rupiah) for Regular D-Wallet by Danamon Users and IDR 40,000,000 (Forty Million Rupiah) for Premium D-Wallet Users.


10. Q : What should Users do, so that D-Wallet by Danamon registration is successful?

A : Make sure that Users have filled in all the required data on the online registration form in the D-Wallet by Danamon application completely and correctly, and make sure that the registered phone number is still active and not in the card grace period.

11. Q : What should the User pay attention to so that the OTP can be received properly?

A : Make sure the phone number entered is an active number. OTP not being received can be due to problems with the phone service or network, so that the SMS is not sent or is sent late.



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Security

1. Q : What security is applied to D-Wallet by Danamon?

A : The security that applied is MPIN, OTP, and security questions.

2. Q : How can Users maximize the security of D-Wallet by Danamon?

A : Here are some tips to maximize the security of D-Wallet by Danamon:

- Keep your MPIN and D-Wallet by Danamon security question answers secret.
- Create an MPIN that is not easy to guess but can be remembered.
- Change your MPIN regularly.
- If using a wireless connection and device, make sure that the security is sufficient.
- Make it a habit to check your D-Wallet by Danamon balance and transaction history regularly.

Immediately notify us via Hello Danamon at 1-500-090 or through the email hellodanamon@danamon.co.id if there is a problem or something suspicious.

Complaint Handling & Close Account

1. Q : How do Users resolve issues related to the D-Wallet by Danamon application such as blocking requests, unblocking, anomaly transactions and other complaints?

A : Users can contact Hello Danamon at **1-500-090** or through the email hellodanamon@danamon.co.id to resolve issues related of D-Wallet by Danamon application.

2. Q : Can Users view their entire transaction history?

A : Users can view transaction history for the last six months through the D-Wallet by Danamon Application. Users can contact Hello Danamon at **1-500-090** or through the email hellodanamon@danamon.co.id if they want to view transaction history for the last six months or more.

3. Q : How do Users close the D-Wallet by Danamon?

A : Users can close their D-Wallet by Danamon account by contacting Hello Danamon at **1-500-090** or through the email hellodanamon@danamon.co.id.

4. Q : What if there are unusual transactions or activities in the D-Wallet by Danamon account?

A : Users can report and complaints if there are suspicious transactions by contacting Hello Danamon at **1-500-090** or through the email hellodanamon@danamon.co.id. In addition, Users can change MPIN through the D-Wallet by Danamon application. If Users do not have access to the D-Wallet by Danamon account, contact the complaint service for further investigation.