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GENERAL TERMS AND CONDITIONS ZURICH TRAVEL INSURANCE PROMO FOR YEAR END

The General Terms and Conditions of the Zurich Travel Insurance Promo for Year End ("**General Terms and Conditions of the Program**") constitute the terms and conditions applicable to Program Participants who take part in the Zurich Travel Insurance Promo for Year End ("**Program**"), organized by PT Bank Danamon Indonesia Tbk ("**Bank**") in collaboration with PT Zurich Asuransi Indonesia Tbk ("**Zurich Insurance**").

The Program Participant hereby agrees to and is bound by all provisions set forth in the General Terms and Conditions of the Program as follows:

I. PROGRAM PERIOD

The Program runs from October 1st, 2026 to December 31, 2026 ("**Program Period**").

II. PROGRAM PARTICIPANT CRITERIA

All individual customers of the Bank ("**Program Participants**").

III. PROGRAM TERMS AND CONDITIONS

1. Program Participants must read and understand the General Terms and Conditions of the Program.
2. The Bank reserves the right to reject or cancel a Participant's enrollment in the Program if the Participant does not comply with the General Terms and Conditions of the Program.
3. Program Participants are fully responsible for any risks, losses, demands, lawsuits, and/or claims related to their participation and/or cancellation of participation in this Program.
4. Program Participants who purchase Zurich Travel Insurance ("**Insurance Product**") through the Insurance feature in the D-Bank PRO app and enter the promo code "**HEMAT_AKHIRTAHUN**" in the Promo Code/Discount Code field during the Program Period are entitled to a 30% (thirty percent) premium discount.
5. Program Participants who are eligible to join the Program are the participants who purchase a new insurance policy.
6. This Program is valid only during the Program Period.
7. This Program cannot be combined with any other promotions or programs.
8. The Bank does not charge any fees for participation in this Program.
9. By conducting a transaction and entering the promo code in accordance with the General Terms and Conditions of the Program, the Program Participant is deemed to have read, understood, and agreed to participate in the Program and to comply with its General Terms and Conditions. The transaction and promo code entry by the Participant serve as valid proof of participation and the Participant's agreement to be bound by the General Terms and Conditions of the Program..

IV. PROGRAM ILLUSTRATION

1. If a Program Participant purchases a Zurich Travel Insurance policy through D-Bank PRO with a premium of Rp900,000 (nine hundred thousand rupiah) and enters the promo code **HEMAT_AKHIRTAHUN**, the Participant will receive a 30% (thirty percent) discount on the premium and the Program Participant is only required to pay a premium of Rp630,000 (six hundred thirty thousand rupiah).

V. PROGRAM PARTICIPANT FEEDBACK

1. For complaints related to Zurich Insurance products, Program Participants can contact the Zurich Insurance Contact Center at 1-500-456.
2. Program Participants may submit complaints regarding banking products or services, either verbally or in writing, through the nearest Bank branch, via Hello Danamon at 1-500-090, or by email at hellodanamon@danamon.co.id.



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3. For complete procedures and mechanisms regarding customer complaint services, please refer to the official Bank website at the following link: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>.

VI. OTHER PROVISIONS

1. The insurance products offered by Bank in relation to this Program are products of Zurich Insurance, marketed through a partnership with Bank. Therefore, these products are not products of Bank, not the responsibility of Bank, and not covered under the deposit insurance program by the Indonesia Deposit Insurance Corporation (LPS).
2. The responsibility for the insurance products lies entirely with Zurich Insurance.
3. The use of Bank's logo and/or attributes is solely intended to indicate the existence of a partnership between Zurich Insurance and Bank.
4. The process of applying for insurance participation, including the underwriting process, is under the exclusive authority of Zurich Insurance. As such, Bank is not responsible for Zurich Insurance's decisions regarding Program Participants' insurance applications.
5. The General Terms and Conditions of this Program form an integral part of the "General Terms and Conditions for Banking Accounts and Services", "General Terms and Conditions for Sharia Banking Accounts and Services", and "General Terms and Conditions for D-Bank PRO Services". In the event of any discrepancy or conflict between these terms and the General Terms and Conditions of the Program, the Program's Terms and Conditions shall prevail.
6. Program Participants hereby agree and acknowledge that Bank reserves the right to revise, amend, or supplement the General Terms and Conditions of this Program from time to time. Any changes, additions, or updates to these Terms and Conditions will be communicated through Bank's available communication channels. If there are changes to the benefits, risks, fees, or other terms and conditions of the Program, Participants have the right to submit a written objection to Bank within 30 (thirty) business days from the date of notification. If no objection is submitted within this period, the Participant is deemed to have accepted the changes. If the Participant does not agree to the changes, they have the right to cancel their participation in the Program, provided that all obligations to Bank (if any) are settled first.
7. The Program Participant declares that there are no and will not be any transactions that are suspected of money laundering and/or other transactions prohibited under applicable laws and regulations in Indonesia.
8. If there are indications of fraud, misconduct, abuse, irregular transactions, suspicious activity, money laundering, and/or actions that violate applicable laws and regulations, the Bank reserves the right to cancel the transaction, terminate the use of Bank products/services, cancel Program participation, and/or revoke Program benefits or discounts granted to the Participant. The Participant remains obligated to settle any outstanding obligations to the Bank (if any).
9. If any irregularities related to this Program are found or if fraud is suspected, Program Participants are advised to immediately report the issue to Hello Danamon.
10. The General Terms and Conditions of this Program have been adjusted to comply with applicable laws and regulations, including those issued by the Financial Services Authority (OJK).
11. The Bank is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia, and is a participant in the Indonesia Deposit Insurance Corporation (LPS) program.
12. Zurich Insurance is licensed and supervised by the Financial Services Authority (OJK).

WARNING

Program Participants must be cautious of fraud committed by individuals falsely claiming to represent Bank and offering rewards in any form. Any fraudulent acts or other criminal activities carried out by third parties in connection with or under the name of the Program are outside the authority and responsibility of Bank.