

Summary of Service Information – General Version

<p>Nama of Issuer : PT Bank Danamon Indonesia Tbk</p> <p>Name of Service : Danamon Privilege</p> <p>Denomination : IDR, USD, AUD, NZD, SGD, EUR, GBP, JPY, CNY, HKD, CAD, SAR</p>	<p>Type of Service : Priority Customer Service</p> <p>Service Description : Danamon Privilege Service refers to banking services provided exclusively by Bank Danamon by offering special facilities to individual Customers who meet the criteria.</p>
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Key Service Features

Danamon Privilege Customers receive the privilege of exclusive services comprising banking services and financial consultations through financial solutions in the form of leading products, including deposit, loan and investment products.

Service Fees

No fee is charged to Customers to obtain the Danamon Privilege Service. Any fees charged to Customers, if any, shall refer to the general terms and conditions of the products and/or programs participated in by the Customer.

Service Benefits

1. Customers will receive a Danamon Privilege Debit Card with the benefits, information, and terms and conditions for card use as stipulated in the General Terms and Conditions of Danamon Debit/ATM Cards.
2. Withdrawal of banknotes in various currency denominations available at Bank Danamon in an amount equivalent to USD 10,000.00 (ten thousand United States Dollars) per day per account, without administration fees, with the withdrawal amount for each foreign currency being subject to the Bank's applicable provisions, which may be accessed by Customers through Bank Danamon's official website.
3. Exclusive Safe Deposit Box (SDB) rental facility in accordance with the applicable provisions of Bank Danamon.
4. Queue-free service at all Bank Danamon branch offices for Danamon Privilege Debit Card holders.
5. Annual fee waiver for the Danamon American Express® Gold Card, Danamon Visa Infinite Credit Card, Danamon World Elite™ Mastercard® Credit Card, and Platinum Card® Danamon in accordance with the applicable provisions of Bank Danamon.
6. Choice of preferred account numbers for the opening of new Savings and Current Account (CASA) accounts in accordance with the applicable provisions of Bank Danamon.
7. Meeting room facilities at selected Bank Danamon branch offices specifically for the Danamon Privilege Service (Danamon Privilege Center).
8. 24 (twenty-four) hour service through Danamon Premium Service (021-34358889) for information services, complaints, grievances, and banking assistance.
9. Birthday and religious celebration gifts for Customers in accordance with the applicable provisions of Bank Danamon.
10. Opportunity to participate in other programs specifically available to Danamon Privilege Customers in accordance with the applicable general terms and conditions of each program.

Service Risks

All benefits attached to the Danamon Privilege Service shall cease if the Customer no longer meets the criteria for Danamon Privilege Customers in accordance with the applicable provisions.

Service Requirements and Procedures

Danamon Privilege Service Requirements:

1. Customers are entitled to obtain the Danamon Privilege Service by registering through the completion of the Customer Data Form (the "Form") and meeting the following criteria:
 - a. having a Credit Card facility at Bank Danamon or applying for a Credit Card facility issued by Bank Danamon (if the Customer does not yet have a Credit Card facility at Bank Danamon); and
 - b. having Total Asset Under Management of at least IDR 500,000,000 (five hundred million Rupiah); or
 - c. having outstanding credit for a housing loan/financing facility (mortgage) at Bank Danamon of at least IDR 2,000,000,000 (two billion Rupiah) with current collectability; or
 - d. being an active employee of Bank Danamon in accordance with Bank Danamon's policy.

specifically for Customers meeting the criteria in items c and d above, only individual Customers (single account) may obtain the Danamon Privilege Service.

2. In the event that the Customer's account is a joint account, either "AND" or "OR", the Customer hereby agrees that the party who will receive the benefits of the Danamon Privilege Service, including but not limited to ownership of the Danamon Privilege Debit Card, shall be the Customer recorded by Bank Danamon as the first name listed on such account.
3. If the Customer does not meet the Customer criteria to obtain the Danamon Privilege Service, including due to:
 - a. the minimum average balance being below the minimum threshold; or
 - b. the outstanding credit for a housing loan/financing facility (mortgage) at Bank Danamon being below the minimum threshold or having non-current collectability; or
 - c. no longer being an employee of Bank Danamon in accordance with Bank Danamon's provisions.
 Bank Danamon will provide the Customer with a period of 3 (three) months to fulfil again the Customer criteria referred to in item 1 above. If in the 4th (fourth) month the Customer still does not meet the criteria, Bank Danamon shall be entitled to cancel the Customer's participation in this Danamon Privilege Service and all benefits provided by Bank Danamon under this Danamon Privilege Service shall automatically cease and no longer apply.
4. If a Customer whose participation in the Danamon Privilege Service has been cancelled wishes to rejoin the Danamon Privilege Service, the Customer may reapply by completing the applicable Customer Data Form and fulfilling at least one of the criteria set out in item 1.
5. If the Customer does not meet the criteria determined by Bank Danamon for the use of this Danamon Privilege Service, Bank Danamon will notify the Customer to replace the Danamon Privilege Debit Card with a regular Danamon Debit/ATM Card within 30 (thirty) business days as from the notification to the Customer. If within such period the Customer does not replace the card, Bank Danamon will deactivate the Danamon Privilege Debit Card so that it can no longer be used by the Customer.
6. Benefits under the Danamon Privilege Service may not be transferred or assigned in any form or by any means to any third party/other party.
7. Customers may submit complaints regarding Bank Danamon products and/or services verbally or in writing through the nearest Bank Danamon branch office, Danamon Premium Service (021-34358889), or by electronic mail to hellodanamon@danamon.co.id.
8. The complete procedures and mechanisms for Customer complaint services can be accessed on Bank Danamon's official website at the following link: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>.

Service Simulation

Month	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER
Segment	Privilege	Privilege	Privilege	Privilege	Regular
Customer's Total Funds Under Management	IDR 1 billion	IDR 25 million	IDR 25 million	IDR 25 million	IDR 25 million

Illustration 1. Downgrade based on Total Asset Under Management criteria

A Danamon Privilege Customer with Total Asset Under Management below IDR 500,000,000 for 3 (three) consecutive months will be downgraded to another segment in the 4th (fourth) month.

Month	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER
Segment	Privilege	Privilege	Privilege	Privilege	Regular
Outstanding Mortgage	IDR 2.1 billion	IDR 1.9 billion	IDR 1.7 billion	IDR 1.5 billion	IDR 1.3 billion
Customer's Total Funds Under Management	IDR 25 million	IDR 25 million	IDR 25 million	IDR 25 million	IDR 25 million

Illustration 2. Downgrade based on Mortgage criteria

A Danamon Privilege Customer with outstanding mortgage below IDR 2,000,000,000 for 3 (three) consecutive months will be downgraded to another segment in the 4th (fourth) month.

Month	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER
Segment	Privilege	Privilege	Privilege	Privilege	Privilege
Outstanding Mortgage	IDR 2.1 billion	IDR 1.9 billion	IDR 1.7 billion	IDR 1.5 billion	IDR 1.3 billion
Customer's Total Funds Under Management	IDR 500 million	IDR 1 billion	IDR 500 million	IDR 500 million	IDR 500 million

Illustration 3. Customer still meets the Danamon Privilege Service criteria

A Danamon Privilege Customer with outstanding mortgage below IDR 2,000,000,000 for 3 (three) consecutive months will not have their segment downgraded and will continue to receive the Danamon Privilege Service if the Customer still meets the Total Asset Under Management criterion of IDR 500,000,000.

Additional Information

- Bank Danamon is required to inform Customers of any changes to the benefits, fees, risks, terms and conditions of this Service by letter or by other means in accordance with the applicable terms and conditions. Such notification will be provided 30 business days before the changes take effect.
- The calculation of Total Asset Under Management consists of the average balance of Savings, Current Accounts (CASA), Deposits, Investment Products and/or Bancassurance products with an investment element (Unit Link).
- The provisions regarding this Service are governed by the general terms and conditions of the Service.
- Further information regarding fees, benefits and risks can be accessed through the website bdi.co.id/privilege

Disclaimer (please read):

- Bank Danamon may reject your application for the Danamon Privilege Service if it does not meet the applicable requirements and terms and conditions.
- You must read this Summary of Service Information carefully and are entitled to ask Bank Danamon employees about any matters relating to this Summary of Service Information.
- This Summary of Service Information is prepared in Indonesian. If necessary, this Summary of Service Information may be translated into other languages. In the event of any discrepancy in terms or interpretation between the Indonesian version and any other language version, the Indonesian version shall prevail.



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PT Bank Danamon Indonesia Tbk, is licensed and supervised by the Indonesia Financial Services Authority (OJK) and Bank Indonesia (BI), and a member of Indonesia Deposit Insurance Corporation (LPS).