

PRODUCT INFORMATION SUMMARY GENERAL VERSION

Issuer Name	: Government of Republic Indonesia	Product Type	: Bonds
Product Name	: Government Bonds	Currencies	: IDR, USD, CNY, and EUR
Product Description	A Government Bond is a debt securities issued by government to bondholders, providing compensation in the form of interest (coupons) paid periodically and within a specified maturity period.		

MAIN FEATURES OF GOVERNMENT BONDS

Minimum Transaction

Currencies	Offline transaction – Branch	
	Minimum Transaction	Multiples Transaction
IDR	25,000,000	5,000,000
USD	10,000	1,000
EUR	10,000	1,000
CNY	100,000	10,000

Coupon Payment Frequency

Varies for each series.

Taxes

Tax rates on coupons and profits on Bonds owned by customers are imposed in accordance with applicable tax regulations in Indonesia.

BENEFIT

1. Customer has the opportunity to earn potential higher returns than average deposit interest rate.
2. An investment alternative for the Customer to diversify their investment portfolio that has lower potential of risk of loss, because payment of coupon/profit sharing from Government Bonds shall be granted by government.
3. Especially for Government Bonds that can be traded on the secondary market such as FR, PBS, ORI, SR, INDON, and INDOIS, Customers have the potential to obtain capital gain on the increase in Government Bonds prices in the Secondary Market by taking into account the applicable transaction and taxation costs.
4. Coupon/profit sharing payment paid periodically by government of Republic of Indonesia until maturity date.
5. Provide opportunities for the community to participate in supporting national development funding and financing.

RISK

1. **Default Risk**
Risk when Customer will not receive coupon and principal payment from issuer on the predetermined dates. As a capital market instrument, this bond includes instruments that are risk-free of default due to coupon payments and principal is guaranteed by the government under Law Number 24 of 2002 concerning Surat Utang Negara as amended by Law Number 4 of 2023 concerning Development and Strengthening of the Financial Sector (only applicable for FR, ORI, SBR and INDON) and Law Number 19 of 2008 concerning Surat Berharga Syariah Negara (only applicable for PBS, SR, ST and INDOIS).
2. **Market Risk**
Risks where Customer have potential capital losses due to fluctuations in bond prices caused by market and economic conditions, includes interest rate changes and inflation that have an impact on the decline in the bond prices in the Secondary Market. For example, if the interest rate increases, then the bond price has the potential to decrease, on the contrary, if the interest rate decreases, the bond price has the potential to increase. In addition, other characteristics such as tenors or coupon rate can affect the sensitivity of bond prices to changes in market and economic conditions, so that bond prices can fluctuate throughout the tenor. This risk does not apply to SBR & ST as SBR & ST cannot be traded on the secondary market.
3. **Liquidity Risk**
Customer must acknowledge the possibility of which Customer cannot sell their bonds in the Secondary Market due to the uncertainty of the market condition or selling the bonds at a lower price compared to the purchase price or Bonds that have the feature cannot be traded on the Secondary Market. In such conditions, there is possibility Customer cannot sell their bonds before maturity and have to wait until maturity.
4. **Risk of Redemption Before Maturity by Customer**
Risks that arise if the Customer makes an early sale before maturity at a lower price than the purchase price so that the value of the investment obtained will be reduced. This risk does not apply to SBR & ST as SBR & ST cannot be traded on the Secondary Market.
5. **Volatility Risk**
Customer must acknowledge that bonds price will fluctuate throughout its tenor, under various factors that would affect the shifts in the bond's price. This risk does not apply to SBR & ST as SBR & ST cannot be traded on the Secondary Market.
6. **Risk of Change in Regulation**
Risk of change in the related regulations, including but not limited to tax regulations can affect to the return gained by Customer.
7. **Risk of Degradation of Credit Rating**
Risk of degradation of credit rating from credit rating agencies for government of Indonesia as an issuer due to

- the worsening economic condition and thus leading to the Customer's inability to sell the bonds before maturity.
8. Risk of Foreign Currency Exchange Rate
If the Customer invests in Bonds denominated in foreign currency, the Customer will also be exposed to the risk of fluctuations in foreign exchange rates that may cause a decrease in coupon value and/or principal value when converted to local currency.
 9. Risk of Early Repayment by the Issuer
In the event of an early repayment by the issuer, there is a risk that the Customer will get a lower investment value than the Customer's principal value at the beginning of the investment. Only applicable for Bonds with callable features.

REQUIREMENTS AND PROCEDURES

- Customer must have saving/current account in Bank Danamon based on the currency that will be transacted and ensure it has a sufficient amount of funds to purchase the bonds.
- The Customer has a valid risk profile to ensure that the products purchased are in accordance with the Customer's risk profile, as well as the Customer's investment needs and objectives.
- Customer must have Single Investor Identification (SID) for bonds. Bank Danamon will create an SID for Customer if the Customer hasn't had SID.
- For Bonds transaction at the Secondary Market, Customer must fill, complete, and sign these listed forms to initiate bonds transaction in the Secondary Market:
 - a. Risk Profile Form (if needed, for Customers who does not have a risk profile or Customers whose risk profile are outdated)
 - b. Bonds Transaction Form
 - c. KYC (Know Your Customer) Form (if needed / for Customers who does not own an SID).
- Other provisions as determined by Bank Danamon from time to time pursuant to General Terms and Condition Investment Product which may be accessed by the Customer under Bank Danamon's official webpage [<https://www.danamon.co.id/Personal/Investasi/Obligasi>].

SIMULATION

The illustration below depicts a possible scenario, not a projection of the bond's performance in the future.

Product Code	:	FR0108
Issuer	:	Government of Republic Indonesia
Currency	:	IDR
Issue Date	:	29 th July 2025
Coupon Rate	:	6.500% gross p.a
Maturity Date	:	15 th April 2036
Coupon Payment Frequency	:	Every 6 (six) months until maturity
Bonds Price (Ask/Bid)	:	100.05 / 101.05

Scenario 1: Customer Purchase Bonds

Face Value Amount	IDR 1,000,000,000
Transaction Date	14 April 2026
Settlement Date	16 April 2026
Customer Purchase Price	101.05
Investment Amount	$(101.05 / 100) \times \text{IDR } 1,000,000,000 = \text{IDR } 1,010,500,000$
Accrued Days	1
Accrued Interest	IDR 178,000
Debited amount	IDR 1,010,678,000

Scenario 2: Customer Sell at the Lower Price

Face Value Amount	IDR1,000,000,000
Transaction Date	14 April 2026
Settlement Date	16 April 2026
Customer Sell Price	100.05
Investment Amount	$(100.05 / 100) \times \text{IDR } 1,000,000,000 = \text{IDR } 1,000,500,000$
Accrued Days	1
Accrued Interest	IDR 178,000
Credited amount*	IDR 1,000,678,000

Scenario 3: Customer Sell at the Higher Price

Face Value Amount	IDR1,000,000,000
Transaction Date	14 April 2026
Settlement Date	16 April 2026
Customer Sell Price	102
Investment Amount	$(102 / 100) \times \text{IDR } 1,000,000,000 = \text{IDR } 1,020,000,000$
Accrued Days	1
Accrued Interest	IDR 178,000

Credited amount*	IDR 1,020,178,000
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Scenario 4: Customer holds the bond until maturity

Face Value Amount	IDR 1,000,000,000
Customer Purchase Price	101.05
Maturity Date	15 April 2036
Price at maturity	100
Investment Amount	$(100 / 100) \times \text{IDR } 1,000,000,000 = \text{IDR } 1,000,000,000$
Credited amount*	IDR 1,000,000,000

*This illustration is for informational purposes only and does not take into account any taxes that may be imposed on the Customer's transaction. Taxes will be calculated and applied in accordance with the applicable laws and regulations after the transaction is processed

ADDITIONAL INFORMATION

- Bank Danamon is a selling agent of bonds product. Bonds products **ARE NOT** owned by Bank Danamon and thus are not guaranteed by Bank Danamon. Bonds product **ARE NOT** part of Customer's savings in Bank Danamon and thus is not subjected to guarantee program from Lembaga Penjamin Simpanan (LPS).
- Marketing activities for this bond products by Bank Danamon staffs who are certified in accordance to related regulations.
- Investing in Bonds consist of investment risks that may cause Customer to lose a partial or full amount of their investment. Every choice chosen by the Customer to purchase Bonds is the Customer's own decision and responsibility. Bank Danamon ARE NOT accountable/responsible for any losses suffered by the Customer due to the devaluation of the Customer's investment, as well as the incapability of issuers to fulfill their partial or full responsibility towards the Customer's own investment and thus all the risks that occur as mentioned in this Product Information Summary will be Customer's responsibility.
- Bank Danamon may reject Product purchase applications if the Customer does not meet the applicable requirements and regulations.
- Before purchasing bonds product, Customer must read and understand the Product Information Summary.
- Customers can submit complaints regarding Bonds Product verbally or written via communication media that are provided and managed legally by Bank Danamon.
- For further Information regarding purchasing process/procedure, risks, fees, Information Memo, as well as Customer complaints, Customer can visit the nearest Bank Danamon Branch or contact us via:
Hello Danamon 24 hours hotline through phone at 1-500-090.
Website | <https://www.danamon.co.id>
E-mail | hellodanamon@danamon.co.id

DISCLAIMER (IMPORTANT TO READ)

1. The Bank may reject the application if it does not meet the applicable terms and conditions.
2. Customer must carefully read this Product Information Summary, and customers have the right to ask Bank staff about any matters related to this Product Information Summary.
3. This Product Information Summary is a translation of the Indonesian language version of the Product Information Summary. In the event of any discrepancy in provisions or interpretation between the Indonesian language and any other language, the Indonesian language 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).

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