

**General Terms and Conditions
Foreign Currency Withdrawal Transaction Services
at Bank Danamon Branch Offices through D-Bank PRO**

I. GENERAL

1. Foreign Currency Withdrawal Transaction Services at Bank Danamon Branch Offices Through D-Bank PRO ("**Service**") provided by PT Bank Danamon Indonesia Tbk ("**Bank Danamon**") for Bank Danamon customers ("**Customers**") who will provide instructions for withdrawal transactions of foreign currency at Bank Danamon branch offices through D-Bank PRO ("**Transactions**").
2. General Terms and Conditions for Foreign Currency Withdrawal Transaction Services at Bank Danamon Branch Offices through D-Bank PRO ("General Terms and Conditions") are an integral and inseparable part of D-Bank PRO General Terms and Conditions.

II. TRANSACTION TERMS

1. Before the Customer uses the Service to make a Transaction, the Customer must read, understand, understand, and agree to the characteristics, benefits, risks, costs, and other Transaction terms.
2. Before making a Transaction, the Customer must open a Transaction account in a foreign currency at Bank Danamon ("**Foreign Currency Account**") and have sufficient funds to carry out the Transaction.
3. By ticking the approval box on the D-Bank PRO screen before the Customer continues the Transaction, it is deemed to have read, understood, understood, and agreed to the characteristics, benefits, risks, costs and is subject to the General Terms and Conditions.
4. The Customer understands that Bank Notes order through the D-Bank PRO is only available in 5 foreign currencies, including: USD, SGD, AUD, EUR, and JPY, and can only be done at certain Bank Danamon branches as stated in D-Bank PRO.
5. When making a Transaction, the Customer will use Foreign Currency Account and cannot choose the denomination in the foreign currency ordered through D-Bank PRO.
6. The Customer is obliged to ensure the correctness, accuracy, and completeness of the instructions for the Transaction given (including the obligation to ensure that all data required for the Transaction has been completed/provided entirely and correctly) according to the order/instruction format that has been determined by Bank Danamon. The Customer hereby declares to guarantee and be responsible for any and all losses and/or risks arising from negligence, inaccuracy and/or incomplete data/or orders/Instructions submitted by the Customer to Bank Danamon.
7. Transactions can only be made by the Customer every Monday to Friday when Bank Danamon branches are open and operating for the public, and Bank Indonesia operates to conduct clearing outside of official holidays set by the regional and central government ("**Business Days**").
8. The transaction will be considered successful if the Customer receives the Bank Notes collection information sent by Bank Danamon to the Customer's email address registered with D-Bank PRO
9. The Transaction will be considered fail by Bank Danamon if the funds in the Foreign Currency Account are not available when the Customer makes the Transaction.
10. If the Customer order Bank Notes through D-Bank PRO under the Transaction time, then the Bank Notes can be collected by the Customer through the Bank Danamon branch selected by the Customer within a minimum of 1 (one) Business Day after the Transaction.
11. The foreign currency received by the Customer will depend on the availability of foreign currency at the selected Bank Danamon branch at the time of the Transaction.
12. In the event that the Customer does not collect Bank Notes at the time chosen by the Customer, Bank Danamon will consider the Customer to have canceled the Transaction, and for such cancellation, the Customer will be subject to a penalty fee as follows:

| Currency | Penalty Fee % | Minimum Penalty Fee |
|-----------------|----------------------|----------------------------|
| USD | 0,5% | Equivalent to Rp50.000,- |
| JPY | 0,5% | Equivalent to Rp50.000,- |
| AUD | 0,5% | Equivalent to Rp50.000,- |
| SGD | 0,5% | Equivalent to Rp50.000,- |
| EUR | 0,5% | Equivalent to Rp50.000,- |

13. The penalty fee for cancellation of the Transaction will be debited by Bank Danamon from the Customer's Foreign Currency Account automatically at the beginning of the next day from the date of collection at the Branch specified by the Customer.
14. Orders for each foreign currency have a daily maximum limit for each CIF. The following is the maximum limit for ordering foreign currency per day, as follows:

| Currency | Maximum Daily Limit per CIF |
|----------|-----------------------------|
| USD | 100,000 |
| JPY | 10,000,000 |
| AUD | 100,000 |
| SGD | 100,000 |
| EUR | 100,000 |

Notes:

- CIF is personal data related to the Customer contained in the Bank Danamon system. CIF data is in the form of a single identity number.
- The limit calculation includes the calculation of the nominal order of foreign currency along with administrative fees (if any).

III. TRANSACTION LIMIT

1. Time for Bank Notes order through D-Bank PRO starts at 06.00 WIB until 18.00 WIB on Business Days.
2. If the Transaction is carried out by the Customer from 06.00 WIB to 11.00 WIB, the foreign currency withdrawal at the Bank Danamon branch that the Customer has selected through D-Bank PRO can be carried out by the Customer at least H + 1 on the Business Day after the Transaction is carried out until H + 5 Business Days after the Transaction is made.
3. If the Transaction is carried out by the Customer at 11.01 WIB to 18.00 WIB, the withdrawal of foreign currency at the Bank Danamon branch selected by the Customer through D-Bank PRO can be made at least H+2 on the Business Day after the Transaction is made.
4. If the date of Bank Notes collection scheduled by the Customer falls on a holiday determined by Bank Indonesia/Government, affecting the foreign currency withdrawal may be made on the following Business Day.

IV. STATEMENTS AND GUARANTEES

1. The Customer with this declares and guarantees that every Transaction is made in good faith, and the Customer asks Bank Danamon to carry out the Transaction submitted by the Customer through D-Bank PRO.
2. The Customer agrees that any instructions for Transactions from the Customer were received and executed by Bank Danamon through D-Bank PRO. These General Terms and Conditions are accurate, complete, correct, valid, and binding. The Customer can function as competent and perfect evidence for the Transaction application from the Customer before the court.
3. In connection with the provision of Transaction instructions through D-Bank PRO, the Customer with this declares:
 - a. Bank Danamon has absolute authority to accept or reject Transaction instructions from the Customer. If the Transaction instruction is submitted by Bank Danamon, the Customer with this agrees that the evidence of mutation in the Foreign Currency Account (besides other transaction evidence owned by Bank Danamon and/or issued by related parties) is recognized as valid/legitimate and binding evidence for the Customer who clearly proves that Bank Danamon has carried out the Transaction instructions requested by the Customer.
 - b. The Customer understand that there is a risk that the Transaction will not be carried out due to events beyond the control of Bank Danamon, including but not limited to failure of the network system, communication lines, or Bank Danamon computer facilities.
 - c. In order to execute a Transaction or to carry out a Transaction instruction, a requirement/document and/or additional information is required from the Customer; the Customer is willing to fulfill/complete the requirements at any time by signing the document and/or submitting the information needed/required by Bank Danamon.

4. The Customer states that the Customer understand and will be fully responsible for all losses, costs, or losses suffered by the Customer for all risks that arise as a result of the Transactions carried out by the Customer through D-Bank PRO.
5. The Customer declares that the Customer has accepted, read, and understood these General Terms and Conditions and agrees to be bound and subject to the provisions. By pressing the "Continue" button on the D-Bank PRO screen to continue the Transaction, the Customer declares that the Customer has the authority and capacity to accept, understand and agree to these General Terms and Conditions, which are with this claimed be valid and legally valid and enforceable.
6. The Customer agrees to sign the additional document that is reasonably necessary/required by the Bank in connection with this Transaction.
7. Bank Danamon's authority to receive Transaction instructions will continue until: (i) a request for termination of a Transaction by the Customer is received or (ii) Bank Danamon, based on its considerations and capabilities, will no longer provide Transaction services with prior notification to the Customer.

V. AUTHORITY

1. The Customer hereby authorizes Bank Danamon to debit the Customer's source account to carry out transactions and related costs in connection with Transaction instructions through D-Bank PRO.
2. The power and instructions given by the Customer in relation to the Transaction instructions at D-Bank PRO based on these General Terms and Conditions are given with substitution rights and will continue as long as the Customer uses D-Bank PRO services and as long as the Customer's obligations to the Bank have not been fully fulfilled, then a power of attorney cannot be revoked or will not expire for any reason, including but not limited to the cases mentioned in articles 1813, 1814 and 1816 of the Civil Code and a power of attorney is an inseparable part of these General Terms and Conditions.

VI. OTHERS

1. Other provisions related to the Service, as long as they are not regulated differently in these General Terms and Conditions, are declared to remain valid and binding on the Customer.
2. These General Terms and Conditions are an integral part of the General Terms and Conditions for PT Bank Danamon Indonesia Tbk Accounts and Banking Services and the D-Bank PRO Terms and Conditions.
3. The Customer hereby declares that he has read, understands, understands the characteristics of the Bank Danamon product that the Customer will use, and the Customer has understood and understands all the consequences of using Bank Danamon's products, including the benefits, risks, and costs associated with the said Bank Danamon product.
4. These General Terms and Conditions have been adjusted to the provisions of laws and regulations, including the provisions of the Financial Services Authority (OJK) regulations.
5. PT Bank Danamon Indonesia Tbk is a member of Indonesia Deposit Insurance Corporation (IDIC) deposit insurance program, registered and supervised by the Financial Services Authority.