PRODUCT INFORMATION SUMMARY GENERAL VERSION

Issuer Name	:	PT Bank Danamon Indonesia Tbk	**Product Type**	:	Structured Product
Product Name	:	Dual Currency Investment (DCI)	**Currencies**	:	Available in currencies in which accounts can be opened at Danamon
Product Description	:	Dual Currency Investment ("DCI") is a Bank product in the form of a structured product, which is a combination of 2 (two) types of financial instruments, namely savings products and currency option derivative products, which provide a potential higher rate of return than regular Time Deposits. DCI does not provide return protection for the principal of the investment in the base currency. At maturity, according to the performance of the exchange rate of the underlying currency, DCI may pay investment returns in the base currency or alternate currency.			
Cost	:	• No placement cost for DCI. • For early termination, the Customer will be charged early termination fee for the Customer's early termination request and will not receive accrued interest and will be subject to a penalty to cover costs related to DCI transactions.			

MAIN FEATURES OF DUAL CURRENCY INVESTMENT

1. DCI products are suitable for customers who have a 'Balanced' risk profile, where DCI is suitable for customers who want to invest in other foreign currencies, since there is a possibility that the results of the customer's DCI investment will be converted into an alternative currency
2. According to the DCI feature, customers may receive payments in alternative currencies. Customers can adjust their short-term funding needs if their DCI investment pays returns in alternative currencies.
3. DCI offers higher potential returns than regular term deposits, however there is a risk that if payments are made in alternative currencies the value of the Customer's investment will be less than the initial investment value (non-principal protected).

BENEFIT

1. Flexible and relatively short placement period, starting from 1 (one) week to 1 (one) year.
2. The opportunity to earn higher returns than the regular Time Deposit interest rate, by taking advantage of fluctuations in the financial markets.
3. Can be the alternative of investment (asset diversification) for customers with a relatively short investment period.

RISK

1. Liquidity Risk
   DCI cannot be withdrawn before maturity. If withdrawal occurs before maturity, the customer will be charged an early termination fee. This fee covers compensation to the Bank for any losses, costs, charges, and liabilities that may arise from the early withdrawal.
2. Market Risk
   The customer's return at maturity depends on the exchange rate performance of the underlying currency. If the customer receives payment in an alternative currency and decides to immediately return the funds to the base currency (converting the currency), the customer is likely to experience a loss on their investment.
3. Feature Risk
   At maturity, the Customer's investment can be converted into an alternative currency if the base currency exchange rate on the Expired Date and Time strengthens compared to the target exchange rate agreed upon in the DCI transaction. This means that when the exchange rate moves beyond the agreed strike price, the principal and return will be converted into the alternative currency, resulting in the Customer's investment value being reduced or decreasing compared to the initial investment value.
4. Credit Risk
   Not included in the Indonesian Deposit Insurance Corporation (LPS) program.
5. Operational Risk
   This product cannot be used by customers with customer risk profile that is lower than product risk profile.
6. Other Risk
   - Risks caused by changes in Government policies.
   - DCI cannot be extended automatically (automatic roll-over) so each placement is a new placement.
   - DCI cannot be used as credit collateral (unless separately agreed based on Bank policy).

REQUIREMENTS AND PROCEDURES

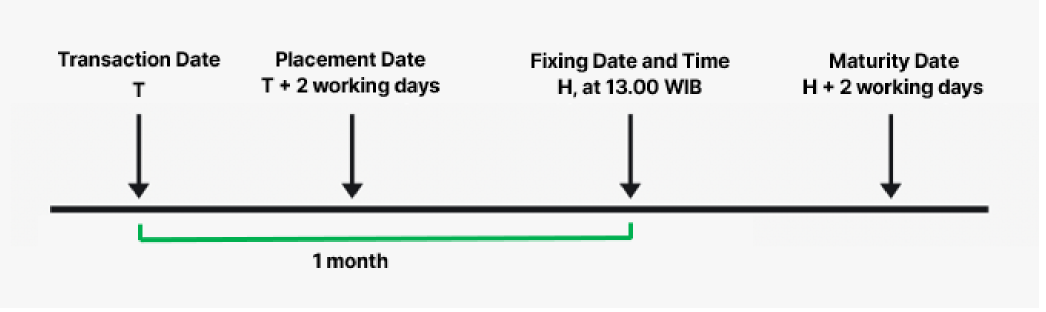
- Individual or Non-Individual Customers (Companies) who place DCI with the Bank according to the Customer classification in the DCI General Terms and Conditions.
- Customers meet directly with certified Bank officers as documented in the DCI Customer Receipt.
- Receive this Product and/or Service Information Summary (RIPLAY), Product Highlight Sheet, and Indicative Term Sheet, and receive an explanation of DCI including features, risks, terms and conditions of DCI placement.
- Customers fill out the Risk Profile Form and have a risk profile that matches the DCI product.
- Customers signs:
  - DCI Terms and Conditions
  - Product and/or Service Information Summary (RIPLAY) Personal Version
  - Structured Product Participation Declaration Form
  - DCI Customer Receipt
- Complete procedures and mechanisms regarding customer complaint services can be found on the Bank's official website which can be accessed at the following link: https://www.danamon.co.id/en/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah.

SIMULATION

1. Illustration for DCI Foreign Currency - Rupiah

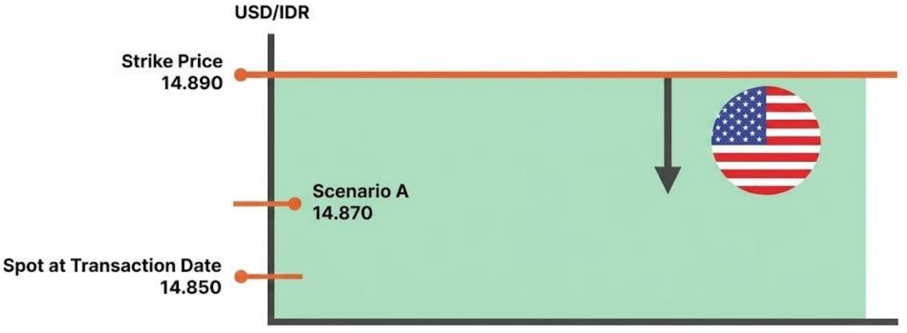
Customer join DCI with the following details:

DCI Placement	: USD 100,000
Base Currency	: USD
Alternate Currency	: IDR
Transaction Date Spot USD/IDR	: 14,850
Strike Price	: 14,890
Tenor	: 1 month (=32 days)
Return	: 3% gross per annum
Tax	: 20%



Scenario A

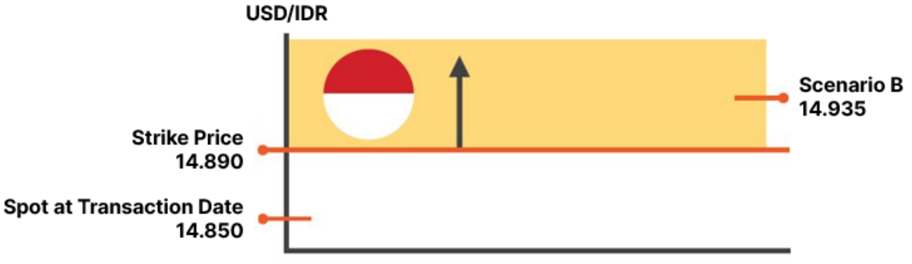
On the fixing date and time, Spot USD/IDR 14,870 → spot at fixing date and time does not reach strike price, then Customer will receive principal and return in USD.



Customer Earnings:
Placement Amount + ((Placement Amount x Payout Amount x (Tenor/365)) – Tax 20%)
= USD 100,000 + ((USD 100,000 x 3% x (32/365)) – Tax 20%)
= USD 100,210.41 net

Scenario B

On the fixing date and time, Spot USD/IDR 14,935 → spot at fixing date and time reach strike price, then Customer will receive principal and return in IDR.



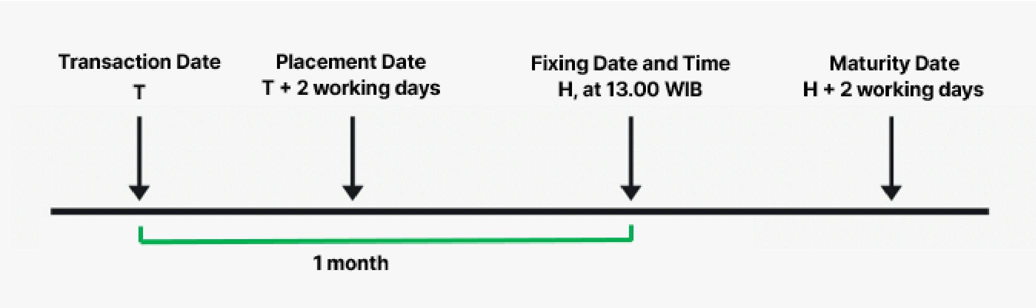
Customer Earnings:
Placement Amount + ((Placement Amount x Payout Amount x (Tenor/365)) – Tax 20%)
= USD 100,000 + ((USD 100,000 x 3% x (32/365)) – Tax 20%)
= USD 100,210.41 net → USD 100,210.41 x 14,890 = IDR 1,492,133,004.90 net

If the Customer in Scenario B directly sell the DCI result back to the original currency (USD), they will receive USD equivalent to:
IDR 1,492,133,004.90 / 14,935 = USD 99,908.47

2. Illustration for DCI Foreign Currency – Foreign Currency

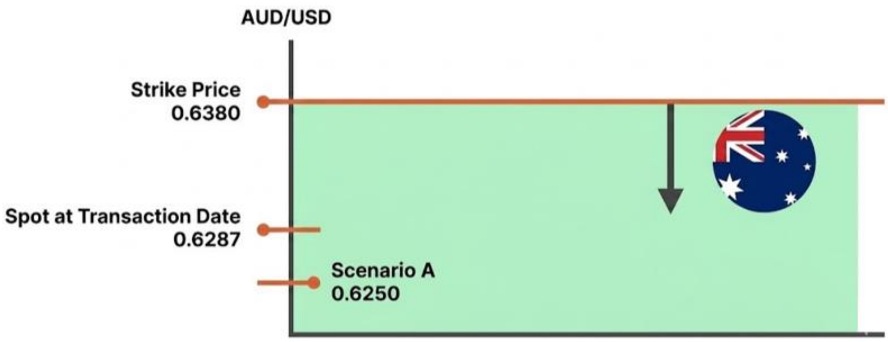
Customer join DCI with the following details:

DCI Placement	: AUD 100,000
Base Currency	: AUD
Alternate Currency	: USD
Transaction Date Spot AUD/USD	: 0.6280/0.6287
Strike Price	: 0.6380
Tenor	: 1 month (=30 days)
Return	: 3% gross per annum
Tax	: 20%



Scenario A

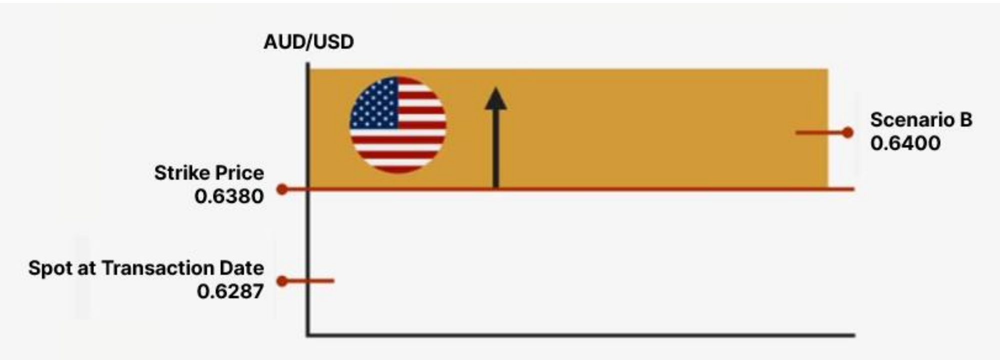
On the fixing date and time, Spot AUD/USD 0.6250 → spot at fixing date and time does not reach strike price, then Customer will receive principal and return in AUD.



Customer Earnings:
Placement Amount + ((Placement Amount x Payout Amount x (Tenor/365)) – Tax 20%)
= AUD 100,000 + ((AUD 100,000 x 3% x (30/365)) – Tax 20%)
= AUD 100,197.26 net

Scenario B

On the fixing date and time, Spot AUD/USD 0.6400 → spot at fixing date and time does reach strike price, then Customer will receive principal and return in USD.



Customer Earnings:
Placement Amount + ((Placement Amount x Payout Amount x (Tenor/365)) – Tax 20%)
= AUD 100,000 + ((AUD 100,000 x 3% x (30/365)) – Tax 20%)
= AUD 100,197.26 net → AUD 100,197.26 x 0.6380 = USD 63,925.85

If the Customer in Scenario B directly sells the DCI result back to the original currency (AUD), they will receive USD equivalent to:
USD 63,925.85 / 0.6400 = AUD 99,884.14

ADDITIONAL INFORMATION

- Information on the latest market value can be seen at www.danamon.co.id.

- Customers can transact in DCI after the cooling off period ends, where the cooling off period is the period between the time the Bank delivers marketing and offers and the time the Customer submits a request to accept or reject the DCI transaction. The cooling off period provided is:
  a. 3 (three) working days after Individual Customers accept offering documents
  b. 2 (two) working days after Non-Individual Customers accept offering documents
- Bank Danamon will inform the Customer of any changes in benefits, costs, and risks through the Bank's available communication media. If the Customer does not agree with the changes, the Customer may submit a statement of objection to the Bank within 30 (thirty) Business Days from the date the notification of the changes is sent/announced through the Bank's available communication media. By the expiration of the above time, the Customer agrees that the Bank will assume that the Customer agrees to the changes.

DISCLAIMER (IMPORTANT TO READ)

1. The bank may reject your application for the Dual Currency Investment Product, if it does not meet the applicable terms and conditions.
2. You must carefully read this Dual Currency Investment Product Information Summary and have the right to ask Bank employees about all matters related to this Dual Currency Investment Product.
3. This Product Information Summary is prepared in Bahasa Indonesia and English. In the event of any differences in provisions or interpretation between Bahasa Indonesia and English versions, the Bahasa Indonesia version shall prevail.