

PRODUCT AND/OR SERVICE INFORMATION SUMMARY GENERAL VERSION			
Issuer Name	:	PT Bank Danamon Indonesia Tbk	Product Type : Foreign Exchange Transaction
Product Name	:	Foreign Exchange Today, Tomorrow, Spot (FX TOD, FX TOM, FX SPOT)	Currencies : All types of currencies that are available and can be transacted at Danamon
Product Description	:	Transactions for buying or selling one currency with another currency at an exchange rate and a delivery date which determined at the time the transaction is made.	
Cost	:	There are no currency exchange transaction fees	
MAIN FEATURES OF FX TOD, FX TOM, AND FX SPOT TRANSACTION			
<ol style="list-style-type: none"> This transaction is suitable and can be offered to customers who have the need to buy or sell currency with other currencies. Available in Telegraphic Transfer (TT) and Bank Notes. 			
BENEFIT		RISKS	
<ol style="list-style-type: none"> Banking services to fulfill the customer's currency needs at the transaction date (T+0). Banking services to fulfill the Customer's currency needs in the 1 (one) working day currency after the transaction date/tomorrow's currency (T+1). Banking services to fulfill the customer's currency needs in 2 (two) working days after the transaction date / spot currency (T+2). 		Risk of fluctuations in exchange rates.	
REQUIREMENTS AND PROCEDURES			
<ul style="list-style-type: none"> Individual or Non-Individual Customers (Companies) who have become Bank Danamon Customers. Customers have foreign currency account at Bank Danamon. For FX TOM and FX SPOT transactions, customers must sign an FX SPOT facility agreement and have a Treasury facility or limit, namely Pre-Settlement Exposure (PSE)/Settlement Risk (SR). If a customer does not have a Treasury facility or limit, they can conduct FX TOM and FX SPOT transactions using the 'money with us' method (providing funds in the account on the transaction date. Customers complete and sign the Foreign Exchange Transaction Statement Letter against Rupiah. Customers submit underlying transaction documents in accordance with Bank Indonesia regulations if the transaction value is above the threshold for purchasing foreign currency against the Rupiah. 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			
<ol style="list-style-type: none"> FX Today (FX TOD) Transaction Simulation A customer intends to sell USD 10,000 to get IDR through an FX TOD transaction with Bank Danamon. The agreed exchange rate for that day is USD/IDR 17,300. On the transaction date, the customer hands over USD 10,000 to Bank Danamon and receives IDR 173,000,000 from Bank Danamon. FX Tomorrow (FX TOM) Transaction Simulation <ol style="list-style-type: none"> The customer has no Treasury facilities or limits (PSE/SR) A customer intends to sell USD 10,000 to acquire IDR through an FX TOM transaction with Bank Danamon. The agreed exchange rate on the transaction date is USD/IDR 17,350 for delivery of funds one business day after the transaction date. On the transaction date, the transaction is settled using the "money with us" method, where the customer's account at Bank Danamon is blocked for the nominal value of the transaction, which is USD10,000. The customer hands over USD 10,000 to Bank Danamon and receives IDR 173,500,000 from Bank Danamon on the transaction value date. The customer has Treasury facilities or limits (PSE/SR) A customer intends to sell USD 10,000 to acquire IDR through an FX TOM transaction with Bank Danamon. The agreed exchange rate on the transaction date is USD/IDR 17,350, with delivery of funds one business day after the transaction date. On the value date, the customer hands over USD 10,000 to Bank Danamon and receives IDR 173,500,000 from Bank Danamon. FX SPOT Transaction Simulation <ol style="list-style-type: none"> The customer has no Treasury facilities or limits (PSE/SR) A customer intends to sell USD 10,000 to acquire IDR through an FX SPOT transaction with Bank Danamon. The agreed exchange rate on the transaction date is USD/IDR 17,400 for delivery of funds two business days after the transaction date. On the transaction date, the transaction is settled using the "money with us" method, where the customer's account at Bank Danamon is blocked for the nominal value of the transaction, which is USD10,000. The customer hands over USD 10,000 to Bank Danamon and receives IDR 174,000,000 from Bank Danamon on the transaction value date. The customer has Treasury facilities or limits (PSE/SR) A customer intends to sell USD 10,000 to acquire IDR through an FX SPOT transaction with Bank Danamon. The agreed exchange rate on the transaction date is USD/IDR 17,400, with funds delivered two business days after the transaction date. On the value date, the customer hands over USD 10,000 to Bank Danamon and receives IDR 174,000,000 from Bank Danamon. 			
ADDITIONAL INFORMATION			
<ul style="list-style-type: none"> Information on the latest exchange rate can be seen at www.danamon.co.id. 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)			
<ol style="list-style-type: none"> The bank may reject your application for Today, Tomorrow, Spot Foreign Exchange Transaction Products (FX TOD, FX TOM, FX SPOT), if it does not meet the applicable terms and conditions. You must carefully read this Summary of Information on Foreign Exchange Today, Tomorrow, Spot (FX TOD, FX TOM, FX SPOT) Products and/or Services before agreeing to the application/form/general terms and conditions of Foreign Exchange Today, Tomorrow, and Spot 			

(FX TOD, FX TOM, FX SPOT) and have the right to ask Bank employees/officers about all matters related to this Summary of Information on Foreign Exchange Today, Tomorrow, Spot (FX TOD, FX TOM, FX SPOT) Products and/or Services.

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.



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