

PRODUCT INFORMATION SUMMARY GENERAL VERSION

Issuer Name	:	PT Bank Danamon Indonesia Tbk	Product Type	:	Structured Product
Product Name	:	Market Linked Deposit (MLD)	Currencies	:	Available in currencies in which accounts can be opened at Danamon (not Including IDR)
Product Description	:	Market Linked Deposit ("MLD") is a Bank product in the form of a Structured Product which is a combination of 2 (two) types of financial instruments in the form of traditional savings/deposit products (regular time deposits) and currency option transactions, the return rate of which depends on the performance of FX as the underlying financial instrument. This product is an investment product that offers the potential for a higher rate of return than regular Time Deposits with 100% protection on the Principal Placement value, if the product is held until maturity.			
Cost	:	<ul style="list-style-type: none"> • No placement cost for MLD. • 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 MLD transactions. 			

MAIN FEATURES OF MARKET LINKED DEPOSIT

1. MLD products are suitable and can be offered to customers with a moderate risk profile or customers who have no experience in carrying out derivative transactions because MLD provides 100% protection against the principal value of the placement, as long as it is held until the maturity date and provides the potential for higher returns than regular Current Account/Savings and Time Deposit products.
2. The MLD product is suitable for customers who require short-term liquidity, as the maximum MLD placement period is only one year. Customers can align their short-term funding needs with the MLD placement period, as MLD is not recommended for liquidation before the maturity date.

BENEFIT

1. 100% return protection for the principal value of the placement if the principal is held until maturity.
2. The opportunity to earn higher returns than regular Time Deposit interest rates, by taking advantage of fluctuations in the financial markets.
3. It can be an investment alternative (asset diversification) for customers with a relatively short investment period.

RISK

1. **Liquidity Risk**
MLD cannot be disbursed before maturity. If disbursement occurs before maturity, the Bank does not guarantee a 100% return of the product, including the payment of accrued interest on the MLD placement. Customers may be charged a pre-maturity withdrawal fee to cover any costs incurred due to termination of the MLD transaction, if any.
2. **Market Risk**
The rate of return depends on the performance of the underlying financial instrument, so there is a possibility for the Customer to get a lower interest rate of return than a Deposit/ Current Account or even a regular Time Deposit.
3. **Feature Risk**
This is a risk that arises if the requirements for obtaining the maximum rate of return are not met, resulting in the Customer only receiving 100% of the principal invested and the minimum rate of return, if any, in accordance with the product offering specifications.
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.
 - MLD cannot be extended automatically (automatic roll-over) so each placement is a new placement.
 - MLD cannot be used as credit collateral (unless separately agreed based on Bank policy).

REQUIREMENTS AND PROCEDURES

- Individual or Non-Individual Customers (Companies) who place MLD with the Bank according to the Customer classification in the MLD General Terms and Conditions.
- Customers meet directly with certified Bank officers as documented in the MLD Customer Receipt.
- Receive this Product and/or Service Information Summary (RIPLAY), Product Highlight Sheet, and Indicative Term Sheet, and receive an explanation of MLD including features, risks, terms and conditions of MLD placement.
- Customers fill out the Risk Profile Form and have a risk profile that matches the MLD product.
- Customers signs:
 - MLD Terms and Conditions
 - Product and/or Service Information Summary (RIPLAY) Personal Version
 - Structured Product Participation Declaration Form
 - MLD 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>.

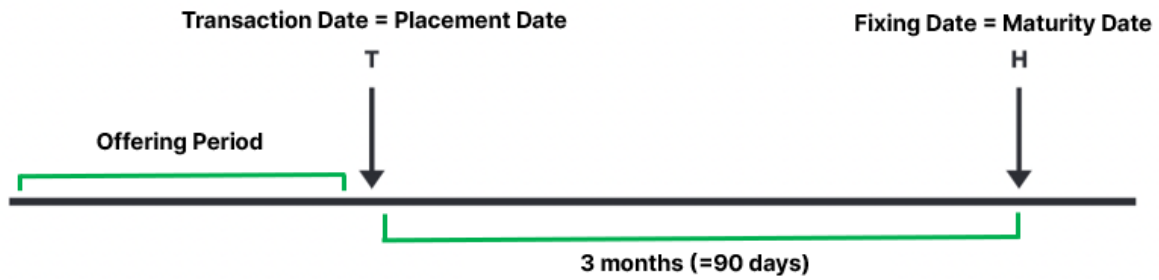
SIMULATION

Customer joins MLD with below details:	
Placement	: USD 50,000
Currency	: USD
Currency Pair	: AUD/USD
Spot	: 0.6927
Lower Limit	: 0.6897
Tenor	: 3 months (=90 days)
Minimum Payout	: 0.50% gross
Maximum Payout	: 2.70% gross

MLD Type and Kind : European One Touch

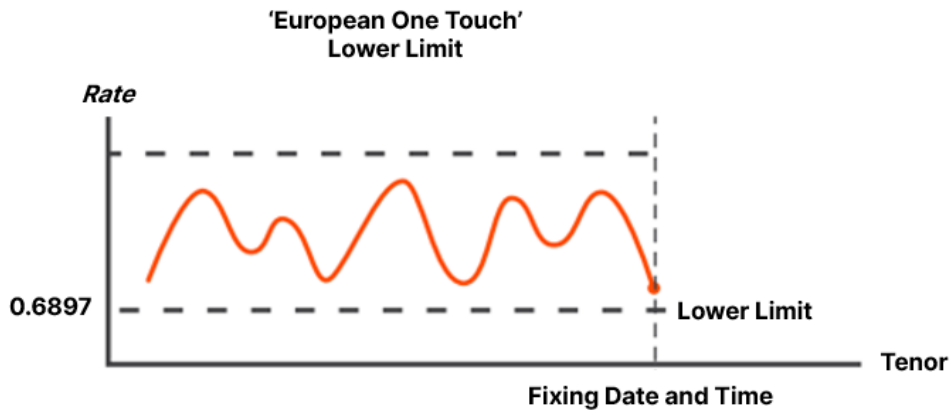
Payout Description:

- If in the fixing date and time does not touch lower limit, then Customer get Minimum Payout (0.50% gross per annum)
- If in the fixing date and time touch lower limit, then Customer get Maximum Payout (2.70% gross per annum)



Scenario A

At fixing date and time, rate at 0.6917 → does not touch lower limit, thus Customer get Minimum Payout.

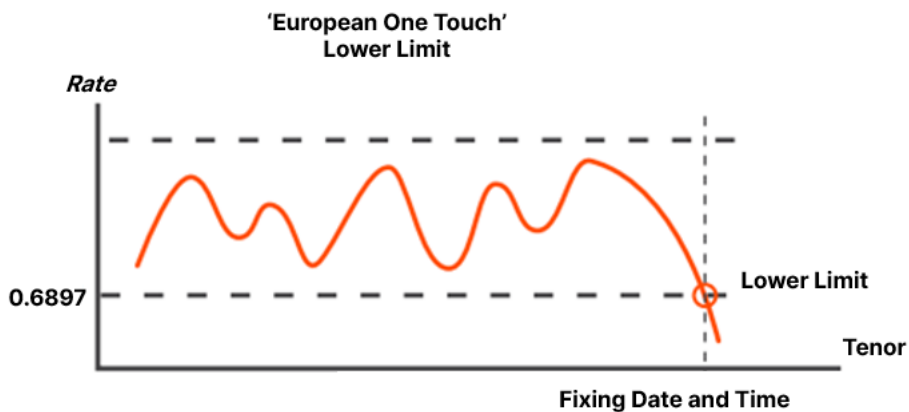


Customer Earnings:

$$\begin{aligned} & \text{Placement Amount} + ((\text{Placement Amount} \times \text{Payout Amount} \times (\text{Tenor}/365)) - \text{Tax } 20\%) \\ & = \text{USD } 50,000 + ((\text{USD } 50,000 \times 0.5\% \times (90/365)) - \text{Tax } 20\%) \\ & = \text{USD } 50,049.32 \text{ net} \end{aligned}$$

Scenario B

At fixing date and time, rate at 0.6887 → touch lower limit, thus Customer get Maximum Payout.



Customer Earnings:

$$\begin{aligned} & \text{Placement Amount} + ((\text{Placement Amount} \times \text{Payout Amount} \times (\text{Tenor}/365)) - \text{Tax } 20\%) \\ & = \text{USD } 50,000 + ((\text{USD } 50,000 \times 2.7\% \times (90/365)) - \text{Tax } 20\%) \\ & = \text{USD } 50,266.30 \text{ net} \end{aligned}$$

ADDITIONAL INFORMATION

- Information on the latest market value 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) days.

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 Market Linked Deposit Product, if it does not meet the applicable terms and conditions.
2. You must carefully read this Market Linked Deposit Product Information Summary and have the right to ask Bank employees about all matters related to this Market Linked Deposit 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.



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

Printing Date
DD/MM/YYYY