

GENERAL TERMS AND CONDITIONS FOR THE D-POINT BONUS FEATURE OF THE DANAMON GRAB CREDIT CARD

A. Feature Description

The Five Times D-Point Feature for Danamon Grab Credit Cards ("**Feature**") is a feature offered by PT Bank Danamon Indonesia Tbk ("**Bank Danamon**") in collaboration with Grab to Danamon Grab Credit Cardholders ("**Cardholders**") to earn D-Point bonuses in accordance with the general terms and conditions ("**General Terms and Conditions of the Feature**").

B. Feature Terms and Conditions

1. Cardholders must read and understand the General Terms and Conditions of the Feature.
2. Cardholders are entitled to receive 1 (one) D-Point for every transaction using the Danamon Grab Credit Card worth IDR 2,500 (two thousand five hundred rupiah) at all merchants ("**Regular D-Points**").
3. Cardholders are entitled to an additional bonus of 4 (four) times the D-Points specifically for every transaction using the Danamon Grab Credit Card worth IDR 2,500 (two thousand five hundred rupiah) on the Grab application, subject to the following conditions:
 - a. Cardholders are required to accumulate transactions at other merchants (non-Grab applications) of at least Rp500,000 (five hundred thousand rupiah) within 1 (one) month. This transaction accumulation at other merchants (non-Grab app) does not apply to Cash Advance (cash withdrawal), Bill Payment (regular bills), Insurance, Money Transfer, and/or Installment and QRIS transactions.
 - b. The 4 (four) times D-Point bonus will only be given based on the transaction value of the Danamon Grab Credit Card on the Grab app within 1 (one) month, with the following simulation:

$$\text{D-Point Bonus} = \left\{ \frac{\text{Grab Transaction}}{\text{IDR 2,500}} \right\}^* \times 4$$

**Applies downward rounding*

- c. Transactions are calculated within one (1) month from the first calendar date to the last calendar date of each month based on the transaction date recorded in the Bank Danamon system.
 - d. Transactions are calculated based on the accumulated transactions of the Main Card and Additional Cards of the Danamon Grab Credit Card.
 - e. D-Point bonuses will be given no later than one (1) month after the last calendar date of the month in which the transaction was made.
4. Not applicable to transactions that are indicated or deemed irregular, including but not limited to cash advance transactions, transactions at merchants that are indicated to be selling products that are prohibited under applicable laws and regulations in Indonesia, and/or transactions that are contrary to applicable laws and regulations in Indonesia.
5. Not applicable to cards that are recorded as blocked.

6. Below is the illustration of the Feature:

	Accumulated trx for 1 month (IDR)	D-Point Regular (1X)	Bonus D-Points or additional (4x)	Total D-Point earned
Grab transactions	1,000,000	400	1,600	2,000
Non-Grab Transactions	1,500,000	600		600
Total	2,500,000	1,000	1,600	2,600

Danamon Grab Credit Card transactions in a month totaled IDR 2,500,000 (two million five hundred and fifty thousand rupiah), assuming transactions on the Grab app amounted to IDR 1,000,000 (one million rupiah) and transactions at merchants other than Grab amounted to IDR 1,500,000 (one million five hundred thousand rupiah).

7. If the Cardholder cancels a transaction that causes the Cardholder to no longer meet the General Terms and Conditions of this Feature, the Cardholder agrees that Bank Danamon has the right not to give D-Point Bonuses to the Cardholder.
8. By conducting transactions in accordance with this Feature, the Cardholder is deemed to have read, understood and agreed to this Feature and is subject to the General Terms and Conditions of this Feature. Transactions conducted by the Cardholder constitute valid proof of the Cardholder's participation in this Feature and the Cardholder's agreement to be subject to the General Terms and Conditions of this Feature.

c. Other Terms and Conditions

1. Other terms and conditions related to products and/or services, to the extent they are not regulated differently in these General Terms and Conditions of the Program, are declared to remain in force and binding for the Cardholder and form an integral part of these General Terms and Conditions of the Program.
2. These General Terms and Conditions of the Program form an integral part of the "General Terms and Conditions for Accounts and Banking Services of PT Bank Danamon Indonesia Tbk" and the "General Terms and Conditions of Bank Danamon Card Membership".
3. All transactions must not indicate any criminal acts of money laundering and/or other transactions that are not permitted under the laws and regulations in force in Indonesia.
4. If there are any reports of indications of fraud, deception, and/or transaction irregularities, Bank Danamon has the right to cancel the transaction and/or the awarding of Rewards to said Cardholder.
5. The Cardholder hereby agrees and acknowledges that Bank Danamon has the right to amend/change/supplement these General Terms and Conditions of the Program. Any changes/additions/updates to these General Terms and Conditions of the Program will be announced through the communication channels available at Bank Danamon.
6. In the event of changes to the benefits, risks, fees, or these general terms and conditions, the Cardholder has the right to submit a written objection to Bank Danamon within 30 (thirty) working days from the date of notification of such changes by Bank Danamon through its communication channels. The Cardholder agrees that Bank Danamon will consider the Cardholder to have agreed to the changes if no objection is submitted within that period. If the Cardholder does not agree to the changes, the Cardholder has the right to close the product and/or service, provided that all of the Cardholder's outstanding obligations to Bank Danamon are first settled.

7. The Cardholder and/or the Cardholder's representative can **submit a complaint** regarding banking transactions/services either orally or in writing through the nearest Bank Danamon branch office, Hello Danamon (1-500-090), or via email at hellodanamon@danamon.co.id.
8. The procedure for Cardholder complaint services can be accessed on the website: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>.
9. PT Bank Danamon Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan - OJK).
10. These General Terms and Conditions of the Program have been adjusted to comply with the provisions of applicable laws and regulations, including the regulations of the Financial Services Authority (OJK).