

Summary of Product and/or Services Information – General Version

Name of Issuer	: PT Bank Danamon Indonesia Tbk	Type of Product	: Consumer Credit
Name of Product	: Danamon JCB Treasure Credit Card	Product	: The Danamon JCB Treasure Credit Card is a card-based payment instrument issued by Danamon under a license from JCB, designed to provide convenient transactions and flexible payment options. It offers benefits such as access to airport lounges both domestically and internationally, as well as D-Point that can be redeemed for a wide range of attractive rewards.
Denomination	: Transactions cover all foreign currencies, with invoicing carried out in Rupiah	Description	

Your Key Credit Features			
Card Limit	: IDR 100,000,000 to IDR 1,000,000,000	Application Requirements	
Advantages	• Earn D-Points on Every Retail Transaction • Complimentary Access to Lounges at Airports in Indonesia and Abroad • Cashback of up to IDR 100,000 on Monthly Bill Payments • Installments starting from 0% with Terms of up to 36 Months	Primary cardholder's age	: 21-65 years old
		Supplementary cardholder's age	: 17-70 years old
		Nationality	: Indonesian or Foreign Citizen
		Minimum Total Assets Under Management in a Danamon Account	: IDR 1,000,000,000



Benefits	Risks
1. D-Point • Feature 1: Earn 4x D-Point for every IDR 2,500 spent on retail transactions, provided that Total Assets Under Management (AUM) in the previous month are at least IDR 1,000,000,000, and the minimum accumulated monthly spending is IDR 3,000,000. Receive an additional 3x D-Point for transactions made in JPY (Japanese Yen), with a maximum eligible transaction amount of IDR 100,000,000 per month. Bonus D-Point are capped based on the lower of the following: transactions up to 1x the card limit (including any temporary credit limit increase). • Feature 2: Earn 3x D-Point for every IDR 2,500 spent on retail transactions, provided that Total Assets Under Management (AUM) in the previous month are below IDR 1,000,000,000, and The minimum accumulated monthly spending is IDR 3,000,000. Receive an additional 2x D-Point for transactions made in JPY (Japanese Yen), with a maximum eligible transaction amount of IDR 100,000,000 per month. Bonus D-Point are capped based on the lower of Transactions up to 1x the card limit (including any temporary credit limit increase), or a maximum accumulated transaction amount of IDR 300,000,000 per month. • Applicable to both Feature 1 and Feature 2: Earn 25,000 D-Point each month with a minimum accumulated spending of IDR 50,000,000 per month. This bonus is awarded once per month and does not apply in multiples. • Excludes insurance payments, cash advances, Money Transfer, balance conversions, QRIS transactions funded by Danamon JCB Treasure Credit Card, transactions converted to installments along with monthly installment payments and/or cancelled transactions. 2. Complimentary Access to Lounges at Airports in Indonesia and Abroad Show your Danamon JCB Treasure Credit Card and enjoy exclusive lounge facilities at Indonesian airports, as well as LoungeKey™ dan JCB Airport Lounge Services at various international airports. 3. Travel Insurance Benefit Get up to IDR 3,150,000,000 in travel insurance benefits when you purchase flight tickets using Danamon JCB Treasure Credit Card. 4. Cashback of up to IDR 100,000 every month on regular bill payments Enjoy 5% cashback (up to a maximum of IDR 100,000) by making at least 5 (five) retail transactions of at least IDR 100,000 per transaction each month for regular bill payments, such as internet, telephone, subscription services and more. Register your regular bills via D-Bank PRO or contact Hello Danamon on 1-500-090. 5. Installment Program Convert your retail transactions into installments via D-Bank PRO or contact Hello Danamon 1-500-090. Minimum transaction amount starts from IDR 300,000.	1. You are liable for any card misuse resulting from the disclosure of card details (card number, expiry date, CVV) and MPIN/PIN/OTP to parties other than the intended cardholder. You are responsible for all risks arising from such card misuse as described above. 2. The cardholder is fully liable in the event of any error, mistake, negligence, forgery, misuse, fraud, or ambiguity, including all risks and/or consequences arising from the execution of instructions for banking transactions carried out via the Contactless feature, including if the cardholder allows another person to use the card, the cardholder is liable for all claims, lawsuits, losses, costs and other consequences arising from and related to all transactions that occur. Danamon is not liable for any losses suffered by the cardholder, and the cardholder releases Danamon from any claims arising from the cardholder's negligence and/or errors that result in the misuse of the card by a third party. Should the cardholder lose the card, the cardholder is advised to immediately contact Hello Danamon on 1-500-090 to have the card blocked and replaced with a new one. 3. Should the cardholder fail to meet their payment obligations in accordance with the applicable terms and conditions by the due date, a late payment fee will be charged, and the card will be blocked, rendering it unusable for transactions until such payment obligations are fulfilled. 4. The Cardholder is obliged to notify Danamon in writing and/or verbally via communication channels officially managed by Danamon in the event of a change to their mobile phone number; Danamon shall not be liable for any risks arising from the Cardholder's failure to update their mobile phone number. 5. By using the credit card to make transactions in foreign currency, the cardholder is deemed to have understood, agreed to, and accepted all risks arising from exchange rate differences and other related costs.

6. Bill Payment Pay your electricity, telephone, mobile phone and other bills on time via direct debit from your Danamon Credit Card every month. Register via Hello Danamon 1-500-090. 7. Money Transfer Transfer funds from your Danamon JCB Treasure Credit Card limit to your Danamon account via D-Bank PRO. 8. Credit Protection No need to worry about unpaid bills. Your bills will be covered in the event of unforeseen risks. Register for Credit Protection by contacting Hello Danamon 1-500-090. 9. QRIS with Credit Card as Payment Source Shop more easily without needing to open your wallet; simply scan the QRIS and select Danamon JCB Treasure Credit Card as your payment source using D-Bank PRO. 10. Contactless It's now easier than ever – just tap your card when making transactions using the Danamon JCB Treasure Credit Card. 11. Merchant Offers Enjoy offers at selected online and offline merchants all year round.	
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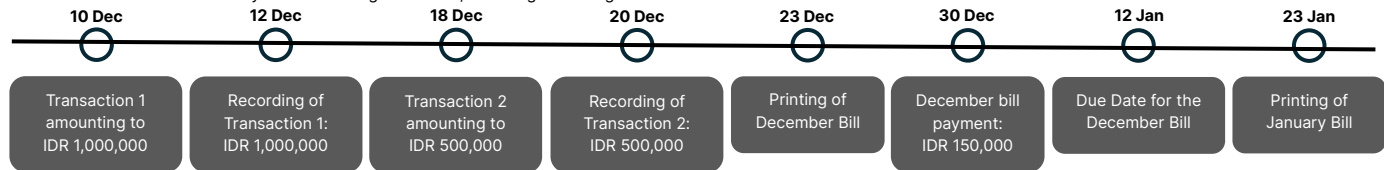
Danamon Credit Card Interest Rates and Fees (Terms and conditions are subject to change at any time in accordance with Danamon's Policy)		Requirements and Procedures
Primary Card	IDR 2,000,000	Indonesian Citizen 1. Fill in the Application Form. 2. Please attach a photocopy of your National ID card or passport. 3. Please attach a photocopy of your Tax Identification Number (NPWP). 4. Have a minimum total managed fund of IDR 1,000,000,000 in a Danamon account. 5. Please attach a photocopy of your current account or savings account statements for the last three months, payslips or tax return. Foreign Citizen 1. Fill in the Application Form. 2. Please attach a photocopy of your passport and KITAS/KIMS. 3. Please attach a photocopy of your NPWP. 4. Have a minimum total managed fund of IDR 1,000,000,000 in a Danamon account. 5. Please attach a photocopy of your current account or savings account statements for the last 3 months, payslips or tax return. Questions and complaints can be submitted via: Hello Danamon 1-500-090 email: hellodanamon@danamon.co.id Info: bdi.co.id/prosesaduan
Annual Fee		
Supplementary Card	IDR 1,000,000	
Annual Fee		
Retail Interest & Cash Withdrawal Interest	1.75% per month	
Minimum Payment	5% of the total outstanding balance, or in accordance with the applicably regulatory requirements.	
Cash Withdrawal Fee	6% of the cash withdrawal amount, or a minimum of IDR 150,000	
Late Charge	1% of the total outstanding balance, capped at IDR 100,000 per month, or in accordance with the applicable regulatory requirements.	
Overlimit Penalty	IDR 150,000 per Month	
Card Replacement Fee	IDR 50,000	
Non-e-Statement Billing Statement Printing & Postage Fee	IDR 100,000 per month	
Billing Statement Delivery Fee via Email (e-Statement)	IDR 7,500 per month (Effective as of 1 May 2026)	
Stamp Duty	Payments from IDR 0 to IDR 5,000,000 = No Fee Payments over IDR 5,000,000 = IDR 10,000	
Credit Card Payment Fee via Teller	IDR 75,000	
Administration Fees for Installment Payments via Partner Merchants	IDR 25,000	
Early Settlement Fee	5% of the outstanding principal and accrued interest (if any)	
Credit Balance Refund Fee	IDR 35,000	
Notification Fee	IDR 10,000 per month	

Simulattion

Danamon Credit Card Interest Calculation Simulation:

- Retail credit card interest rate = 21% annually or 1.75% per month.
- Number of days in a year = 365 days.
- Payment = minimum payment

Here is a list of the transactions you made during December, including the billing statement issue dates:



Here is a comparison of the bills from December to January.

December Bill			
Transaction Date	Recording Date	Transaction Detail	Transaction Value
10 Dec	12 Dec	Transaction 1	IDR 1,000,000
18 Dec	20 Dec	Transaction 2	IDR 500,000
Total Bill			IDR 1,500,000
Minimum Payment			IDR 150,000

January Bill			
Transaction Date	Recording Date	Transaction Detail	Transaction Value
30 Dec	30 Dec	Previous Bill	IDR 1,500,000
		Payment	IDR 150,000
		Interest	IDR 32,132
Total Bill			IDR 1,382,132
Minimum Payment			IDR 138,213

January Bill					
Interest Charged	Description	Transaction Value (A)	Number of Days (B)	Daily Interest (21%/365) (C)	Interest (A*B*C)
From the transaction date to the payment date	Transaction 1	IDR 1,000,000	18	0.00058	IDR 10,440
	Transaction 2	IDR 500,000	10	0.00058	IDR 2,900
From the payment date to the next statement	Total transactions minus the total payments	Installments 2/2	24	0.00058	IDR 18,792
Total Interest on the January Statement					IDR 32,132

When you make the minimum payment on your December bill, the total amount due for January will be reduced by the amount of the December minimum payment, with no interest charged. This also applies in subsequent months when you make the minimum payment. Therefore, the amount you pay is simply the total amount due minus the previous month's minimum payment, transaction fees, and monthly charges based on your card limit, with no interest charged.

Additional Information

1. Danamon Credit and Charge Cards are easily accessible at your fingertips via D-Bank PRO. D-Bank PRO offers a range of features, such as checking card details, viewing transaction history, applying for installments via My Own Installment, transferring funds via Money Transfer, and more. For further information, visit bdi.co.id/fiturcc.
2. Danamon Credit and Charge Cards are equipped with Contactless functionality. Contactless transactions without a PIN in Indonesia are limited to a maximum of IDR 1,000,000 (one million Rupiah) per transaction. For transactions exceeding IDR 1,000,000 (one million Rupiah), a 6-digit PIN is required as proof of authorisation. For Contactless transactions made abroad, the regulations applicable in each respective country will apply. For more information, visit bdi.co.id/contactless.
3. To make it easier for you to pay your Danamon Credit Card and Charge Card bills, we offer various payment methods, ranging from Autopay, Danamon ATMs, D-Bank PRO, cash payments, to payments via other banks. For more information, visit bdi.co.id/carabayarcc.
4. Never share personal and confidential information such as OTP codes, CVV, CVC, 4DBC, PINs, authentication details, User IDs, passwords, card numbers, and card expiry dates with third parties, including Danamon. Danamon shall not be liable for any losses you may incur as a result of sharing personal and confidential data with third parties. For further information, visit bdi.co.id/ccfraudedu.
5. Transactions made in foreign currency will be converted and recorded in Rupiah based on the exchange rate applicable at Danamon on the date of posting, in accordance with applicable regulations.
6. Danamon Credit Card interest rates and fees are subject to change at any time, of which Danamon will notify you in accordance with applicable regulations. For further information, visit bdi.co.id/tarifdanbiaya.
7. Danamon reserves the right to change the type of Danamon Credit Card and/or Charge Card, meaning that the type of Danamon Credit Card and/or Charge Card issued by Danamon may differ from the one you have applied for. You will be notified of this by Danamon via the communication channels available at Danamon.

Disclaimer (please read):

- a. Danamon may reject your application for the Product and/or Service if it does not meet the applicable terms and conditions.
- b. You must read this Product and/or Service Information Summary carefully and are entitled to ask Danamon staff any questions regarding this Product and/or Service Information Summary.
- c. This Product and/or Service Information Summary is written in Indonesian. If necessary, this Product and/or Service Information Summary may be translated into other languages. In the event of any discrepancy in terms or interpretation between the Indonesian version and any other language version, the Indonesian version shall prevail.



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