

Summary of Product and/or Service Information – General Version

Publisher Name	: PT Bank Danamon Indonesia Tbk	Product Type	: Consumer Credit
Product Name	: Danamon PayLight Card	Product	: The Danamon PayLight Card is a virtual credit card issued by Danamon under licence from Mastercard, designed to facilitate convenient transactions and flexible payment options.
Currency	: Transactions cover all foreign currencies, with billing conducted in Rupiah	Description	: Customers may also apply for a physical card to make transactions both domestically and internationally.

Key Features of Your Credit

Card Limit	: IDR 500,000 to IDR 49,000,000	Application Requirements	
Benefits	<ul style="list-style-type: none"> Enjoy 0% interest even if you make the minimum payment Set your spending limit via D-Bank PRO Customise the look of your virtual card with a range of colour options via D-Bank PRO installments start from 0% with a term of up to 3 months 	Age of Primary Cardholder	: 21–65 years
		Age of Supplementary Cardholder	: -
		Nationality	: Indonesian or Foreign Citizen



Benefits

- 1. Digital Card**
Express yourself with a variety of virtual card designs from the Danamon PayLight Card! Once approved, you can choose the card design you want on D-Bank PRO.
- 2. Merchant Discount**
Enjoy offers at selected online and offline merchants all year round.
- 3. Bill Payment**
Pay your electricity, landline, mobile phone and other bills on time with a monthly auto-debit from your credit card. Sign up via Hello Danamon on 1-500-090.
- 4. Money Transfer**
Transfer funds from your Danamon PayLight Card limit to your Danamon account.
- 5. My Own Installment**
Convert your retail transactions into installments via D-Bank PRO or contact Hello Danamon on 1-500-090. Minimum transaction amount starts from IDR 300,000.
- 6. Contactless**
It's now easier than ever – simply tap your card when making transactions using your Danamon PayLight Card.
- 7. QRIS with Credit Card as Funding Source**
Shop more easily without needing to open your wallet; simply scan the QRIS and select the Danamon PayLight Card as the funding source via D-Bank PRO.
- 8. Set a Limit**
Set your spending limit via D-Bank PRO.

Risks

1. The Customer shall be 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. The Customer shall be liable for all risks arising from such card misuse as referred to 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. If the Cardholder loses 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 minimum amount stipulated under applicable regulations by the due date, a late payment penalty will be imposed, 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

Danamon Credit Card Interest and Fees (Terms and conditions are subject to change at any time in accordance with Danamon's policies)		Requirements and Procedures								
Annual Fee for Primary Card	IDR 0	Indonesian Citizens <ol style="list-style-type: none"> You can apply via D-Bank PRO. Please attach a photocopy of your ID card or passport. Attach a photocopy of your Tax Identification Number (NPWP). Attach a photocopy of your current account/savings account statement for the last 3 months, payslip or tax return. Foreign Citizens <ol style="list-style-type: none"> You can apply via D-Bank PRO. Please attach a photocopy of your passport and KITAS/KIMS. Please attach a photocopy of your Tax Identification Number (NPWP). Please attach a photocopy of your bank statement/savings account statement for the last 3 months/payslip/tax return. <p style="text-align: center;">Enquiries and complaints can be submitted via: Hello Danamon 1-500-090 email: hellodanamon@danamon.co.id Info: bdi.co.id/prosesaduan</p>								
Annual Fee for Additional Card	IDR 100,000 (Physical Card)									
Minimum Payment	5% of the total bill (valid until 30 June 2026 or in accordance with applicable regulatory requirement)									
Late Payment Fee	1% of the total bill or a maximum of IDR 100,000 per month (valid until 30 June 2026 or in accordance with applicable regulatory requirement)									
Overlimit Fee	IDR 75,000 per month									
Transaction Fee	IDR 1,000									
Statement Printing & Delivery Fee	IDR 50,000 per month									
Fee for sending statement via email (e-statement)	IDR 7,500 per month (effective 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									
Usage Fees	<table border="1" style="width: 100%;"> <thead> <tr> <th>Credit Limit</th> <th>Monthly Fee*</th> </tr> </thead> <tbody> <tr> <td>IDR 500,000 – IDR 1,000,000</td> <td>IDR 20,000</td> </tr> <tr> <td>IDR 1,000,001 – IDR 3,000,000</td> <td>IDR 30,000</td> </tr> <tr> <td>> IDR 3,000,000</td> <td>IDR 40,000</td> </tr> </tbody> </table> <small>* Charged if the card limit is used</small>		Credit Limit	Monthly Fee*	IDR 500,000 – IDR 1,000,000	IDR 20,000	IDR 1,000,001 – IDR 3,000,000	IDR 30,000	> IDR 3,000,000	IDR 40,000
Credit Limit	Monthly Fee*									
IDR 500,000 – IDR 1,000,000	IDR 20,000									
IDR 1,000,001 – IDR 3,000,000	IDR 30,000									
> IDR 3,000,000	IDR 40,000									
Virtual Card Design Change Fee	A fee of IDR 50,000 applies each time you change the virtual card design in D-Bank PRO									
Early Repayment Fee	5% of the outstanding principal balance + accrued interest (if any)									
Credit Balance Refund Fee	IDR 35,000									
Notification Fee	IDR 0									

Simulation								
Danamon PayLight Card Fee Simulation								
For example, a limit of IDR 500,000 is granted with the following details:								
Credit Limit	IDR 500,000							
Transaction Fee	IDR 1,000 per transaction							
Monthly Usage Fee	Credit Limit	Monthly cost						
	IDR 500,000 – IDR 1,000,000	IDR 20,000						
	IDR 1,000,001 – IDR 3,000,000	IDR 30,000						
	> IDR 3,000,000	IDR 40,000						
Here is an example of the transactions you made during August – October, including the billing statement print dates:								
21 Aug	22 Aug	28 Aug	7 Sep	15 Sep	18 Sep	28 Sep	7 Oct	28 Oct
Transaction 1 amounting to IDR 100,000	Transaction 1 Entry IDR 100,000	Printing of August Bill	August Bill Payment: IDR 6,050	Transaction 2 amounting to IDR 200,000	Posting of Transaction 2 IDR 200,000 and Change to Installment for Transaction 2	Printing of September Invoice	September Bill Payment: IDR 107,548	Printing of October Invoice
Here is a comparison of the invoice sheets from August to October.								
August Invoice								
Transaction Date	Posting Date	Transaction Details	Transaction Amount					
21 Aug	22 Aug	Transaction 1	IDR 100,000					
21 Aug	22 Aug	Transaction Fee	IDR 1,000					
28 Aug	28 Aug	Monthly Fee	IDR 20,000					
Total Bill			IDR 121,000					
Minimum Payment			IDR 6,050					
September Statement								
Transaction Date	Posting Date	Transaction Details	Transaction Amount					
		Previous Invoice	IDR 121,000					
7 Sep	7 Sep	Minimum Payment	(IDR 6,050)					
15 Sep	7 Sep	Transaction 2	IDR 200,000					
15 Sep	18 Sep	Transaction Fee	IDR 1,000					
15 Sep	18 Sep	Change in installments	(IDR 200,000)					
18 Sep	18 Sep	Installment 1/2	IDR 100,000					
18 Sep	18 Sep	Installment Handling Fee	IDR 15,000					
28 Sep	18 Sep	Monthly Fee	IDR 20,000					
Total Bill			IDR 250,950					
Minimum Payment			IDR 107,548					
October Statement								
Transaction Date	Posting Date	Transaction Details	Transaction Amount					
		Previous Bill	IDR 250,950					
7 Oct	7 Oct	Minimum Payment	(IDR 107,548)					
18 Oct	18 Oct	Installment 2/2	IDR 100,000					
28 Oct	28 Oct	Monthly fee	IDR 20,000					
Total Bill			IDR 263,403					
Minimum Payment			IDR 108,170					

When you make the minimum payment on your August bill, the total amount due for September will be reduced by the amount of the August 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. The Danamon PayLight card is a virtual card that does not require activation, so you can use it for transactions immediately after it has been approved.
2. 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.
3. Danamon Credit and Charge Cards are equipped with a contactless feature. 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 overseas, the regulations applicable in each country will apply. For further information, visit bdi.co.id/contactless.
4. To make it easier for you to pay your Danamon Credit Card and Charge Card bills, we offer a variety of 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.
5. 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 any third parties, including Danamon. Danamon accepts no liability 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.
6. Transactions made in foreign currencies will be converted and recorded in Rupiah based on the exchange rate applicable at Danamon on the date of booking, in accordance with applicable regulations.
7. Danamon Credit Card interest rates and fees are subject to change at any time, and Danamon will notify you in accordance with applicable regulations. For further information, visit bdi.co.id/tarifdanbiaya.
8. **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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