

## Summary of Product and/or Service Information – General Version

<b>Name of Issuer</b>	: PT Bank Danamon Indonesia Tbk	<b>Type of Product</b>	: Consumer Credit
<b>Name of Product</b>	: Danamon Grab Credit Card	<b>Product</b>	: The Danamon Grab Credit Card is a card-based payment method issued by Danamon as a co-branded credit card between Danamon and Grab, under licence from Visa, designed to facilitate transactions and offer you payment flexibility.
<b>Denomination</b>	: Transactions in all available currencies, invoices in Rupiah	<b>Description</b>	

### Your Key Credit Features

<b>Card Limit</b>	: IDR 2,000,000 to IDR 1,000,000,000	<b>Application Requirements</b>	
<b>Advantages</b>	<ul style="list-style-type: none"> <li>For every transaction of IDR 2,500 on Grab, you'll earn 5x D-Points</li> <li>Enjoy offers at offline and online merchants all year round</li> <li>Transfer funds using Money Transfer from your credit card limit to your bank account via D-Bank PRO</li> <li>Installments start from 0% with terms of up to 36 months</li> </ul>	<b>Age of Main Cardholder</b>	: 21-65 years
		<b>Age of Supplement Cardholder</b>	: 17-70 years
		<b>Citizenship</b>	: Indonesian Citizen or Foreign Citizen



Benefits	Risks
<p><b>1. D-Point</b> For every transaction of IDR 2,500 on Grab, you'll earn 5x D-Points.</p> <p><b>2. Cash Advance</b> You can make cash withdrawals using your Danamon Credit Card at all Danamon ATMs, ATMs displaying the Visa/Plus or Mastercard/Cirrus logo, and at bank counters displaying the Visa or Mastercard logo on your credit card.</p> <p><b>3. Bill Payment</b> 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.</p> <p><b>4. Installment Program</b> Convert your retail transactions into installments via D-Bank PRO or contact Hello Danamon on 1-500-090. The minimum transaction amount is IDR 300,000.</p> <p><b>5. Money Transfer</b> Transfer funds from your Danamon Grab Credit Card limit to your Danamon account.</p> <p><b>6. Credit Protection</b> No need to worry about unpaid bills. Your bills will be covered in the event of unforeseen circumstances. Sign up for Credit Protection by calling Hello Danamon on 1-500-090.</p> <p><b>7. QRIS with a Credit Card as the Funding Source</b> Shopping is easier without having to open your wallet—simply scan the QRIS and select the Danamon Grab Credit Card as your funding source using D-Bank PRO.</p> <p><b>8. Contactless</b> It's now easier than ever – simply tap your card when making a payment with your Danamon Grab Credit Card.</p> <p><b>9. Merchant Discount</b> Enjoy special offers at selected online and offline merchants all year round.</p>	<ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ol>

Danamon Credit Card Interests and Fees (Terms and conditions are subject to change at any time in accordance with Danamon's policy)		Requirements and Procedures
<b>Primary Card Annual Fee</b>	IDR 450,000	<b>Indonesian Citizen</b> <ol style="list-style-type: none"> <li>You can submit your application via the digital app with the assistance of the Danamon sales team at a branch or via D-Bank PRO.</li> <li>Please attach a photocopy of your ID card or passport.</li> <li>Please attach a photocopy of your Tax Identification Number (NPWP).</li> <li>Please attach a photocopy of your current or savings account statement for the last 3 months, payslips or tax return.</li> <li>Please attach a photocopy of a credit card from another bank (optional).</li> </ol> <b>Foreign Citizen</b> <ol style="list-style-type: none"> <li>You can submit your application via the digital app with the assistance of the Danamon sales team at a branch or via D-Bank PRO.</li> <li>Please attach a photocopy of your passport and KITAS/KIMS.</li> <li>Please attach a photocopy of your NPWP.</li> <li>Please attach a photocopy of your current or savings account statement for the last 3 months, payslips or tax return.</li> <li>Please attach a photocopy of a credit card from another bank (optional).</li> </ol> <p style="text-align: center;"><b>Submit your queries and complaints to:</b> Hello Danamon 1-500-090 email : <a href="mailto:hellodanamon@danamon.co.id">hellodanamon@danamon.co.id</a> Info: <a href="http://bdi.co.id/prosesaduan">bdi.co.id/prosesaduan</a></p>
<b>Supplementary Card Annual Fee</b>	IDR 250,000	
<b>Retail Interest &amp; Cash Advance Interest</b>	1.75% monthly	
<b>Minimum Payment</b>	5% of the total bill (valid until 30 June 2026 or in accordance with applicable regulatory requirements)	
<b>Cash Advance Fee</b>	6% of the cash withdrawal amount or a minimum of IDR 100,000	
<b>Late Charge</b>	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 requirements)	
<b>Overlimit Fee</b>	IDR 150,000 monthly	
<b>Card Replacement Fee</b>	IDR 50,000	
<b>Statement Printing &amp; Postage Fee</b>	IDR 100,000 monthly	
<b>e-Statement Fee</b>	IDR 7,500 monthly (effective on 1 May 2026)	
<b>Stamp duty</b>	Payments from IDR 0 to IDR 5,000,000 = No Fee Payments over IDR 5,000,000 = IDR 10,000	
<b>Credit Card Payment Fee via Teller</b>	IDR 75,000	
<b>Installment Administration Fee via Partner Merchants</b>	IDR 25,000	
<b>Early Settlement Fee</b>	5% of the outstanding principal and accrued interest (if any)	
<b>Credit Balance Refund Fee</b>	IDR 35,000	
<b>Notification Fee</b>	IDR 10,000 monthly	

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### Additional Information

1. Danamon Credit and Charge Cards can be easily accessed 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](https://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](https://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](https://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 incurred by customers as a result of sharing personal and confidential data with third parties. For further information, visit [bdi.co.id/ccfraudedu](https://bdi.co.id/ccfraudedu).
5. Transactions conducted 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.

#### 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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