

Summary of Product and/or Service Information – General Version

Name of Issuer	: PT Bank Danamon Indonesia Tbk	Type of Product	: Consumer Credit
Name of Product	: Danamon Visa Platinum Credit Card	Product	: The Danamon Visa Platinum Credit Card is a cashless payment
Denomination	: Transactions in all available currencies, invoices in Rupiah	Description	: method issued by Danamon under licence from Visa to facilitate your transactions and offer you greater payment flexibility.

Your Key Credit Features

Card Limit	: IDR 2,000,000 to IDR 1,000,000,000	Application Requirements	
Advantages	: <ul style="list-style-type: none"> • 10% cashback up to IDR 200,000 every month on weekend retail transactions • Up to IDR 100,000 cashback on monthly recurring bill payments • Access to airport lounges in Indonesia • 1 D-Point for every IDR 2,500 spent, redeemable for vouchers or rewards 	Age of Main Cardholder	: 21-65 years
		Age of Supplement Cardholder	: 17-70 years
		Citizenship	: Indonesian Citizen or Foreign Citizen
		Minimum Total Assets Under Management in a Danamon Account	: -



Benefits

1. Monthly Cashback

10% cashback up to IDR 200,000 every month for retail transactions at the weekend (Saturday and Sunday).

Terms & Conditions

- To receive 10% cashback, make a minimum of 5 (five) retail purchases of at least IDR 100,000 (one hundred thousand Rupiah) per transaction.
- Cashback is calculated based on the total transaction value occurring on Saturdays and Sundays over a one-month period. From the 1st to the end of the month.
- The maximum monthly cashback is IDR 200,000 (two hundred thousand Rupiah).
- Transactions made on the same day and at the same location, whether using the Basic Card and/or Supplement Card, are counted as a single transaction.
- Cashback is credited monthly for transactions made in the previous month and can be viewed on the next statement.
- Retail spending transactions are transactions made using the Danamon Visa Platinum Credit Card, excluding regular monthly bills/insurance premium payments registered with Danamon, Money Transfers, Balance Transfers, Balance Conversions, cash withdrawals, early instalment repayment transactions, and QRIS transactions funded by the credit card.
- Cashback is not credited to cards that are blocked.

2. Airport Lounge Facilities

Enjoy exclusive lounge facilities at selected airports in major cities across Indonesia.

3. Cashback of up to IDR 100,000 every month for 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 bills, telephone bills, subscription services and others. Register your regular bills via D-Bank PRO or contact Hello Danamon on 1-500-090.

4. D-Point

Earn 1 D-Point for every transaction of IDR 2,500 and redeem them for vouchers, miles and a variety of other rewards via dpoint.id.

5. My Own Installment

Convert your credit card transactions into installments of up to 36 months with interest rates as low as 0% via D-Bank PRO.

6. Money Transfer

Transfer funds from your credit card limit to your account via D-Bank PRO or Hello Danamon on 1-500-090.

7. Easy Access to Cash Withdrawals

Withdraw cash with ease at all Danamon ATMs, ATMs displaying the Visa/Plus logo, as well as at Danamon teller counters and other banks.

Risks

- 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.
- 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.
- 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.
- 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.
- 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.

8.Credit Protection Protect your credit card bills with affordable premiums using Credit Protection via Hello Danamon on 1-500-090.	
---	--

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
Primary Card Annual Fee	IDR 600,000	Indonesian Citizen <ol style="list-style-type: none"> 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. Please attach a photocopy of your ID card or passport. Please attach a photocopy of your Tax Identification Number (NPWP). Please attach a photocopy of your current or savings account statement for the last 3 months, payslips or tax return. Please attach a photocopy of a credit card from another bank (optional). Foreign Citizen <ol style="list-style-type: none"> 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. Please attach a photocopy of your passport and KITAS/KIMS. Please attach a photocopy of your NPWP. Please attach a photocopy of your current or savings account statement for the last 3 months, payslips or tax return. Please attach a photocopy of a credit card from another bank (optional). <p>Submit your queries and complaints to: Hello Danamon 1-500-090 email : hellodanamon@danamon.co.id Info: bdi.co.id/prosesaduan</p>
Supplementary Card Annual Fee	IDR 250,000	
Retail Interest & Cash Advance Interest	1.75% monthly	
Minimum Payment	5% of the total bill (valid until 30 June 2026 or in accordance with applicable regulatory requirements)	
Cash Advance Fee	6% of the cash withdrawal amount or a minimum of IDR 100,000	
Late Charge	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)	
Overlimit Fee	IDR 150,000 monthly	
Card Replacement Fee	IDR 50,000	
Statement Printing & Postage Fee	IDR 100,000 monthly	
e-Statement Fee	IDR 7,500 monthly (effective on 1 May 2026)	
Stamp duty	Payments from IDR 0 to IDR 5,000,000 = No Fee Payments > IDR 5,000,000 = IDR 10,000	
Credit Card Payment Fee via Teller	IDR 75,000	
Installment Administration Fee 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 monthly	

Simulation																																															
Danamon Credit Card interest calculation simulation:																																															
<ul style="list-style-type: none"> Credit card retail interest rate = 21% per annum or 1.75% per month. Number of days in a year = 365 days. Payment = minimum payment 																																															
<table border="1"> <caption>December Statements</caption> <thead> <tr> <th>Transaction Date</th> <th>Recording Date</th> <th>Transaction Detail</th> <th>Transaction Value</th> </tr> </thead> <tbody> <tr> <td>10 Dec</td> <td>12 Dec</td> <td>Transaction 1</td> <td>IDR 1,000,000</td> </tr> <tr> <td>18 Dec</td> <td>20 Dec</td> <td>Transaction 2</td> <td>IDR 500,000</td> </tr> <tr> <td colspan="3">Total Billing</td> <td>IDR 1,500,000</td> </tr> <tr> <td colspan="3">Minimum Payment</td> <td>IDR 150,000</td> </tr> </tbody> </table>				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 Billing			IDR 1,500,000	Minimum Payment			IDR 150,000	<table border="1"> <caption>January Statements</caption> <thead> <tr> <th>Transaction Date</th> <th>Recording Date</th> <th>Transaction Detail</th> <th>Transaction Value</th> </tr> </thead> <tbody> <tr> <td rowspan="3">30 Dec</td> <td rowspan="3">30 Dec</td> <td>Previous Billing</td> <td>IDR 1,500,000</td> </tr> <tr> <td>Payment</td> <td>IDR 150,000</td> </tr> <tr> <td>Interest</td> <td>IDR 32,132</td> </tr> <tr> <td colspan="3">Total Billing</td> <td>IDR 1,382,132</td> </tr> <tr> <td colspan="3">Minimum Payment</td> <td>IDR 138,213</td> </tr> </tbody> </table>				Transaction Date	Recording Date	Transaction Detail	Transaction Value	30 Dec	30 Dec	Previous Billing	IDR 1,500,000	Payment	IDR 150,000	Interest	IDR 32,132	Total Billing			IDR 1,382,132	Minimum Payment			IDR 138,213
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 Billing			IDR 1,500,000																																												
Minimum Payment			IDR 150,000																																												
Transaction Date	Recording Date	Transaction Detail	Transaction Value																																												
30 Dec	30 Dec	Previous Billing	IDR 1,500,000																																												
		Payment	IDR 150,000																																												
		Interest	IDR 32,132																																												
Total Billing			IDR 1,382,132																																												
Minimum Payment			IDR 138,213																																												
<table border="1"> <caption>January Statements</caption> <thead> <tr> <th>Interests Applied</th> <th>Description</th> <th>Transaction Value (A)</th> <th>Number of Days (B)</th> <th>Daily Interest (21%/365) (C)</th> <th>Interest (A*B*C)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">From the transaction date to the payment date</td> <td>Transaction 1</td> <td>IDR 1,000,000</td> <td>18</td> <td>0.00058</td> <td>IDR 10,440</td> </tr> <tr> <td>Transaction 2</td> <td>IDR 500,000</td> <td>10</td> <td>0.00058</td> <td>IDR 2,900</td> </tr> <tr> <td>From the payment date to the next statement being printed</td> <td>Total transactions minus the total payments</td> <td>IDR 1,350,000</td> <td>24</td> <td>0.00058</td> <td>IDR 18,792</td> </tr> <tr> <td colspan="5">Total Interest on the January Statement</td> <td>IDR 32,132</td> </tr> </tbody> </table>						Interests Applied	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 being printed	Total transactions minus the total payments	IDR 1,350,000	24	0.00058	IDR 18,792	Total Interest on the January Statement					IDR 32,132													
Interests Applied	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 being printed	Total transactions minus the total payments	IDR 1,350,000	24	0.00058	IDR 18,792																																										
Total Interest on the January Statement					IDR 32,132																																										

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.
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 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 currencies 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. Interest rates and fees for Danamon Credit Cards 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.



A member of  MUFG

Document Print Date
19/05/2026

PT Bank Danamon Indonesia Tbk is licensed and regulated by the Financial Services Authority and Bank Indonesia, and is a participant in the Indonesia Deposit Insurance Corporation guarantee scheme