

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 American Express® Gold Card	Product	: The Danamon American Express® Gold Card is a charge card that requires full payment and is issued by Danamon under licence from American Express®, designed to facilitate your transactions and offer payment flexibility, whilst providing convenience through a range of benefits such as access to airport lounges in Indonesia and abroad, as well as rewards points that can be redeemed for attractive exclusive gifts.
Denomination	: Transactions cover all foreign currencies, with invoicing carried out in Rupiah	Description	

Your Key Credit Features

Card Limit	: IDR 50,000,000 to IDR 400,000,000	Application Requirements	
Advantages	<ul style="list-style-type: none"> • Earn Membership Rewards® Points on Every Retail Transaction • Complimentary Access to Airport Lounges in Indonesia and Abroad • Travel Insurance of up to IDR 3.15 billion • Installment Plans 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 500,000,000



Benefits

<p>1. Membership Rewards® Point</p> <ul style="list-style-type: none"> • Earn 1.25x Membership Rewards® Points for every IDR 2,500 spent on retail transactions if your total asset under management for the previous month were at least IDR 500,000,000. • Earn 1.1x* Membership Rewards® Points for every IDR 2,500 spent on retail transactions if your total asset under management for the previous month were less than IDR 500,000,000. • Membership Rewards® Points are not awarded for direct debit insurance payments, cash advances, money transfers, balance conversions, transactions converted to installments along with monthly installment payments, and/or cancelled transactions. <p>* The Membership Rewards® Points bonus is capped at the lower of either transactions totalling 1 (one) time the card limit (including when the card is subject to a temporary limit) or a maximum accumulated transaction value of IDR 300,000,000 per month.</p> <p>2. Access to International and Domestic Airport Lounges</p> <ul style="list-style-type: none"> • Enjoy free access to over 1,800+ airport lounges in 650 cities worldwide with Priority Pass. (Find out more at bdi.co.id/amexpp). • As well as airport lounges in major cities across Indonesia. For more information, visit bdi.co.id/airportlounge. <p>3. Travel Insurance benefits</p> <p>Get travel insurance benefits of up to IDR 3.15 billion when you purchase flight tickets using your Danamon American Express® Gold Card.</p> <p>4. My Own Installment</p> <p>Turn any retail transaction into installments of up to 36 months via D-Bank PRO or call Hello Danamon on 1-500-090. The minimum transaction amount is IDR 300,000.</p> <p>5. Money Transfer</p> <p>Transfer funds from your Danamon American Express® Gold Card limit to your bank account via D-Bank PRO.</p> <p>6. Easy Access to Cash Withdrawals</p> <p>Withdraw cash easily at Danamon ATMs across Indonesia and at ATMs bearing the American Express® logo worldwide.</p> <p>7. Contactless</p> <p>It's now easier than ever—simply tap your card when making a payment with your Danamon American Express® Gold Card.</p>
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Risks

<ol style="list-style-type: none"> 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.

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 Annual Fee*	IDR 1,200,000	Indonesian Citizen <ol style="list-style-type: none"> You can submit your application with the assistance of Danamon's sales team at a branch. Please attach a photocopy of your National ID card or passport. Please attach a photocopy of your Tax Identification Number (NPWP). You must have a minimum total asset under management of IDR 500,000,000 in your Danamon account. 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 with the assistance of Danamon's sales team at a branch. Please attach a photocopy of your passport or KITAS. Please attach a photocopy of your Tax Identification Number (NPWP). You must have a minimum total asset under management of IDR 500,000,000 in your Danamon account. Please attach a photocopy of a credit card from another bank (optional). <p style="text-align: center;">Questions and complaints can be submitted via: Hello Danamon 1-500-090 email : hellodanamon@danamon.co.id Info: bdi.co.id/prosesaduan</p>
Supplementary Card Annual Fee*	IDR 750,000	
Retail Interest & Cash Withdrawal Interest	Retail interest rates do not apply to charge cards Cash advance interest rate: 1.75% per month	
Minimum Payment	N/A (all charges must be paid in full in Rupiah in accordance with the amount stated on the statement or card account)	
Cash Withdrawal Fee	6% of the cash advance amount or a minimum of IDR 150,000 and IDR 15,000 per transaction	
Non Full Payment Fee	1.75% per month of the total outstanding (unpaid) balance.	
Overlimit Penalty	N/A (all charges are paid in full in Rupiah in accordance with the amount stated on the statement or card account)	
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 monthly (Effective as of 1 May 2026)	
Stamp Duty	<ul style="list-style-type: none"> 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	
Early Settlement Fee	N/A (not applicable for charge cards)	
Limit Increase Fee Through Hello Danamon	IDR 25,000	
Credit Balance Refund Fee	IDR 35,000	
Notification Fee	IDR 10,000 monthly	

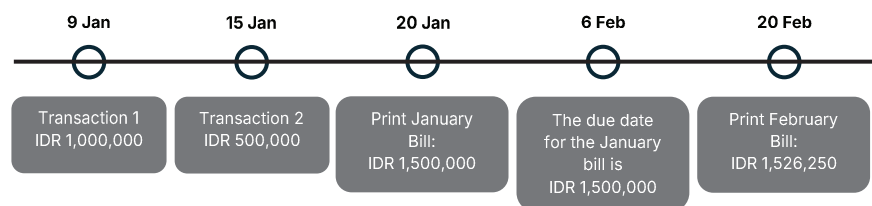
*No annual fee for the primary and supplementary cards provided that the average total asset under management over the last 12 (twelve) months are at least IDR 500,000,000.

Simulation

Simulation of payment charges for the Danamon American Express Charge Card:

- Partial payment charge = 1.75% per month of the total bill.
- Number of days in a year = 365 days.
- Payment = partial payment

Below is an example of transactions you made during January, including the billing statement date:



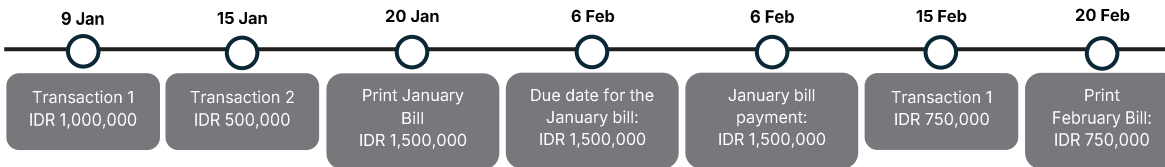
Here is a comparison of the bills from December to January.

January Bill		
Transaction Date	Transaction Detail	Transaction Value
9 January	Transaction 1	IDR 1,000,000
15 January	Transaction 2	IDR 500,000
Total Tagihan		IDR 1,500,000

February Bill		
Total January Bill (A)	Partial Payment Fee (B)	Total January Bill (A+B)
IDR 1,500,000	IDR 1,500,000*1.75% =IDR 26,250	IDR 1,526,250

Simulation of payment costs for the Danamon American Express Charge Card.

Payment = Full Payment



Here is a comparison of the bills from December to January

January Bill		
Transaction Date	Transaction Detail	Transaction Value
9 January	Transaction 1	IDR 1,000,000
15 January	Transaction 2	IDR 500,000
Total bill		IDR 1,500,000

February Bill		
Transaction Date	Transaction Detail	Transaction Value
15 February	Transaction 1	IDR 750,000
Total Bill		IDR 750,000

Additional Information

- 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.
- 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 overseas, the regulations applicable in each respective country will apply. For more information, visit bdi.co.id/contactless.
- 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/carabayaramex.
- 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.
- Transactions made in foreign currency will be converted and recorded in Rupiah based on the exchange rate applicable at Bank Danamon on the date of booking, in accordance with applicable regulations.
- Interest rates and fees for Danamon Credit and Charge Cards are subject to change at any time, of which the Bank will notify you in accordance with applicable regulations. For further information, visit bdi.co.id/tarifdanbiaya.

Disclaimer (please read):

- Danamon may reject your application for the Product and/or Service if it does not meet the applicable terms and conditions.
- 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.
- 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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