

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

Your Key Credit Features

Card Limit :	IDR 30,000,000 to IDR 200,000,000	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 Coverage up to IDR 990 Million • Attractive offers from American Express® 	Primary cardholder's age : 21-65 years old Supplementary cardholder's age : 17-70 years old Nationality : Indonesian or Foreign Citizen



Benefit

- Membership Rewards® Point**
 - Earn 1.25x Membership Rewards® Points for every IDR 2,500 spent on retail transactions.
 - Membership Rewards® Points are not awarded for direct debit insurance payments, cash advances, Money Transfer, balance conversions, transactions converted into installments, monthly installment payments and/or cancelled transactions.
- Access to the Domestic Airport Lounge**
Free access to airport lounges in major cities across Indonesia. For more information, visit bdi.co.id/airportlounge.
- Travel Insurance benefits**
Enjoy the benefits of travel insurance when you purchase flight tickets using your Danamon American Express® Green Card.
- My Own Installment**
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.
- Money Transfer**
Transfer funds from your Danamon American Express® Green limit to your bank account via D-Bank PRO.
- Easy Access to Cash Withdrawals**
Cash withdrawals with easy access at Danamon ATMs throughout Indonesia and ATMs worldwide with the American Express® logo.
- Contactless**
It's now easier than ever—simply tap your card when making a payment with your Danamon American Express® Green.

Risks

- 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.
- 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.
- 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.
- 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.

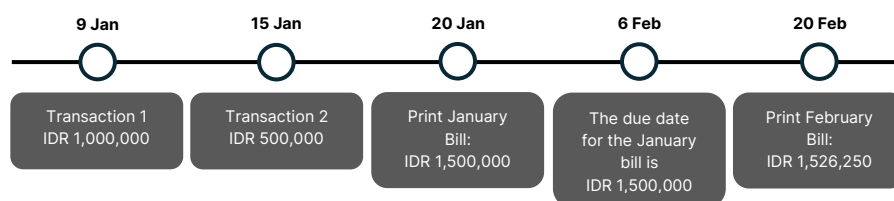
Danamon Credit Card Interest Rates and Fees (Terms and conditions are subject to change at any time in accordance with Danamon's policy)		Requirements and Procedures
Primary Card Annual Fee	IDR 650,000	Indonesian Citizen <ol style="list-style-type: none"> You can submit your application with the assistance 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). 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). Please attach a photocopy of a credit card from another bank (optional).
Supplementary Card Annual Fee	IDR 400,000	
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	
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 > IDR 5,000,000 = IDR 10,000 	
Credit Card Payment Fee via Teller	IDR 75,000	Questions and complaints can be submitted via: Hello Danamon 1-500-090 email : hellodanamon@danamon.co.id Info: bdi.co.id/prosesaduan
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	

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:



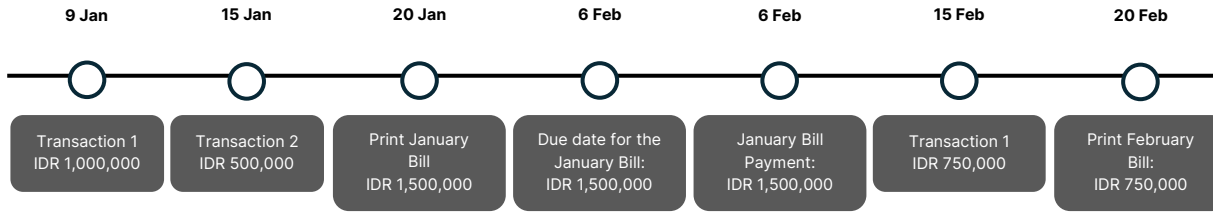
Here is a comparison of the bills from December to January.

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 Bil (A+B)
IDR 1,500,000	IDR 1,500,000*1.75% =IDR 26,250	IDR 1,525,250

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 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 Danamon 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.



A member of MUFG

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