


## 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>	: Platinum Card® Danamon	<b>Product</b>	: The Danamon Platinum Card® is a charge card 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 complimentary upgrades on hotel loyalty programmes, complimentary access to airport lounges in Indonesia and abroad, and exclusive service from a Premium Relationship Manager.
<b>Denomination</b>	: Transactions cover all foreign currencies, with invoicing carried out in Rupiah	<b>Description</b>	

### Your Key Credit Features

<b>Card Limit</b>	: IDR 200,000,000 to IDR 15,000,000,000	<b>Application Requirements</b>	
<b>Advantages</b>	<ul style="list-style-type: none"> <li>• Earn Membership Rewards® Points on Every Retail Transaction</li> <li>• Free Access to Lounges at Airports in Indonesia and Abroad</li> <li>• Travel Insurance of up to IDR 5 billion</li> <li>• A Relationship Manager for Every Cardholder</li> </ul>	<b>Primary cardholder's age</b>	: 30-70 years old
		<b>Supplementary cardholder's age</b>	: 17-70 years old
		<b>Nationality</b>	: Indonesian or Foreign Citizen
		<b>Minimum Total Asset Under Management in a Danamon Account</b>	: IDR 5,000,000,000



### Benefits

#### 1. Membership Rewards® Point

- Earn 1.5x Membership Rewards® Points for every IDR 2,500 retail transaction if the total asset under management from the previous month are at least IDR 5,000,000,000.
- Earn 1.25x\* Membership Rewards® Points for every IDR 2,500 retail transaction if the total asset under management from the previous month are less than IDR 5,000,000,000.
- 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.

\*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 amount of IDR 300,000,000 per month.

#### 2. Access to International and Domestic Airport Lounges

- Enjoy complimentary access to over 1,800+ airport lounges in 650 cities worldwide through Priority Pass, The Centurion Lounge and Delta Sky Club. For more information, visit [bdi.co.id/amexpp](http://bdi.co.id/amexpp).
- As well as airport lounges in major cities across Indonesia. For more information, visit [bdi.co.id/airportlounge](http://bdi.co.id/airportlounge).

#### 3. Travel Insurance Benefits

Get up to IDR 5 billion in travel insurance benefits when you purchase flight tickets using the Danamon Platinum Card®.

#### 4. Premium Relationship Manager (RM) for Every Cardholder

A Premium RM is available to every cardholder, along with a 24/7 call centre, which can be reached via Platinum Card Service and Concierges.

#### 5. Complimentary Upgrade Loyalty Hotel Membership.

Get a complimentary hotel loyalty status upgrade with Radisson Rewards, Marriott Bonvoy and Hilton Honors. Enjoy benefits such as:

- Early check-in and late check-out.
- Earn points faster.
- Complimentary voucher during your stay.
- Complimentary Wi-Fi.

Note: The terms and conditions of the benefits depend on the participating hotels.

### Risks

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 Platinum Card Service on (021) 3435 8889 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.

#### 6. Complimentary Golf Green Fee

Free green fees at 16 golf clubs across Indonesia, provided you bring at least one guest to play on weekdays and at least two guests to play at weekends. For further information, please visit [bdi.co.id/greenfee](http://bdi.co.id/greenfee).

### Danamon Credit Card Interest Rates and Fees

(Terms and conditions are subject to change at any time in accordance with Danamon's policy)

<b>Primary Card Annual Fee*</b>	IDR 12,000,000 up to 4 (four) supplementary cards
<b>Supplementary Card Annual Fee</b>	Included in the fee above.
<b>Card Administration Fee**</b>	IDR 750,000 per month
<b>Retail Interest &amp; Cash Withdrawal Interest</b>	Retail interest rates do not apply to charge cards Cash advance interest rate: 1.75% per month
<b>Minimum Payment</b>	N/A (all charges must be paid in full in Rupiah in accordance with the amount stated on the statement or card account)
<b>Cash Withdrawal Fee</b>	6% of the cash advance amount or a minimum of IDR 150,000 and IDR 15,000 per transaction
<b>Partial Payment Fee</b>	1.75% per month of the total outstanding balance
<b>Overlimit Penalty</b>	N/A (not applicable as there is a limit adjustment based on charge card usage)
<b>Card Replacement Fee</b>	IDR 50,000
<b>Non-e-Statement Billing Statement Printing &amp; Postage Fee</b>	IDR 100,000 per month
<b>Billing Statement Delivery Fee via Email (e-Statement)</b>	IDR 7,500 monthly (Effective as of 1 May 2026)
<b>Stamp Duty</b>	<ul style="list-style-type: none"><li>• Payments from IDR 0 to IDR 5,000,000 = No Fee</li><li>• Payments over IDR 5,000,000 = IDR 10,000</li></ul>
<b>Credit Card Payment Fee via Teller</b>	IDR 75,000
<b>Early Settlement Fee</b>	N/A (not applicable for charge cards)
<b>Limit Increase Fee Through Hello Danamon</b>	IDR 25,000
<b>Credit Balance Refund Fee</b>	IDR 35,000
<b>Notification Fee</b>	IDR 10,000

### Requirements and Procedures

#### Indonesian Citizen

1. You can submit your application with the assistance of Danamon's sales team at a branch.
2. Please attach a photocopy of your National ID card or passport.
3. Please attach a photocopy of your Tax Identification Number (NPWP)
4. You must have a minimum total asset under management of IDR 5,000,000,000 in your Danamon account.
5. Please attach a photocopy of a credit card from another bank (optional).

#### Foreign Citizen

1. You can submit your application with the assistance of Danamon's sales team at a branch.
2. Please attach a photocopy of your passport or KITAS.
3. Please attach a photocopy of your Tax Identification Number (NPWP).
4. You must have a minimum total asset under management of IDR 5,000,000,000 in your Danamon account.
5. Please attach a photocopy of a credit card from another bank (optional).

#### Questions and complaints can be submitted via:

Platinum Card Service (021) 3435 8889

email: [the.platinum.card.amex@danamon.co.id](mailto:the.platinum.card.amex@danamon.co.id)

Info: [bdi.co.id/prosesaduan](http://bdi.co.id/prosesaduan)

\*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 5,000,000,000

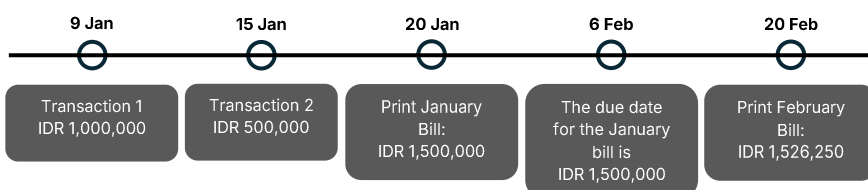
\*\*No monthly card administration fee provided the average total asset under management remain at a minimum of IDR 5,000,000,000 and you join the Danamon Privilege program. Otherwise, a card administration fee of IDR 750,000 will be charged the following month.

### 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:



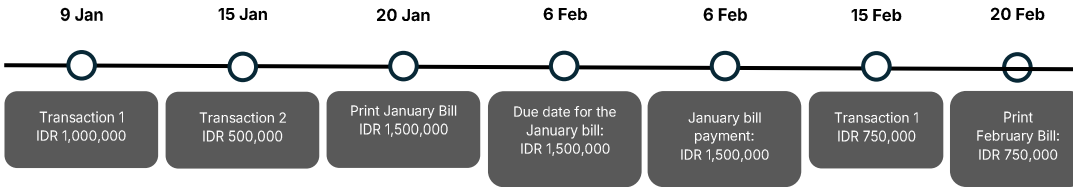
Here is a comparison of the bills from December to January.

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 1,525,250

**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](http://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](http://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](http://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](http://bdi.co.id/ccfraudedu).
- You may apply for a temporary credit limit increase of up to IDR 15,000,000,000 (fifteen billion Rupiah) through your Premium Card Relationship Manager or Platinum Card Service.
- 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](http://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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