



Summary of Product and/or Service Information – General Version

Publisher Name	: PT Bank Danamon Indonesia Tbk	Product Type	: Consumer Credit
Product Name	: Danamon American Express® Gold and Blue Credit Card	Product	: The Danamon American Express® Credit Card is a cashless payment instrument issued by Danamon under licence from American Express® to facilitate global transactions, offering American Express®'s signature premium services, attractive reward programs, and a range of travel and lifestyle benefits that provide convenience, <i>prestige</i> and added value in all your financial activities.
Currency	: Transactions in all available currencies, billing in Rupiah	Description	

Key Features of Your Credit Card

Card Limit	: IDR 500,000 to IDR 500,000,000	Application Requirements	
Benefits	: <ul style="list-style-type: none"> • Earn Membership Rewards® Points on Every Retail Transaction • Travel Insurance • Attractive Offers from American Express® 	Age of the Primary Cardholder	: 21-65 years
		Age of Supplementary Cardholder	: 17-70 years
		Nationality	: Indonesian or Foreign Citizen

Benefits	Risks
<p>1. Membership Rewards® Points</p> <p>a. Earn 1x Membership Rewards® Point for every IDR 2,500 spent on retail transactions.</p> <p>b. Membership Rewards® Points are not awarded for direct debit insurance payments, cash advances, money transfers, balance conversions, transactions converted into installments, monthly installment transactions and/or cancelled transactions.</p> <p>2. Travel Insurance Benefit</p> <p>Receive travel insurance benefits when purchasing flight tickets using the Danamon American Express® Gold & Blue Credit Card.</p> <p>3. Attractive Offers from American Express®</p> <p>Enjoy a range of special offers exclusively for Danamon American Express® Gold & Blue Credit Cardholders.</p> <p>4. Contactless</p> <p>It's now easier than ever – simply tap your card when making a payment with your Danamon American Express® Gold & Blue Credit Card.</p> <p>5. Installment Plan</p> <p>a. Turn every retail transaction into an installment plan of up to 36 months via D-Bank PRO or contact Hello Danamon on 1-500-090.</p> <p>b. Minimum transaction amount: IDR 300,000.</p> <p>6. Money Transfer</p> <p>Transfer funds from your Danamon American Express® Gold & Blue Credit Card limit to your account.</p> <p>7. Easy Cash Withdrawal Access</p> <p>Cash withdrawals with easy access at Danamon ATMs throughout Indonesia and at ATMs bearing the American Express® logo worldwide.</p> <p>8. Credit Protection</p> <p>No need to worry about unpaid bills. Your bills will be covered if you experience unexpected risks. Register for Credit Protection by contacting Hello Danamon.</p>	<ol style="list-style-type: none"> Any misuse of the card resulting from the disclosure of card details (card number, expiry date, CVV) and MPIN/PIN/OTP to parties other than the intended Cardholder is the Customer's responsibility. The Customer is liable for all risks arising from such misuse of the card as described above. The Cardholder shall be fully liable for any errors, mistakes, 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 where 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 their card, they are advised to contact Hello Danamon on 1-500-090 immediately to have the card blocked and replaced with a new one. Cardholders who fail to meet their payment obligations in accordance with the minimum amount stipulated under the applicable terms and conditions by the due date will be subject to a late payment penalty and their card will be blocked, meaning it cannot be used for transactions until the payment obligation has been fulfilled. Cardholders are required 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 details. By using a credit card to make transactions in foreign currencies, the Cardholder is deemed to have understood, agreed to and accepted all risks arising from exchange rate differences and other related charges.

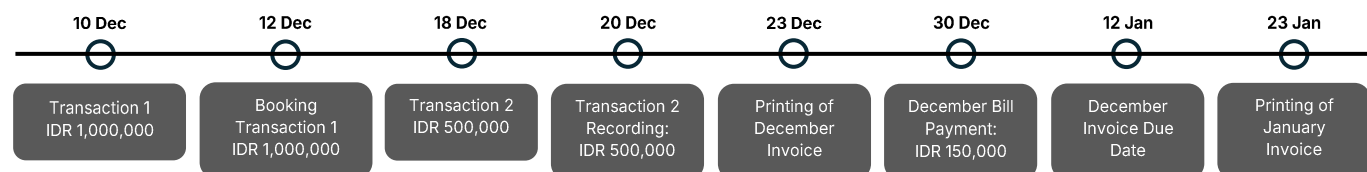
Danamon Credit Card Interest and Fees (Terms and conditions are subject to change at any time in accordance with Danamon's policies)			Requirements and Procedures
Credit Card Type	Danamon American Express® Gold	Danamon American Express® Blue	Indonesian Citizen <ol style="list-style-type: none"> Complete the Application Form. Please attach a photocopy of your National ID card or passport. Attach a photocopy of your Tax Identification Number (NPWP). Attach a photocopy of your current account/savings account statement for the last 3 months, payslip or tax return. Attach a photocopy of a credit card from another bank (optional). Foreign Citizen <ol style="list-style-type: none"> Complete the Application Form. Please attach a photocopy of your passport or KITAS. Please attach a photocopy of your NPWP. Please attach a photocopy of your current account/savings account statement for the last 3 months, payslip or tax return. Please attach a photocopy of a credit card from another bank (optional).
Annual Fee for Primary Card	IDR 350,000	IDR 250,000	
Annual Fee for Supplementary Card	N/A	IDR 90,000	
Retail Interest & Cash Withdrawal	1.75% per month	1,75% per month	
Minimum Payment	5% per month of the total bill (valid until 30 June 2026 or in accordance with applicable regulatory requirements)	5% per month of the total bill (valid until 30 June 2026 or in accordance with applicable regulatory requirements)	
Cash Withdrawal Fee	6% of the Cash Withdrawal amount or a minimum of IDR 150,000 and IDR 5,000 per withdrawal	6% of the Cash Withdrawal amount or a minimum of IDR 150,000 and IDR 5,000 per withdrawal	
Late Payment Fee	1% of the total bill, up to a maximum of IDR 100,000 per month (valid until 30 June 2026 or in accordance with applicable regulatory requirements)	1% of the total bill, up to a maximum of IDR 100,000 per month (valid until 30 June 2026 or in accordance with applicable regulatory requirements)	
Overlimit Penalty	IDR 150,000 per month	IDR 150,000 per month	
Card Replacement Fee	IDR 50,000	IDR 50,000	
Statement Printing & Delivery Fee	IDR 100,000 per month	IDR 100,000 per month	
E-Statement Delivery Fee	IDR 7,500 per month (effective 1 May 2026)	IDR 7,500 per month (effective 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 	<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 Fees via Teller	IDR 75,000	IDR 75,000	
Early Repayment Fee	5% of the remaining principal loan balance + accrued interest (if any)	5% of the remaining principal loan balance + accrued interest (if any)	
Credit Balance Refund Fee	IDR 35,000	IDR 35,000	
Notification Fee	IDR 10,000 per month	IDR 10,000 per month	

Enquiries and complaints can be submitted via:
Hello Danamon 1-500-090
email: hellodanamon@danamon.co.id

Simulation

Danamon Credit Card interest calculation simulation:

- Credit card retail interest rate = 21% per annum or 1.75% per month.
- Number of days in a year = 365 days.
- Payment = minimum payment



December Invoice			
Transaction Date	Posting Date	Transaction Details	Transaction Amount
10 Dec	12 Dec	Transaction 1	IDR 1,000,000
18 Dec	20 Dec	Transaction 2	IDR 500,000
Total Bill			IDR 1,500,000
Minimum Payment			IDR 150,000

January Statement			
Transaction Date	Posting Date	Transaction Details	Transaction Amount
30 Dec	30 Dec	Previous Invoice	IDR 1,500,000
		Payment	IDR 150,000
		Interest	IDR 32,132
Total Bill			IDR 1,382,132
Minimum Payment			IDR 138,213

January Statement					
Interest Charged	Description	Transaction Amount (A)	Number of Days (B)	Daily Interest (21%/365) (C)	Interest (A*B*C)
From the date the transaction is recorded until 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 until the next statement is printed	Total transactions minus the payment amount	IDR 1,350,000	24	0.00058	IDR 18,792
Total interest on the January statement					IDR 32,132

Additional Information

- Danamon Credit Cards 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 information, viewing transaction history, applying for installments via My Own Installment, transferring funds via Money Transfer, and more. For further details, visit bdi.co.id/fiturcc.
- Danamon Credit and Charge Cards are equipped with a contactless feature. 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 country will apply. For further information, visit bdi.co.id/contactless.
- To make it easier for you to pay your Danamon Credit Card and Charge Card bills, we offer a variety of payment methods, ranging from Autopay, Danamon ATMs, D-Bank PRO, cash payments, to payments via other banks. For further 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 any third parties, including Danamon. Danamon accepts no liability 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 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.
- Danamon Credit Card interest rates and fees are subject to change at any time, and Danamon will notify you in accordance with applicable regulations. For further information, visit bdi.co.id/tarifdanbiaya.
- 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 (important to read):

- Danamon may reject your application for a 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 about any matters relating to this Product and/or Service Information Summary.
- This Product and/or Service Information Summary has been prepared in Indonesian. Where 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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