


## 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>	: Danamon American Express® Gold Business Card	<b>Product</b>	: The Danamon American Express® Gold Business Card is a card payment instrument issued by Danamon under licence from American Express®, designed to support your small business goals. Enjoy the convenience of a range of attractive benefits with your Danamon American Express® Gold Business Card, including fast, flexible, and affordable credit for your business.
<b>Denomination</b>	: Transactions in all available currencies, invoices in Rupiah	<b>Description</b>	

### Your Key Credit Features

<b>Card Limit</b>	: IDR 20,000,000 to IDR 200,000,000	<b>Application Requirements</b>	
<b>Advantages</b>	: <ul style="list-style-type: none"> <li>• Early Payment Cashback of up to IDR 200,000</li> <li>• Easy Conversion of Transactions into Installments</li> </ul>	<b>Age of Main Cardholder</b>	: 21-65 years
		<b>Age of Supplement Cardholder</b>	: 17-70 years
		<b>Citizenship</b>	: Indonesian Citizen or Foreign Citizen



### Benefits

- 1. Early Pay Cashback**  
Receive 1% cashback each time you settle the full outstanding balance of your Danamon American Express® Gold Business Card within 7 (seven) days after the statement date. The maximum cashback awarded is IDR 200,000.
- 2. Easy Conversion of Transactions into Installments**  
Enjoy installment plans of up to 12 months for your transactions. For more information, please contact Hello Danamon at 1-500-090.
- 3. Cash Withdrawal**  
You can withdraw cash at more than 1,000 Danamon Bank ATMs across Indonesia and through our global network. To activate this feature, please contact the number on the back of your Danamon American Express® Gold Business Card.
- 4. Money Transfer**  
Transfer funds from your Danamon American Express® Gold Business Card credit limit to your Danamon account.
- 5. Contactless**  
Enjoy easier transactions by simply tapping your Danamon American Express® Gold Business Card.

### Risks

1. 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.
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. 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.
3. Cardholders who are late in fulfilling their payment obligations according to the minimum amount in accordance with the applicable provisions on the due date will be subject to a late fee and will result in the card being blocked so that it cannot be used.
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 Interests and Fees (Terms and conditions are subject to change at any time in accordance with Danamon's policy. For more information, please visit <a href="http://bdi.co.id/tarifdanbiaya">bdi.co.id/tarifdanbiaya</a> )		Requirements and Procedures
<b>Primary Card Annual Fee</b>	IDR 500,000 per card per year	<b>Indonesian Citizen</b> <ol style="list-style-type: none"> <li>1. Complete the Application Form.</li> <li>2. Please attach a photocopy of your National ID card or passport.</li> <li>3. Please attach a photocopy of your Tax Identification Number (NPWP).</li> <li>4. Please attach a photocopy of your current or savings account statement for the last 3 months, payslips or tax return.</li> <li>5. Please attach a photocopy of a credit card from another bank (optional).</li> </ol> <b>Foreign Citizen</b> <ol style="list-style-type: none"> <li>1. Complete the Application Form.</li> <li>2. Enclose a photocopy of your passport and KITAS/KIMS.</li> <li>3. Enclose a photocopy of your Tax Identification Number (NPWP).</li> <li>4. Please attach a photocopy of your current or savings account statement for the last 3 months, payslips or tax return.</li> <li>5. Enclose a photocopy of a credit card from another bank (optional).</li> </ol> <p style="text-align: center;"><b>Submit your queries and complaints to:</b> Hello Danamon 1-500-090 Email: <a href="mailto:hellodanamon@danamon.co.id">hellodanamon@danamon.co.id</a> Info: <a href="http://bdi.co.id/prosesaduan">bdi.co.id/prosesaduan</a></p>
<b>Supplementary Card Annual Fee</b>	IDR 250,000 per card per year	
<b>Retail Interest &amp; Cash Withdrawal</b>	1.75% per month, 21% per annum	
<b>Minimum Payment</b>	5% of the total bill (valid until 30 June 2026 or in accordance with applicable regulatory requirements)	
<b>Cash Withdrawal Fee</b>	6% of the cash withdrawal amount or a minimum of IDR 150,000 and IDR 15,000 per withdrawal	
<b>Late Charge</b>	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)	
<b>Overlimit Penalty</b>	IDR 150,000 per month	
<b>Card Replacement Fee</b>	IDR 50,000	
<b>Non-E-Statement Billing Printing &amp; Postage Fee</b>	IDR 100,000 per month	
<b>Billing Statement Delivery Fee via Email (e-Statement)</b>	IDR 7,500 per month (effective 1 May 2026)	
<b>Stamp Duty</b>	Payments from IDR 0 to IDR 5,000,000 = No Fee Payments > IDR 5,000,000 = IDR 10,000	
<b>Credit Card Payment via Teller Fee</b>	IDR 75,000	
<b>Early Settlement Fee</b>	5% of the outstanding principal and accrued interest (if any)	
<b>Credit Balance Refund Fee</b>	IDR 35,000	
<b>Notification Fee</b>	IDR 10,000 per month	

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<ul style="list-style-type: none"> <li>• Credit card retail interest rate = 21% per annum or 1.75% per month.</li> <li>• Number of days in a year = 365 days.</li> <li>• Payment = minimum payment.</li> </ul>																																													
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## 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](https://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 overseas, the regulations applicable in each country will apply. For more information, visit [bdi.co.id/contactless](https://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/carabayaramex](https://bdi.co.id/carabayaramex).
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 incurred by customers as a result of sharing personal and confidential data with third parties. For further information, visit [bdi.co.id/ccfraudedu](https://bdi.co.id/ccfraudedu).
5. 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.
6. Danamon Credit Card interest rates and fees 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](https://bdi.co.id/tarifdanbiaya).

### 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.



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