


## Summary of Product and/or Service Information – General Version

<p><b>Name of Issuer</b> : PT Bank Danamon Indonesia Tbk</p> <p><b>Name of Product</b> : Danamon American Express® Corporate Card</p> <p><b>Denomination</b> : Transactions cover all foreign currencies, with invoicing carried out in Rupiah</p>	<p><b>Type of Product</b> : Credit Cards for Corporate Customers</p> <p><b>Product Description</b> : The Danamon American Express® Corporate Card is a card-based payment instrument issued by Bank Danamon, licensed by American Express, specifically designed for the needs of companies of all sizes. Control your company's expenses and maximize savings. All transactions made with this card are the sole responsibility of the company, and bill payments are made in full.</p>
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### Your Key Credit Features

<p><b>Card Limit</b> : Starts from IDR 50,000,000</p> <p><b>Advantages</b> :</p> <ul style="list-style-type: none"> <li>• Travel Protection</li> <li>• Financial Solutions to Optimise Your Business</li> <li>• Flexibility in Credit Limits &amp; Billing Cycles</li> <li>• Central Billing Account</li> </ul>	<p><b>Application Requirements</b></p> <p><b>Primary cardholder's age</b> : 21-65 years old</p> <p><b>Supplementary cardholder's age</b> : -</p> <p><b>Nationality</b> : Indonesian or Foreign Citizen</p>
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### Benefits

- 1. Travel Protection**  
Accident cover of up to IDR 1,500,000,000.
- 2. Financial Solutions to Optimise Your Business**  
An integrated solution that combines the ease and convenience of financial management with precise control to support your company's growth, offering consolidated billing for your Danamon American Express® Corporate Card in the form of an Email Summary Report (e-MIS).
- 3. Flexibility in Limits & Billing Cycles**  
Flexibility in card limits and the ability to choose billing dates to suit your company's needs.
- 4. Central Billing Account**  
Discover a solution that streamlines every step of the purchasing process, from search and purchase to billing, as well as payment and reconciliation via the Central Billing Account.

### 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 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 (Fees Per Card) (Terms and conditions are subject to change at any time in accordance with Danamon's policy)		Requirements and Procedures
<b>Card Annual Fee</b>	IDR 550,000 per card per year	<p>Document Requirements for Opening a Corporate Card:</p> <ul style="list-style-type: none"> <li>Completion of the Application Form</li> <li>Company Tax ID (NPWP)</li> <li>Deed of Establishment and its amendments (including approval letter from the Ministry of Law and Human Rights)</li> <li>Risk Based Business License: Business Identification Number (NIB), Standard Certificate and/or Business License (according to risk classification)</li> <li>Audited financial statements for the last 2 years</li> <li>Other documents as required under the Bank's prevailing policies</li> </ul> <p><b>Indonesian Citizen</b></p> <p>Document Requirements for Opening a Corporate Card for Cardholders:</p> <ul style="list-style-type: none"> <li>Completion of the Application Form</li> <li>Photocopy of Identity Card/KTP (Indonesian citizens)</li> <li>Photocopy of Tax Identification Number (NPWP)</li> </ul> <p><b>Foreign Citizen</b></p> <p>Document Requirements for Opening a Corporate Card Cardholder:</p> <ul style="list-style-type: none"> <li>Completion of the application form</li> <li>Photocopy of passport and KIMS/KITAS (foreign nationals)</li> <li>Photocopy of Tax Identification Number (NPWP)</li> </ul> <p><b>How to Apply</b></p> <ul style="list-style-type: none"> <li>Via Hello Danamon on 1-500-090, or</li> <li>By contacting your Relationship Manager, or</li> <li>Visit the nearest Bank Danamon branch</li> </ul> <p style="text-align: right;"><b>Questions and complaints can be submitted via:</b> Hello Danamon 1-500-090 email: <a href="mailto:Corporatecard.service@danamon.co.id">Corporatecard.service@danamon.co.id</a></p>
<b>Cash Withdrawal Interest</b>	1.75% per month	
<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>Partial Payment Fee</b>	1.75% per month of the total outstanding balance	
<b>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 per month (Effective 1 May 2026)	
<b>Limit Increase Fees Through Hello Danamon</b>	IDR 25,000	
<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 Fee via Teller</b>	IDR 75,000	
<b>Credit Balance Refund Fee</b>	IDR 35,000	
<b>Notification Fee</b>	N/A (No notification fee applies)	

### 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			February Bill		
Transaction Date	Transaction Detail	Transaction Value	Total January Bill (A)	Partial Payment Fee (B)	Total January Bill (A+B)
9 January	Transaction 1	IDR 1,000,000	IDR 1,500,000	IDR 1,500,000 * 1.75% = IDR 26,250	IDR 1,526,250
15 January	Transaction 2	IDR 500,000			
Total Bill		IDR 1,500,000			

**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

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 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. Transactions using the Contactless feature 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 transactions using the Contactless feature made abroad, the regulations applicable in each country will apply. For further information, visit [bdi.co.id/contactless](https://bdi.co.id/contactless).
3. To make it easier for you to pay your Danamon Credit 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 the Customer 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 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.
6. Interest rates and fees for Danamon Credit Cards 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](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. 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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