

## 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 Mastercard® World Business Credit Card	<b>Product</b> :	The Danamon Mastercard® World Business Credit Card is a payment card issued by Danamon under a Mastercard license.
<b>Denomination</b> :	Transactions in all available currencies, invoices in Rupiah	<b>Description</b>	It is designed to provide convenience for your business and daily transactions, while supporting your modern lifestyle, including access to airport lounges both in Indonesia and abroad.

### Your Key Credit Features

<b>Card Limit</b> :	IDR 25,000,000 to IDR 1,000,000,000	<b>Application Requirements</b>
<b>Advantages</b> :	<ul style="list-style-type: none"> <li>• Earn D-Points for Every Retail Transaction</li> <li>• Airport Lounge Access (Domestic &amp; International)</li> <li>• Cashback Up to IDR 100,000 on Monthly Recurring Bill Payments</li> <li>• Installments Starting from 0% with Tenors up to 36 Months</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. D-Point**  
Earn 3 D-Points for every IDR 2,500 transaction you make. Redeem your D-Points for various attractive rewards such as mileage, shopping vouchers, gadgets, and more via the website: <https://dpoint.id>.
- 2. Complimentary Airport Lounge Access (Domestic & International)**  
Use your credit card to enjoy exclusive airport lounge access at selected airports across major cities in Indonesia, in collaboration with Danamon, as well as international lounges through Mastercard Travel Pass.
- 3. Monthly Cashback up to IDR 100,000 for Recurring Bill Payments**  
Enjoy 5% cashback (maximum IDR 100,000) by making a minimum of 5 retail transactions per month, with at least IDR 100,000 per transaction, for recurring bill payments such as internet, telephone, subscription services, and more. Register your recurring payments via D-Bank PRO or contact Hello Danamon at 1-500-090.
- 4. Installment Program**  
Convert your retail transactions into installments via D-Bank PRO or by contacting Hello Danamon at 1-500-090. Minimum transaction starts from IDR 300,000.
- 5. Bill Payment**  
Pay your electricity, telephone, mobile, and other bills on time through monthly auto-debit from your credit card. Register via Hello Danamon at 1-500-090.
- 6. Money Transfer**  
Transfer funds from your Danamon Mastercard® World Business Credit Card limit to your Danamon account.
- 7. Credit Protection**  
Stay worry-free about unpaid bills. Your outstanding balance will be covered in the event of unforeseen circumstances. Register for Credit Protection by contacting Hello Danamon at 1-500-090.
- 8. QRIS with Credit Card as Funding Source**  
Enjoy cashless payments without opening your wallet—simply scan QRIS and select your Danamon Mastercard® World Business Credit Card as the payment source via D-Bank PRO.
- 9. Contactless**  
Experience faster transactions with tap-to-pay using your Danamon Mastercard® World Business Credit Card.
- 10. Merchant Offers**  
Enjoy year-round promotions at selected online and offline merchants.
- 11. Higher Credit Limit and Cash Advance Limit**  
Receive a credit limit starting from IDR 100,000,000 (with NPWP). You can also withdraw cash up to 60% of your credit limit using your Danamon Mastercard® World Business Credit Card at Danamon ATMs, Mastercard-logo ATMs, and bank tellers displaying the Mastercard logo.

### 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. Should the Cardholder fail to meet their payment obligations in accordance with the minimum amount stipulated under applicable regulations by the due date, a late payment penalty will be imposed 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 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 2,500,000 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 1,000,000 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	
<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 100,000 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	

Simulation							
<b>Danamon Credit Card interest calculation simulation:</b>							
<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>							
December Statements				January Statements			
Transaction Date	Recording Date	Transaction Detail	Transaction Value	Transaction Date	Recording Date	Transaction Detail	Transaction Value
10 Dec	12 Dec	Transaction 1	IDR 1,000,000	30 Dec	30 Dec	Previous Billing	IDR 1,500,000
18 Dec	20 Dec	Transaction 2	IDR 500,000			Payment	IDR 150,000
Total Billing			IDR 1,500,000			Interest	IDR 32,132
Minimum Payment			IDR 150,000	Total Billing			IDR 1,382,132
				Minimum Payment			IDR 138,213
January Statements							
Interests Applied	Description	Transaction Value (A)	Number of Days (B)	Daily Interest (21%/365) (C)	Interest (A*B*C)		
From the transaction date to 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 to the next statement being printed	Total transactions minus the total payments	IDR 1,350,000	24	0.00058	IDR 18,792		
Total Interest on the January Statement					IDR 32,132		

## 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/carabayarcc](https://bdi.co.id/carabayarcc).
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. You may apply for a temporary credit limit increase of up to IDR 15,000,000,000 by submitting a request via your Premium Card or Platinum Card Service Relationship Manager.
6. 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.
7. 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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