


Summary of Product and/or Service Information – General Version

Name of Issuer	: PT Bank Danamon Indonesia Tbk	Type of Product	: Consumer Credit
Name of Product	: Danamon World Elite™ Mastercard® Credit Card	Product	: The Danamon World Elite™ Mastercard® is a card payment instrument issued by Danamon under licence from Mastercard, designed to facilitate your transactions and offer payment flexibility, whilst providing convenience through a range of benefits such as complimentary access to airport lounges in Indonesia and abroad, a concierge service, and a personal Relationship Manager.
Denomination	: Transactions in all available currencies, invoices in Rupiah	Description	

Your Key Credit Features

Card Limit	: IDR 200,000,000 to IDR 2,250,000,000	Application Requirements	
Advantages	<ul style="list-style-type: none"> • Lounges at airports in Indonesia and abroad • Travel insurance of up to IDR 5 billion • A dedicated relationship manager for every cardholder 	Age of Main Cardholder	: 30-70 years
		Age of Supplement Cardholder	: 17-70 years
		Citizenship	: Indonesian Citizen or Foreign Citizen
		Minimum Total Assets Under Management in a Danamon Account	: IDR 5,000,000,000



Benefits

1. D-Point

- Earn 6x D-Points for every IDR 2,500 retail transaction made domestically and 8x D-Points for every IDR 2,500 retail transaction made overseas, provided that the total assets under management for the previous month are at least IDR 5,000,000,000.
- Earn 5x D-Points for every IDR 2,500 retail transaction within Indonesia and 7x D-Points* for every IDR 2,500 retail transaction overseas, provided that the total assets under management from the previous month are less than IDR 5,000,000,000.
- Excludes auto-debit insurance payments, cash advances, Money Transfer, balance conversions, QRIS transactions funded by a Danamon Credit Card, transactions converted to installments along with monthly installment transactions, and/or cancelled transactions.

*D-Point bonuses are capped at the lower of either transactions amounting to 1 (one) times the card limit (including if the card is currently under a temporary limit) or a maximum accumulated transaction value of IDR 300,000,000 per month.

2. Unlimited Access to Lounges at Airports in Indonesia and Abroad

- Complimentary access 5 times per year per cardholder (including supplementary cards) to over 1,300 Airport Lounges worldwide with the Mastercard Travel Pass service. (Find out more at bdi.co.id/mctravelpass).
- Unlimited complimentary access for 1 person to airport lounges in major cities across Indonesia. (Find out more at bdi.co.id/airportlounge).

3. Travel Insurance Benefits

Get travel insurance benefits of up to IDR 5 billion when you purchase flight tickets using the Danamon World Elite™ Mastercard® credit card.

4. A 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 contacted via Premium Card Service and Concierges.

5. Complimentary Golf Green Fee

Free golf green fees at 16 golf clubs across Indonesia, provided you bring at least 1 (one) guest to play on weekdays and at least 2 (two) guests to play at weekends. Further information can be found at bdi.co.id/greenfee.

6. Concierge Service

Our Concierge service is always on hand to meet your every need, 24 hours a day, whether it's booking a table at your favourite restaurant or buying a gift for a loved one.

Risks

- 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.
- 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 Premium Card Service on (021) 3435 8889 to have the card blocked and replaced with a new one.
- 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.
- 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.
- 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)		Requirements and Procedures
Primary Card Annual Fee*	IDR 6,000,000	Indonesian Citizen <ol style="list-style-type: none"> You can submit your application with the assistance of Danamon's sales team at a branch. Please attach a photocopy of your National ID card or passport. Please attach a photocopy of your Tax Identification Number (NPWP). You must have a minimum total of IDR 5,000,000,000 in assets under management in a Danamon account. Please attach a photocopy of a credit card from another bank (optional). Foreign Citizen <ol style="list-style-type: none"> You can submit your application with the assistance of Danamon's sales team at a branch. Enclose a photocopy of your passport or KITAS. Enclose a photocopy of your Tax Identification Number (NPWP). Have a minimum total of IDR 5,000,000,000 in assets under management in a Danamon account. Enclose a photocopy of a credit card from another bank (optional). <p style="text-align: center;">Submit your queries and complaints to: Premium Card Services (021) 3435 8889 Email: The.Platinum.Card.Amex@danamon.co.id</p>
Supplementary Card Annual Fee*	IDR 2,000,000	
Card Administration Fee**	IDR 750,000 per month	
Retail Interest & Cash Withdrawal	1.75% per month	
Minimum Payment	5% 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	
Late Charge	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)	
Overlimit Penalty	IDR 150,000 per month	
Card Replacement Fee	IDR 50,000	
Non-e-Statement Billing Statement Printing & Postage Fee	IDR 100,000 per month	
Billing Statement Delivery Fee via Email (e-Statement)	IDR 7,500 per month	
Stamp Duty	Payments from IDR 0 to IDR 5,000,000 = No Fee Payments > IDR 5,000,000 = IDR 10,000	
Credit Card Payment via Teller Fee	IDR 75,000	
Early Settlement Fee	5% of the outstanding principal and accrued interest (if any)	
Credit Balance Refund Fee	IDR 35,000	
Notification Fee	IDR 10,000 per month	
<p>* No annual fee for the primary and supplementary cards provided that the average total assets under management over the last 12 (twelve) months is at least IDR 5,000,000,000</p> <p>**No monthly card administration fee provided the average total assets under management remain at a minimum of IDR 5,000,000,000 and become a Danamon Privilege customer. Otherwise, a card administration fee of IDR 750,000 will be charged the following month</p>		

Simulation																																																			
Danamon Credit Card interest calculation simulation:																																																			
<ul style="list-style-type: none"> Credit card retail interest rate= 21% per annum or 1.75% per month. Number of days in a year= 365 days. Payment= minimum payment. 																																																			
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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

- 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.
- 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.
- 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.
- 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.
- 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 Relationship Manager or Premium 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.
- 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.

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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