

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 Visa Infinite Credit Card	Product :	The Danamon Visa Infinite Credit Card is a card-based payment method issued by Danamon under licence from Visa, designed to facilitate transactions and offer payment flexibility, providing complimentary access to airport lounges in Indonesia, as well as access to a virtual assistant via the Visa Concierge service.
Denomination :	Transactions in all available currencies, invoices in Rupiah	Description	

Your Key Credit Features

Card Limit :	IDR 50,000,000 to IDR 1,000,000,000	Application Requirements	
Advantages :	<ul style="list-style-type: none"> ● Earn D-Points on Every Retail Transaction ● Free Access to Lounges at Indonesian Airports ● Virtual Assistant with Visa Concierge Services ● Cashback of up to IDR 100,000 on Monthly Recurring Bill Payments 	Age of Primary Cardholder :	21-65 years
		Age of Supplement Cardholder :	17-70 years
		Citizenship :	Indonesian Citizen or Foreign Citizen
		Minimum total asset under management in a Danamon account	IDR 500,000,000



Benefits

- 1. D-Point**
 - a. Earn 3x D-Points for every retail transaction of IDR 2,500 if the total asset under management in the previous month were at least IDR 500,000,000.
 - b. Earn 3x D-Points* for every retail transaction of IDR 2,500 if the total asset under management in the previous month were less than IDR 500,000,000.
 - c. Excludes auto-debit insurance payments, cash advances, money transfers, balance conversions, QRIS transactions funded by a Danamon Visa Infinite Credit Card, transactions converted to installments along with monthly installment payments, and/or cancelled transactions.
*The D-Point bonus is capped at the lower of either transactions totalling one (1) times the card limit (including when the card is subject to a temporary limit) or a maximum accumulated transaction amount of IDR 300,000,000 per month.
- 2. Free Access to Lounges at Indonesian Airports**
Show your card and boarding pass to enjoy airport lounge facilities at airports across major cities in Indonesia, courtesy of Danamon's special offer. Full details: bdi.co.id/airportlounge.
- 3. Virtual Assistant with Visa Concierge Service**
Enjoy the Visa Concierge service for all Danamon Visa Infinite credit cardholders. An Indonesian-speaking virtual assistant is on hand to assist with all your needs.
- 4. Cashback of up to IDR 100,000 every month for regular bill payments**
Enjoy 5% cashback up to IDR 100,000 by making at least 5 (five) retail transactions of at least IDR 100,000 per transaction each month for regular bill payments, such as internet bills, telephone bills, subscription services, and others. Register your regular bills via D-Bank PRO or Hello Danamon on 1-500-090.
- 5. My Own Installment**
Turn any retail transaction into installments of up to 36 months via D-Bank PRO or call Hello Danamon on 1-500-090.
- 6. Easy Access to Cash Withdrawals**
You can make cash withdrawals using your Danamon Credit Card at all Danamon ATMs, ATMs displaying the Visa/Plus or Mastercard/Cirrus logo, and at bank counters displaying the Visa or Mastercard logo associated with your credit card.
- 7. Bill Payment**
Pay your electricity, landline, mobile phone and other bills on time with a monthly direct debit from your credit card. Sign up via Hello Danamon on 1-500-090.
- 8. Money Transfer**
Transfer funds from your Danamon Visa Infinite credit card limit to your Danamon account.

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.

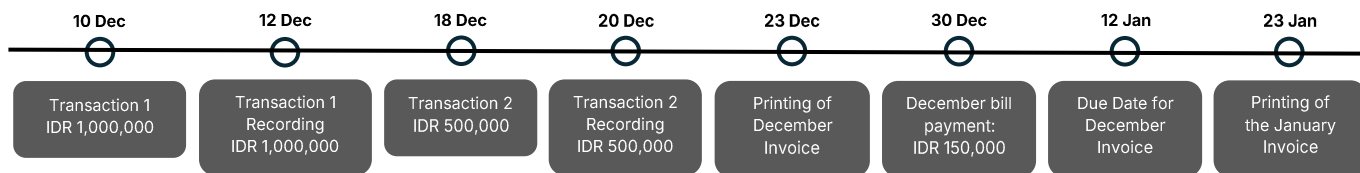
<p>9. Credit Protection No need to worry about unpaid bills. Your bills will be covered in the event of unforeseen circumstances. Sign up for Credit Protection by calling Hello Danamon on 1-500-090.</p> <p>10. QRIS with a Credit Card as the Funding Source Shopping is easier without having to open your wallet; simply scan the QRIS and select the Danamon Visa Infinite Credit Card as your funding source using D-Bank PRO.</p> <p>11. Contactless It's now easier than ever—simply tap your card when making a payment with your Danamon Visa Infinite Credit Card</p> <p>12. Merchant Discount Enjoy special offers at selected online and offline retailers all year round.</p>	
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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 1,500,000	<p>Indonesian Citizen</p> <ol style="list-style-type: none"> 1. You can submit your application with the assistance of Danamon's sales team at a branch. 2. Please attach a photocopy of your National ID card or passport. 3. Please attach a photocopy of your Tax Identification Number (NPWP). 4. You must have a minimum total asset under management of IDR 500,000,000 in your Danamon account. 5. Please attach a photocopy of a credit card from another bank (optional). <p>Foreign Citizen</p> <ol style="list-style-type: none"> 1. You can submit your application with the assistance of Danamon's sales team at a branch. 2. Please attach a photocopy of your passport or KITAS. 3. Please attach a photocopy of your NPWP. 4. You must have a minimum total asset under management of IDR 500,000,000 in your Danamon account. 5. Please attach a photocopy of a credit card from another bank (optional). <p style="text-align: center; margin-top: 20px;">Submit your queries and complaints to: Hello Danamon 1-500-090 Email: hellodanamon@danamon.co.id</p>
Supplementary Card Annual Fee**	IDR 750,000	
Retail Interest & Cash Advance Interest	1.75% monthly	
Minimum Payment	5% of the total bill (valid until 30 June 2026 or in accordance with applicable regulatory requirements)	
Cash Advance Fee	6% of the cash withdrawal amount or a minimum of IDR 100,000	
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 Fee	IDR 150,000 monthly	
Card Replacement Fee	IDR 50,000	
Statement Printing & Postage Fee	IDR 100,000 monthly	
e-Statement Fee	IDR 7,500 monthly (effective on 1 May 2026)	
Stamp duty	Payments from IDR 0 to IDR 5,000,000 = No fee Payments over IDR 5,000,000 = IDR 10,000	
Credit Card Payment Fee via Teller	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 monthly	
<p>* The annual fee of IDR 1,500,000 is waived for the primary card if the average total asset under management over the last 12 (twelve) months is at least IDR 500,000,000</p> <p>** Waiver of the annual fee of IDR 750,000 per year for supplementary cards if the average total asset under management over the last 12 (twelve) months is at least IDR 500,000,000</p>		

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 Statements			
Transaction Date	Recording Date	Transaction Detail	Transaction Value
10 Dec	12 Dec	Transaction 1	IDR 1,000,000
18 Dec	20 Dec	Transaction 2	IDR 500,000
Total Billing			IDR 1,500,000
Minimum Payment			IDR 150,000

January Statements			
Transaction Date	Recording Date	Transaction Detail	Transaction Value
30 Dec	30 Dec	Previous Billing	IDR 1,500,000
		Payment	IDR 150,000
		Interest	IDR 32,132
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

- Danamon Credit and Charge Cards are easily accessible 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 abroad, 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.
- Transactions made 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.
- 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.

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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