


Summary of Product and/or Service Information – General Version

Publisher Name	: PT Bank Danamon Indonesia Tbk	Product Type	: Consumer Credit
Product Name	: Danamon Mastercard® World Credit Card	Product	: The Danamon Mastercard® World Credit Card is a card-based payment instrument issued by Danamon under licence from Mastercard, designed to support the ease of your transactions and payment flexibility, as well as providing the best experience worldwide with every transaction through your Mastercard Travel Pass membership.
Currency	: Transactions in all available currencies, billed in Rupiah	Description	

Key Features of Your Credit Card

<p>Card Limit : IDR 25,000,000 to IDR 1,000,000,000</p> <p>Benefits :</p> <ul style="list-style-type: none"> • Earn D-Points for Every Retail Transaction • Access to Lounges at Airports in Indonesia and Abroad • Cashback of up to IDR 100,000 Monthly Bill Payments • Installments Starting from 0% with Terms of up to 36 Months 	<p>Application Requirements</p> <p>Age of Primary Cardholder : 21–65 years</p> <p>Age of Supplementary Cardholder : 17–70 years</p> <p>Nationality : Indonesian or Foreign Nationals</p> <p>Minimum total asset under management in a Danamon account : IDR 500,000,000</p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



Benefits	Risks
<p>1. D-Point</p> <p>a. Earn 3x D-Points for every retail transaction of IDR 2,500 if the total asset under management in the previous month are at least IDR 500,000,000</p> <p>b. Earn 3x D-Points* for every retail transaction of IDR 2,500 if the total asset under management in the previous month are less than IDR 500,000,000.</p> <p>c. Excludes auto-debit insurance payments, cash advances, money transfers, balance conversions, QRIS transactions funded by the Danamon Mastercard World Credit Card, transactions converted to installments along with monthly installment transactions, and/or cancelled transactions.</p> <p>*D-Point bonuses are capped at the lower of either transactions amounting to 1 (one) time 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.</p> <p>2. Free Access to Airport Lounges in Indonesia</p> <p>Present your card and boarding pass to access airport lounges at airports across major cities in Indonesia, utilising special facilities provided by Danamon. Full details: bdi.co.id/airportlounge.</p> <p>3. Up to IDR 100,000 Cashback Every Month on Regular Bill Payments</p> <p>Enjoy 5% cashback up to IDR 100,000 by making a minimum of 5 (five) retail transactions of at least IDR 100,000 per transaction each month for regular bill payments, such as internet, telephone, subscription services, and others. Register your regular bills via D-Bank PRO or Hello Danamon 1-500-090.</p> <p>4. My Own Installment</p> <p>Convert any retail transaction into installments of up to 36 months via D-Bank PRO or contact Hello Danamon on 1-500-090.</p> <p>5. Mastercard Travel Pass</p> <p>Make your travel experience more comfortable by waiting for your flight in over 1,300 airport lounges worldwide using your Mastercard Travel Pass membership.</p> <p>6. Easy Access to Cash Withdrawals</p> <p>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.</p> <p>7. Bill Payment</p> <p>Pay your electricity, telephone, mobile phone and other bills on time with a monthly auto-debit from your credit card. Register via Hello Danamon on 1-500-090.</p> <p>8. Money Transfer</p> <p>Transfer funds from your Danamon Mastercard® World Credit Card limit to your account.</p>	<p>1. Any misuse of the card resulting from the disclosure of card details (card number, expiry date, CVV) and MPIN/PIN/OTP to parties other than the intended Cardholder is the Customer's responsibility. The Customer is liable for all risks arising from such misuse as described above.</p> <p>2. The Cardholder is fully liable for any errors, mistakes, 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 others 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.</p> <p>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.</p> <p>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.</p> <p>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>

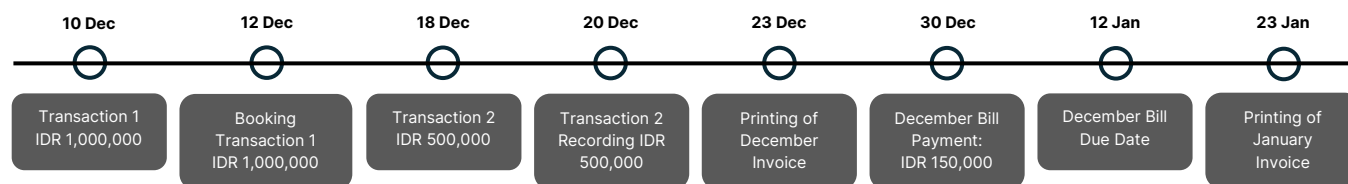
<p>9. Credit Protection No need to worry about unpaid bills. Your bills will be covered in the event of unforeseen risks. Register for Credit Protection by contacting Hello Danamon on 1-500-090.</p> <p>10. QRIS with Credit Card as Funding Source Shop more easily without needing to open your wallet; simply scan the QRIS and select your Danamon Mastercard® World Credit Card as the funding source via D-Bank PRO.</p> <p>11. Contactless Now it's easier than ever – simply tap your card when making transactions using your Danamon Mastercard® World Credit Card.</p> <p>12. Merchant Discounts Enjoy offers at selected online and offline merchants all year round.</p>	
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--

Danamon Credit Card Interest and Fees (Terms and conditions are subject to change at any time in accordance with Danamon's policies)		Requirements and Procedures
Primary Card Annual Fee*	IDR 1,200,000	<p>Indonesian Citizens</p> <ol style="list-style-type: none"> 1. Complete the Application Form. 2. Attach a photocopy of your ID card/passport. 3. Attach a photocopy of your Tax Identification Number (NPWP). 4. Have a minimum total managed fund of IDR 500,000,000 in a Danamon account. 5. Attach a photocopy of a credit card from another bank (optional). <p>Foreign Citizens</p> <ol style="list-style-type: none"> 1. Complete the Application Form. 2. Attach a photocopy of your passport and KITAS/KIMS. 3. Attach a photocopy of your Tax Identification Number (NPWP). 4. Have a minimum total managed fund of IDR 500,000,000 in a Danamon account. 5. Attach a photocopy of a credit card from another bank (optional). <p style="text-align: center; margin-top: 20px;">Enquiries and complaints can be submitted via: Hello Danamon 1-500-090 email: hellodanamon@danamon.co.id Info: bdi.co.id/prosesaduan</p>
Annual Fee for Supplementary Card**	IDR 500,000	
Retail Interest & Cash Withdrawal	1.75% per month, 21% per annum	
Minimum Payment	5% per month 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 Payment Fee	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 Printing & Delivery Fee	IDR 100,000 per month	
Fee for sending statements via email (e-Statement)	IDR 7,500 per month (effective 1 May 2026)	
Stamp Duty	Payments from IDR 0 to IDR 5,000,000 = No Fee Payments > IDR 5,000,000 = IDR 10,000	
Credit Card Payment Fee via Teller	IDR 75,000	
Early Repayment 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>*Waiver of the annual fee of IDR 1,200,000 per year 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>**No annual fee of IDR 500,000 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 Invoice			
Transaction Date	Posting Date	Transaction Details	Transaction Amount
10 Dec	12 Dec	Transaction 1	IDR 1,000,000
18 Dec	20 Dec	Transaction 2	IDR 500,000
Total Bill			IDR 1,500,000
Minimum Payment			IDR 150,000

January Statement			
Transaction Date	Posting Date	Transaction Details	Transaction Amount
30 Dec	30 Dec	Previous Invoice	IDR 1,500,000
		Payment	IDR 150,000
		Interest	IDR 32,132
Total Bill			IDR 1,382,132
Minimum Payment			IDR 138,213

January Statement					
Interest Charged	Description	Transaction Amount (A)	Number of Days (B)	Daily Interest (21%/365) (C)	Interest (A*B*C)
From the date the transaction is recorded until 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 until the next statement is printed	Total transactions minus the payment amount	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 information, viewing transaction history, applying for installments via My Own Installment, transferring funds via Money Transfer, and more. For further details, 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.
- 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.
- 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.
- Danamon reserves the right to change the type of Danamon Credit Card and/or Charge Card, meaning that the type of Danamon Credit Card and/or Charge Card issued by Danamon may differ from the one you have applied for. You will be notified of this by Danamon via the communication channels available at Danamon.

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.



A member of MUFG

Document Print Date
19/05/2026

PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority and Bank Indonesia and is a participant in the Indonesia Deposit Insurance Corporation guarantee scheme