

Summary of Product and/or Service Information – General Version

Name of Issuer	: PT Bank Danamon Indonesia Tbk	Type of Product	: Credit Cards for Corporate Customers
Name of Product	: Danamon Mastercard® Corporate Credit Card	Product	: The Danamon Mastercard® Corporate Credit Card is a card-based payment instrument issued by Bank Danamon, licensed by Mastercard, specifically designed for the needs of businesses of all sizes. Customers are required to pay their bills in full.
Denomination	: Transactions cover all foreign currencies, with invoicing carried out in Rupiah	Description	

Your Key Credit Features

Card Limit	: Starts from IDR 50,000,000	Application Requirements	
Advantages	• Travel Protection • Financial Solutions to Optimise Your Business • Flexibility in Credit Limits & Billing Cycles • Central Billing Account	Primary cardholder's age	: 21-65 years old
		Supplementary cardholder's age	: -
		Nationality	: Indonesian or Foreign Citizen



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 Mastercard® Corporate Credit Card in the form of an Email Summary Report (e-MIS).

3. Flexibility in Limits & Billing Cycles

Flexibility in flexible card limits and selection of billing cycle dates according to company needs.

4. Central Billing Account

Discover a solution that streamlines every step of the purchasing process from sourcing and purchasing to billing, payment, and reconciliation through a 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 for transactions in foreign currencies, the Cardholder is deemed to have understood, agreed to, and accepted all risks arising from exchange rate differences and other related charges.

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. For more information, please visit bdi.co.id/tarifdanbiaya)		Requirements and Procedures
Card Annual Fee	IDR 550,000 per card per year	Document Requirements for Opening a Corporate Card: • Completion of the Application Form • Company Tax ID (NPWP) • Deed of Establishment and its amendments (including approval letter from the Ministry of Law and Human Rights) • Risk Based Business License: Business Identification Number (NIB), Standard Certificate and/or Business License (according to risk classification) • Audited financial statements for the last 2 years • Other documents as required under the Bank's prevailing policies
Retail Interest & Cash Withdrawal	1.75% per month, 21% per year	
Cash Withdrawal Fee	6% of the cash withdrawal amount or a minimum of IDR 150,000	
Late Charge	1% of the total bill with a maximum of IDR 100,000 per month, or in accordance with applicable regulatory requirements	
Overlimit Penalty	IDR 150,000 per month	
Card Replacement Fee	IDR 50,000	
Billing Statement Printing & Postage Fee	IDR 100,000 per month	
Billing Statement Delivery Fee via Email (e-Statement)	IDR 7,500 per month (Effective 1 May 2026)	
Limit Increase Fees Through Hello Danamon	IDR 25,000	
Stamp Duty	Payments from IDR 0 to IDR 5,000,000 = Free of charge Payments > IDR 5,000,000 = IDR 10,000	
Credit Card Payment Fee via Teller	IDR 75,000	Indonesian Citizen Document Requirements for Opening a Corporate Card for Cardholders: • Completion of the Application Form • Photocopy of Identity Card/KTP (Indonesian citizens) • Photocopy of Tax Identification Number (NPWP)
Credit Balance Refund Fee	IDR 35,000	Foreign Citizen Document Requirements for Opening a Corporate Card Cardholder: • Completion of the application form • Photocopy of passport and KIMS/KITAS (foreign nationals) • Photocopy of Tax Identification Number (NPWP)
Notification Fee	N/A (No notification fee applies)	How to Apply • Via Hello Danamon on 1-500-090, or • By contacting your Relationship Manager, or • Visit the nearest Danamon branch
		Questions and complaints can be submitted via: Hello Danamon 1-500-090 email: Corporatecard.service@danamon.co.id

Simulation

Danamon Credit Card interest calculation simulation:

- Retail credit card interest rate = 21% per annum or 1.75% per month.
- Number of days in a year = 365 days.
- Payment = minimum payment

10 Dec

Transaction 1
IDR 1,000,000

12 Dec

Recording of Transaction 1
IDR 1,000,000

18 Dec

Transaction 2
IDR 500,000

20 Dec

Recording of Transaction 2
IDR 500,000

23 Dec

Printing of December Billing Statement

30 Dec

December Bill Payment
IDR 150,000

12 Jan

December Bill Due Date

23 Jan

Printing of January Billing Statement

Here is a comparison of the bills from August to October.

December Bill Statement

Transacti on Date	Recordi ng Date	Transacti on Detail	Transaction Value
10 Dec	12 Dec	Transactio n 1	IDR 1,000,000
18 Dec	20 Dec	Transactio n 2	IDR 500,000
Total Billing			IDR 1,500,000
Minimum Payment			IDR 150,000

January Bill Statement

Transacti on 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 Bill Statement

Interest Charged	Description	Transaction Value (A)	Numbe r of Days (B)	Daily Interest (21%/36 5) (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	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 and more. For further information, visit 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.
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/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 the Customer as a result of sharing personal and confidential data with third parties. For further information, visit 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.

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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PT Bank Danamon Indonesia Tbk, is licensed and supervised by the Indonesia Financial Services Authority (OJK) and Bank Indonesia (BI), and a member of Indonesia Deposit Insurance Corporation (LPS).