Danamon

TRANSACTION GUIDELINE

FOR DANAMON MUFG CUSTOMERS

ver. 0519

PT Bank Danamon Indonesia Tbk
Registered under and supervised by OJK

SAATNYA
PEGANG KENDALI

TABLE OF CONTENT

LIST OF TERMS/ ABBREVIATIONS

FET = Foreign Exchange Traffic
CIF = Customer Identification File
RTGS = Real Time Gross Settlement
CAT = Current Account Traffic / LLG = Lalu Lintas Giro
NCS = National Clearing System / SKN = Sistem Kliring Nasional
FCY = Foreign Currency
FX = Foreign Exchange
EDC = Electronic Data Capture
FSLU = Financial Service Liaison Unit
CDM = Cash Deposit Machine
TMS = Transfer Matching System
NBL = National Black List
IBFT = Interbank Fund Transfer

DANAMON SAVING

Tabungan Danamon LEBIH MUFG (IDR Savings Account)

- No monthly administration fee
- No cash withdrawal fee at ATM Bersama/ALTO/PRIMA network for balances higher than IDR 8,000,000
- Low e-channel transaction fees

Interest rate:
> IDR 500,000.00 = 0.5%

Tabungan Danamon LEBIH MUFG

Fee Information	Danamon LEBIH
Initial Deposit	IDR 250,000
Hold Balance	0
Monthly Adm Fee	Free
Minimum Balance	IDR 500,000
Fall Below Fee	IDR 15,000 (If balance < IDR 500,000)
Closed Account Fee	0
Banking Statement Fee	IDR 5,000
Banking e-Statement Fee	Free

Tabungan MUFG Primadolar (Foreign Currency Savings Account)

- No monthly administration fee
- No cash withdrawal fee at ATM Bersama/ALTO/PRIMA network for balances higher than IDR 8,000,000
- Low transaction fee
- Reasonable Remittance Fee and Quick Transfer Time
- Savings account with daily interest
- Competitive exchange rate
- Danamon Debit/ATM Card for all needs with wide network access

Tabungan Primadolar MUFG USD

Fee Information and Balance Provisions	
Initial Deposit	0
Hold Balance	0
Monthly Administration Fee	Free
Minimum Balance	Free
Fall Below Fee	Free
Closed Account Fee	0
Banking Statement Fee	0.8
Banking e-Statement Fee	Free
Foreign Currency Withdrawal Fee (in branch)	Free
Foreign Currency Transfer (without Foreign Exchange Transaction)	USD 8 additional USD 25 for full amount transfer
Foreign Currency Transfer (with Foreign Exchange Transaction)	TT Sell/TT Buy + USD 5 Additional USD 25 for Full Amount Transfer
Automatic Account Closure	6 Months after account is Dormant with 0 balance

Interest Rate	
Balance	Interest Rate
< USD 50,000	0.15%
USD 50,000 ≥ USD 100,000	0.25%
USD 100,000 ≤ USD 500,000	0.50%
USD ≥ 500,000	0.65%

* Interest Rate in March 2019. Interest Rate may change at any time.

Tabungan Primadolar MUFG JPY

Fee Information and Balance Provisions	
Initial Deposit	0
Hold Balance	0
Monthly Administration Fee	Free
Minimum Balance	Free
Fall Below Fee	Free
Closed Account Fee	0
Banking Statement Fee	85
Banking e-Statement Fee	Free
Foreign Currency Withdrawal Fee (in branch)	Up to JPY 300,000 = 0.5% min JPY 100 JPY 300,001 - JPY 5,000,000 = 1.5% > JPY 5,000,000 = 2.5%
Foreign Currency Transfer (without Foreign Exchange Transaction)	USD 8 Additional JPY (0.05% min JPY 5,000) for full amount transfer
Foreign Currency Transfer (with Foreign Exchange Transaction)	TT Sell/TT Buy + USD 5 Additional JPY (0.05% min JPY 5,000) For full amount transfer
Automatic Account Closure	6 Months after account is Dormant with 0 balance

Interest Rate	
Balance	**Interest Rate**
≥ 0	0.00%

* Interest Rate in March 2019. Interest Rate may change at any time.

WHEN YOU VISIT A DANAMON BRANCH

- Danamon Security will greet you and ask what you need.
  ➜ Please let him know what you need and ask to see a 'Teller' or 'Customer Service' Officer*).
- Danamon Security will direct you and/or help you get a queue number.

Please wait until your queue number is called.

Danamon's Teller or Customer Service Officer will provide you with the service you need.

*Note:
- The list of available services at the branches can be seen in the next page.
- If the information you seek is not available in the service list, please inform our Security Officer that you need "Customer Service" assistance.

BRANCH SERVICES & TRANSACTION

Branch Services and Transaction Types

Teller	Customer Service
• Cash deposit, clearing, bank draft, cash withdrawal • Overbooking to other Danamon accounts • IDR transfer to other banks • Foreign currency transfer to other banks	• Opening of account • Customer Data Update • E-channel Service Registration (D-Bank, Danamon Online Banking) • Complaint resolution

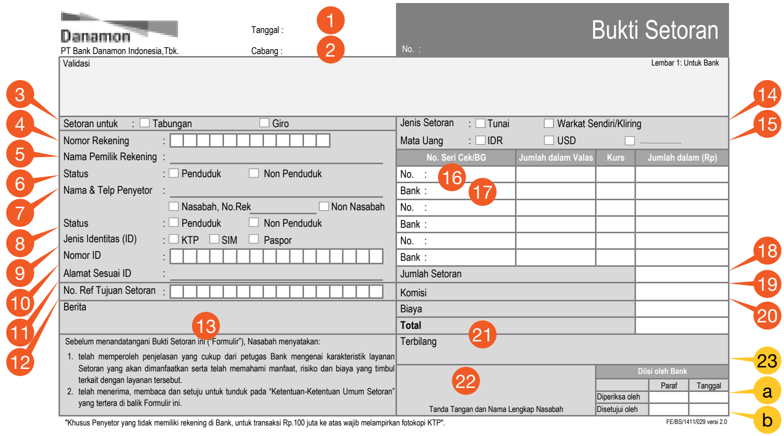
Documents to prepare

Own Transaction	Represented Transaction
• Identity card (KTP/SIM/KITAS/Passport) • Danamon DEBIT/ATM Card	• Power of Attorney submitted to branch before transaction is performed • Application for transaction signed by the Authorizer • Valid identity card (KTP/SIM/KITAS/Passport)

How to Fill In Transaction Form

A. Deposit Slip Form

A Deposit Slip Form is used as proof of the bank deposit and the clearing/own the bank draft deposits. The Form is comprised of an original form (for bank), carbon copy form, and general terms and conditions for transaction (for the Customer). This form must be filled if the Customer does not come by him/herself to the branch.


Danamon
PT Bank Danamon Indonesia,Tbk.
Tanggal : 1
Cabang : 2
Bukti Setoran
No. :
Validasi
Lembar 1: Untuk Bank
3 Setoran untuk : Tabungan Giro
4 Nomor Rekening :
5 Nama Pemilik Rekening :
6 Status : Penduduk Non Penduduk
7 Nama & Telp Penyetor :
Nasabah, No.Rek Non Nasabah
Status : Penduduk Non Penduduk
8 Jenis Identitas (ID) : KTP SIM Paspor
9 Nomor ID :
10 Alamat Sesuai ID :
11 No. Ref Tujuan Setoran :
12 Berita
13
Sebelum menandatangani Bukti Setoran ini ("Formulir"), Nasabah menyatakan:
1. telah memperoleh penjelasan yang cukup dari petugas Bank mengenai karakteristik layanan Setoran yang akan dimanfaatkan serta telah memahami manfaat, risiko dan biaya yang timbul terkait dengan layanan tersebut.
2. telah menerima, membaca dan setuju untuk tunduk pada "Ketentuan-Ketentuan Umum Setoran" yang tertera di balik Formulir ini.
14 Jenis Setoran : Tunai Warkat Sendiri/Kliring
15 Mata Uang : IDR USD

No. Seri Cek/BG	Jumlah dalam Valas	Kurs	Jumlah dalam (Rp)
No. : 16			
Bank : 17			
No. :			
Bank :			
No. :			
Bank :			
Jumlah Setoran			18
Komisi			19
Biaya			20
Total			

Terbilang 21
22
Tanda Tangan dan Nama Lengkap Nasabah

Diisi oleh Bank 23	Paraf	Tanggal
Diperiksa oleh a		
Disetujui oleh b		

"Khusus Penyetor yang tidak memiliki rekening di Bank, untuk transaksi Rp.100 juta ke atas wajib melampirkan fotokopi KTP".
FE/BS/1411/029 versi 2.0

sample of General Provision of Deposit

1. Fill in with the transaction date
2. Fill in with the name of the branch for the transaction
3. Boxes are filled with a check mark according to the type of account
4. Fill in with the account number for deposit
5. Fill in with the name of account holder
6. Boxes are filled with a check mark (√) according to the Customer's selection
7. Fill in with name and home/cellular phone number that can be contacted.
8. Boxes are filled with a check mark (√) according to selection
9. Boxes are filled with a check mark (√) according to the identity card possessed (KTP/Driver's License/Passport)
10. Fill in with the number of the identity card possessed
11. Fill in with the Customer's home address as listed on identity card
12. Fill in with the reference number of deposit destination (if any)
13. Fill in with information (if any)
14. Boxes are filled with a check mark (√) according to the type of deposit
15. Boxes are filled with a check mark (√) according to the type of currency
16. Fill in with the serial number Cheque/Current Account
17. Fill in with the name of bank issuing the Cheque/ Current Account
18. Fill in with the amount in numbers according to deposit
19. Fill in with the commission amount in numbers with the available currency
20. Fill in with the amount of fees to be imposed in numbers
21. Fill in with words according to total deposit amount, commission and fees
22. Fill in with the signature and name of Customer
23. Filled by the Danamon
    - Fill in with the initials and date by Branch officer
    - Fill in with the initials and date by Branch's operational staff.

KETENTUAN-KETENTUAN UMUM SETORAN

1. Setoran ke rekening dapat dilakukan Nasabah/Penyetor (selanjutnya disebut "Nasabah") melalui kantor-kantor cabang PT Bank Danamon Indonesia, Tbk (selanjutnya disebut "Bank"), dan penyetoran tersebut dapat dilakukan secara tunai, debet rekening, maupun dengan cek/bilyet giro (selanjutnya disebut "warkat") Bank atau warkat bank lain, atau dengan cara lain yang berlaku pada Bank.
2. Setoran yang menggunakan valuta asing (valas) mengikuti ketentuan kurs yang berlaku pada Bank dan ketentuan transaksi terkait valas.
3. Setoran yang dananya berasal dari pendebetan rekening, akan dilaksanakan oleh Bank sepanjang dananya mencukupi. Sementara untuk setoran yang menggunakan warkat Bank atau warkat bank lain atau media non tunai lainnya, baru dapat dilaksanakan setelah dananya efektif (dana telah diterima dengan baik oleh Bank sesuai dengan ketentuan yang berlaku pada Bank) dan dananya mencukupi.
4. Nasabah menyatakan bahwa data dan tanda tangan yang tercantum pada Bukti Setoran dan/atau warkat (termasuk jika ada endorsemen atas warkat) adalah benar dan menjadi dasar bagi Bank untuk menjalankan transaksi.
5. Setoran dengan menggunakan warkat bank lain yang dilakukan setelah jam penerimaan setoran kliring, penagihannya akan dilakukan pada hari kerja berikutnya sesuai dengan ketentuan yang berlaku pada Bank.
6. Setoran hanya diakui apabila formulir "Bukti Setoran" telah divalidasi (bukti cetakan dari sistem) atau telah disahkan oleh petugas Bank sesuai dengan ketentuan/prosedur yang berlaku pada Bank.
7. Semua biaya yang timbul sehubungan dengan pelaksanaan setoran warkat menjadi tanggung jawab Nasabah dan Bank dengan ini diberi kuasa untuk mendebet rekening Nasabah atas biaya yang timbul terkait transaksi tersebut.
8. Bank berhak meminta dokumen tambahan untuk pelaksanaan transaksi bilamana hal tersebut diperlukan Bank guna memenuhi peraturan perundang-undangan/hukum yang berlaku.
9. Nasabah setuju dan dengan ini menjamin, serta membebaskan Bank dari segala kewajiban, tuntutan, gugatan dan klaim apapun serta dari pihak manapun, termasuk dari Nasabah sendiri, serta dari tanggung jawab atas setiap dari semua kerugian dan/atau risiko yang timbul, baik karena: (i) kelalaian di dalam pengisian Bukti Setoran dan/atau warkat, yang dapat mengakibatkan Bukti Setoran dan/atau warkat setoran tersebut disalahgunakan oleh pihak-pihak yang tidak berhak atau hilang, (ii) setoran terlambat atau tidak diterima atau ditolak dengan alasan antara lain *force majeure* (seperti: pemogokan, penutupan, kerusuhan, pemberontakan, huru-hara, peperangan, bencana alam), (iii) maupun karena sebab-sebab lain yang terjadi di luar kendali Bank dan Bank telah melakukan langkah-langkah perbaikan yang wajar sesuai kelaziman dalam praktek perbankan.
10. Nasabah dapat mengajukan pengaduan atas transaksi/layanan perbankan kepada Bank (c.q. Kantor Cabang Bank yang terdekat atau DAC) secara lisan maupun tertulis sesuai peraturan perundangan yang berlaku. Apabila atas pengaduan tersebut Nasabah tidak memperoleh penyelesaian, maka Nasabah berhak mengajukan penyelesaian sengketa melalui proses mediasi perbankan (khusus yang terkait dengan sistem pembayaran) atau melalui lembaga alternatif penyelesaian sengketa yang difasilitasi oleh Otoritas Jasa Keuangan (OJK) atau melalui badan peradilan atau arbitrase sesuai peraturan perundangan yang berlaku.
11. Selain ketentuan-ketentuan yang secara tegas diatur dalam Ketentuan-ketentuan Umum Setoran ini, Nasabah dengan ini menyatakan tunduk dan terikat pada Syarat dan Ketentuan Umum Rekening dan Layanan Perbankan PT Bank Danamon Indonesia, Tbk dan perundangan yang berlaku di negara Republik Indonesia, termasuk semua peraturan dan ketentuan yang ditetapkan oleh instansi/otoritas yang berwenang sehubungan dengan pelaksanaan setoran.
12. Perjanjian ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan peraturan Otoritas Jasa Keuangan.

Sample of General Provision of Deposit

B. Cash Withdrawal Form

This form is used as proof of the Cash Withdrawal process for IDR currency or foreign currency. This form must be filled if the Customer does not come by him/herself to the branch.

Danamon
PT Bank Danamon Indonesia, Tbk.
Tanggal : 1
Cabang : 2

Bukti Penarikan

No :

Validasi

Jenis Rekening 3
☐ Tabungan :
☐ Giro :
Mata Uang : ☐ IDR ☐ USD ☐ 4
Nomor Rekening : 5
Nama Pemilik Rekening : 6
Status : ☐ Penduduk ☐ Bukan Penduduk 7

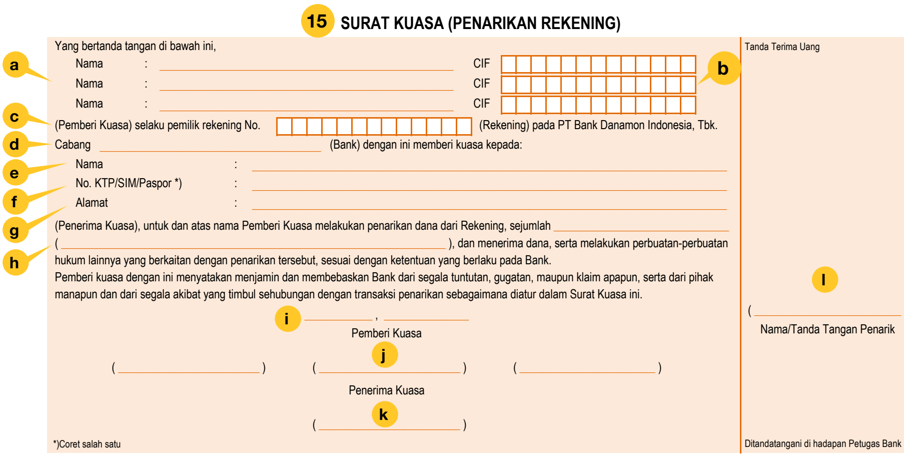
Rincian	Valuta Asing	Kurs	Rupiah
8 Jumlah yang Ditarik			
9 Komisi			
10 Biaya			
11 Jumlah			
Terbilang 12			

13

Tanda Tangan dan Nama Lengkap Penarik

Diisi oleh Bank 14		
	Paraf	Tanggal
Diperiksa oleh a		
Disetujui oleh b		

FE/BP/1411/030 versi 1.0



15 **SURAT KUASA (PENARIKAN REKENING)**

a Yang bertanda tangan di bawah ini,

Nama : ____ CIF

Nama : ____ CIF

Nama : ____ CIF b

c (Pemberi Kuasa) selaku pemilik rekening No. ____ (Rekening) pada PT Bank Danamon Indonesia, Tbk.

d Cabang ____ (Bank) dengan ini memberi kuasa kepada:

e Nama : ____

f No. KTP/SIM/Paspor *) : ____

g Alamat : ____

h (Penerima Kuasa), untuk dan atas nama Pemberi Kuasa melakukan penarikan dana dari Rekening, sejumlah ____ (____), dan menerima dana, serta melakukan perbuatan-perbuatan hukum lainnya yang berkaitan dengan penarikan tersebut, sesuai dengan ketentuan yang berlaku pada Bank.

Pemberi kuasa dengan ini menyatakan menjamin dan membebaskan Bank dari segala tuntutan, gugatan, maupun klaim apapun, serta dari pihak manapun dan dari segala akibat yang timbul sehubungan dengan transaksi penarikan sebagaimana diatur dalam Surat Kuasa ini.

i ____ , ____

Pemberi Kuasa

j

(____) (____) (____)

Penerima Kuasa

k

(____)

*)Coret salah satu

Tanda Terima Uang

l

(____)

Nama/Tanda Tangan Penarik

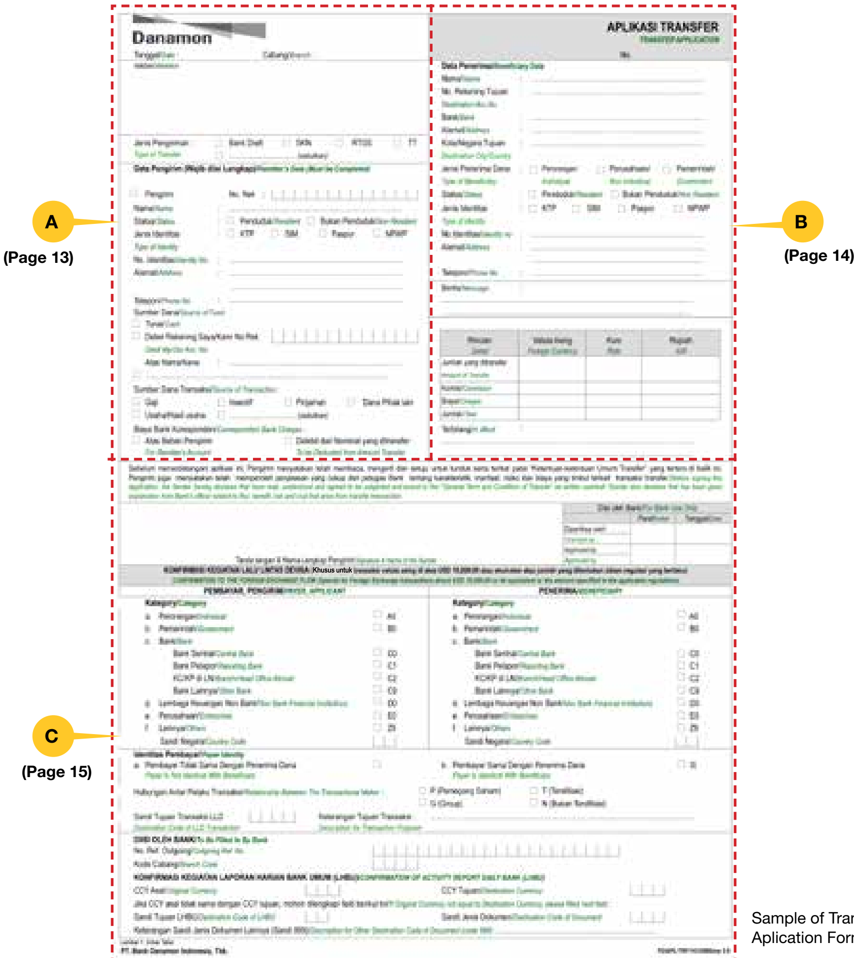
Ditandatangani di hadapan Petugas Bank

Sample of Power of Attorney Form Cash Withdrawal

1. Fill in with the transaction date
2. Fill in with the name of the branch for the transaction
3. Fill in (□) boxes with a check mark (√) according to the type of account
4. Fill in (□) boxes with a check mark (√) according to the type of currency
5. Fill in with the account number being debited
6. Fill in with the name of account holder.
7. Fill in (□) boxes with a check mark (√) according to the Customers selection
8. Fill in with the amount in numbers according to the amount being withdrawn
9. Fill in with the commission amount in number with available currency selection
10. Fill in with the amount of fees imposed in number
11. Fill in with total amount
12. Fill in with words according to the amount of the deposit, commission, and fees
13. Fill in with the signature and name of Customer
14. Filled by the bank
    - Fill in with the initials and date by branch officer
    - Fill in with the initials and date by branch's operational staff
15. Power of Attorney (cash withdrawal from Account)
    a. Fill in with the name of account holder Customer (Authorizer).
    b. Fill in with the CIF number
    c. Fill in with the Customer's account number
    d. Fill in with the name of the Branch where the account is held
    e. Fill in with the name of proxy
    f. Fill in with the identity number of the proxy (select one)
    g. Fill in with the address of the proxy
    h. Fill in with the amount in numbers according to the withdrawn amount and in letters
    i. Fill in with the city and date where the form is signed
    j. Fill in with the signature and name of account holder Customer (Authorizer)
    k. Fill in with the signature and name of proxy
    l. Fill in with the withdrawer signature as proof of money receipt.

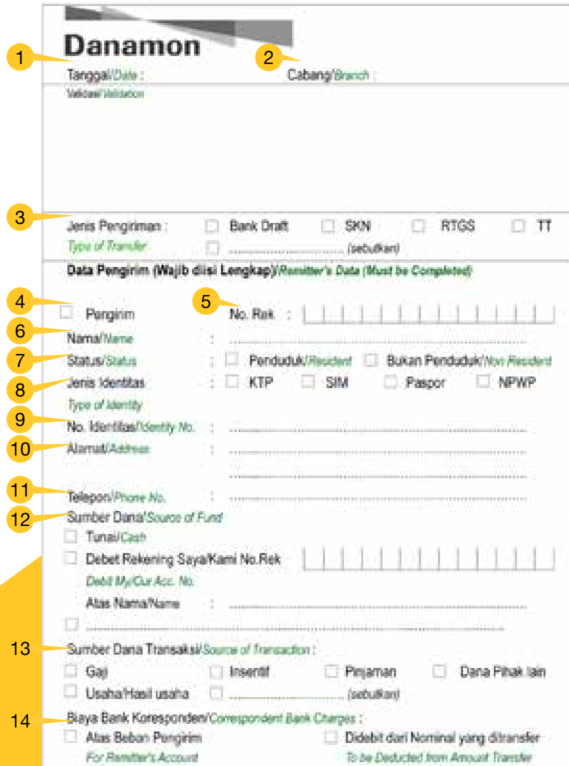
C. Transfer Application Form

This Transfer Application Form is used as proof of transfer to other bank transaction for both IDR and foreign currency.



Sample of Transfer Aplication Form

Sample of Transfer Application Form part A


Danamon

Tanggal/Date : Cabang/Branch :

Validasi/Validation

Jenis Pengiriman : Bank Draft SKN RTGS TT

Type of Transfer .... (sebutkan)

Data Pengirim (Wajib diisi Lengkap)/Remitter's Data (Must be Completed)

Pengirim No. Rek :

Nama/Name :

Status/Status : Penduduk/Resident Bukan Penduduk/Non Resident

Jenis Identitas : KTP SIM Paspor NPWP

Type of Identity

No. Identitas/Identity No. :

Alamat/Address :

Telepon/Phone No. :

Sumber Dana/Source of Fund

Tunai/Cash

Debet Rekening Saya/Kami No.Rek

Debit My/Our Acc. No.

Atas Nama/Name :

Sumber Dana Transaksi/Source of Transaction :

Gaji Insentif Pinjaman Dana Pihak lain

Usaha/Hasil usaha .... (sebutkan)

Biaya Bank Koresponden/Correspondent Bank Charges :

Atas Beban Pengirim / For Remitter's Account

Didebit dari Nominal yang ditransfer / To be Deducted from Amount Transfer

1. Fill in with the transaction date
2. Fill in with the name of fund remitter branch
3. Select transfer type
4. Check mark (√) or cross (x) for remitter
5. Fill in with remitter's Danamon account number
6. Fill in with remitter's full name
7. Select remitter status, resident or non-resident
8. Select type of remitter's proof of identity
9. Fill in with remitter's identity number
10. Fill in with remitter's full address according to identity card
11. Fill in with remitter's home or cellular phone number
12. Select remitter's source of funds
13. Select source of remitter's transaction funds
14. Select banking correspondence fees:
    - Select "Borne by Remitter" if full amount
    - Select "Debited from the Transferred Amount" if non-full amount

Sample of Transfer Application Form part B

APLIKASI TRANSFER
TRANSFER APPLICATION
No.

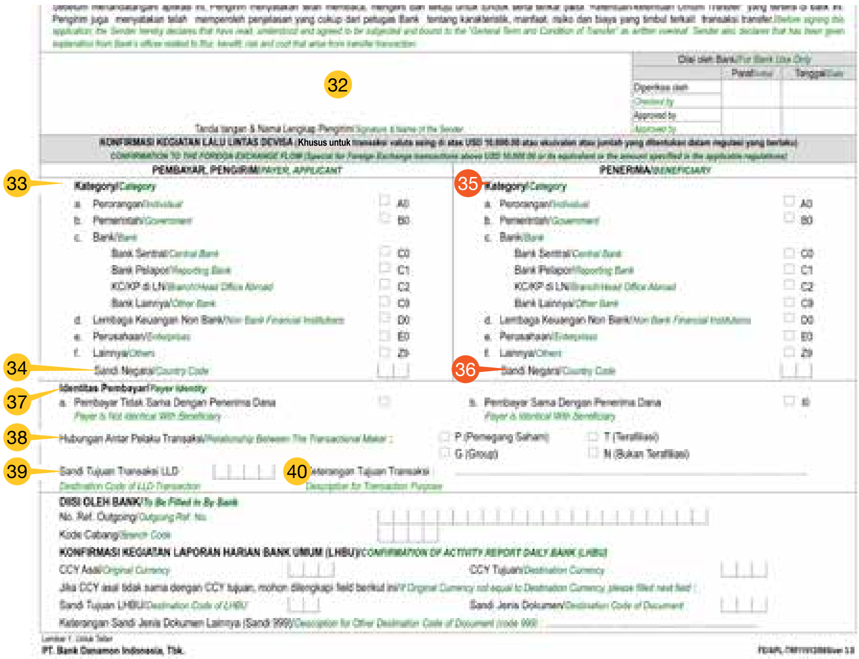
15 Data Penerima/Beneficiary Data
16 Nama/Name :
17 No. Rekening Tujuan / Destination Acc No. :
18 Bank/Bank :
19 Alamat/Address :
20 Kota/Negara Tujuan / Destination City/Country :
21 Jenis Penerima Dana / Type of Beneficiary : Perorangan/Individual Perusahaan/Non individual Pemerintah/Government
22 Status/Status : Penduduk/Resident Bukan Penduduk/Non Resident
23 Jenis Identitas / Type of Identity : KTP SIM Paspor NPWP
24 No.Identitas/Identity no :
Alamat/Address :
25 Telepon/Phone No :
26 Berita/Message :

Rincian / Detail	Valuta Asing / Foreign Currency	Kurs / Rate	Rupiah / IDR
27 Jumlah yang ditransfer / Amount of Transfer			
28 Komisi/Commision			
29 Biaya/Charges			
30 Jumlah/Total			

31 Terbilang/In Word :

15. Fill in with beneficiary's full name
16. Fill in with beneficiary account number
17. Fill in with beneficiary bank name
18. Fill in with beneficiary bank full address
19. Fill in with destination city/country beneficiary bank
20. Select beneficiary type
21. Select beneficiary status
22. Select type of beneficiary identity
23. Fill in with beneficiary identity number
24. Fill in with fund beneficiary full address according to ID
25. Fill in with home or cellular phone number beneficiary
26. Fill in with info or reason for fund transfer
27. Fill in with amount in numbers according to currency to be transferred
28. Fill in with type of currency and amount in number for commission imposed
29. Fill in with type of currency and amount in number for fees imposed
30. Fill in with type of currency and total amount
31. Fill in with words according to the total amount transferred, commission and fees.

Sample of Transfer Application Form part C



Tanda tangan & Nama Lengkap Pengirim/Signature & Name of the Sender

Diisi oleh Bank/For Bank Use Only

Paraf | Tanggal

Diperiksa oleh / Checked by

Approved by

KONFIRMASI KEGIATAN LALU LINTAS DEVISA (Khusus untuk transaksi valuta asing di atas USD 10.000,00 atau ekuivalen atau jumlah yang ditentukan dalam regulasi yang berlaku)

CONFIRMATION TO THE FOREIGN EXCHANGE FLOW (Special for Foreign Exchange transactions above USD 10.000,00 or its equivalent or the amount specified in the applicable regulations)

PEMBAYAR, PENGIRIM/PAYER, APPLICANT

Kategori/Category

a. Perorangan/Individual A0
b. Pemerintah/Government B0
c. Bank/Bank
Bank Sentral/Central Bank C0
Bank Pelapor/Reporting Bank C1
KC/KP di LN/Branch/Head Office Abroad C2
Bank Lainnya/Other Bank C9
d. Lembaga Keuangan Non Bank/Non Bank Financial Institutions D0
e. Perusahaan/Enterprises E0
f. Lainnya/Others Z9
Sandi Negara/Country Code

PENERIMA/BENEFICIARY

Kategori/Category

a. Perorangan/Individual A0
b. Pemerintah/Government B0
c. Bank/Bank
Bank Sentral/Central Bank C0
Bank Pelapor/Reporting Bank C1
KC/KP di LN/Branch/Head Office Abroad C2
Bank Lainnya/Other Bank C9
d. Lembaga Keuangan Non Bank/Non Bank Financial Institutions D0
e. Perusahaan/Enterprises E0
f. Lainnya/Others Z9
Sandi Negara/Country Code

Identitas Pembayar/Payer Identity

a. Pembayar Tidak Sama Dengan Penerima Dana / Payer is Not Identical With Beneficiary

b. Pembayar Sama Dengan Penerima Dana / Payer is Identical With Beneficiary

Hubungan Antar Pelaku Transaksi/Relationship Between The Transactional Maker: P (Pemegang Saham) / G (Group) / T (Terafiliasi) / N (Bukan Terafiliasi)

Sandi Tujuan Transaksi LLD / Destination Code of LLD Transaction

Keterangan Tujuan Transaksi / Description for Transaction Purpose

DIISI OLEH BANK/To Be Filled in By Bank

No. Ref. Outgoing/Outgoing Ref. No.

Kode Cabang/Branch Code

KONFIRMASI KEGIATAN LAPORAN HARIAN BANK UMUM (LHBU)/CONFIRMATION OF ACTIVITY REPORT DAILY BANK (LHBU)

CCY Asal/Original Currency

CCY Tujuan/Destination Currency

Sandi Tujuan LHBU/Destination Code of LHBU

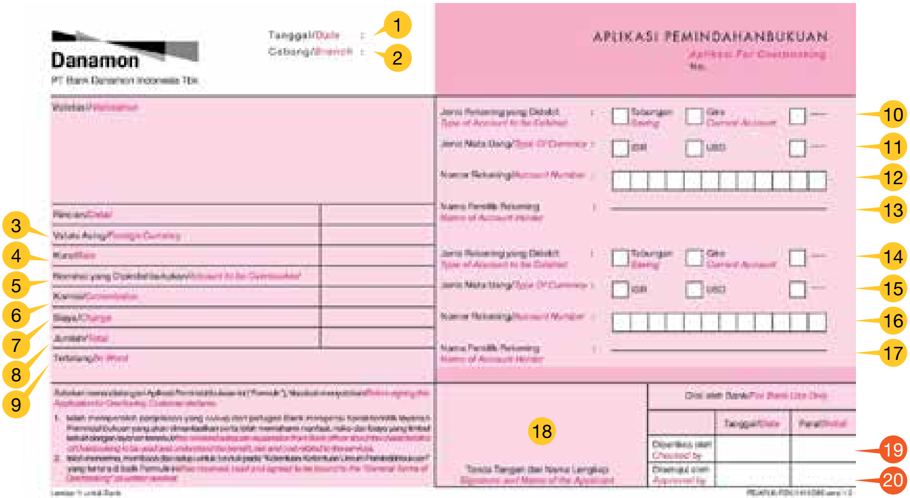
Sandi Jenis Dokumen/Destination Code of Document

PT. Bank Danamon Indonesia, Tbk.

32. Fill in with a signature and the remitter’s full name
33. Select category of fund payer/remitter
34. Fill in with fund payer/remitter’s country code
35. Select category of beneficiary
36. Fill in with beneficiary country code
37. Select category of payer identity
38. Select relations between parties in transaction
39. Fill in with destination code of CT transaction
40. Fill in with information the CT transaction destination or other transaction destination by the fund remitter.

D. Over Booking Application

This form is used for over booking to Danamon accounts. The Form is comprised of the original form (for the bank), carbon copy form and the general terms and conditions for transaction (for the Customer). This form must be filled if the Customer does not come by him/ herself to the Branch.



Sample of Book-entry Settlement Form

1. Fill in with the transaction date
2. Fill in with the name of the branch for the transaction
3. Fill in with type of foreign currency
4. Fill in with exchange rate transaction
5. Fill in with the amount being settled for entry in numbers
6. Fill in with commission amount in number with available currency selection
7. Fill in with the amount of fees to be imposed in number
8. Fill in with total amount to be settled for entry
9. Fill in with words according to the total amount to be settled for entry and fees
10. Boxes are filled with a check mark (√) according to type of debiting account
11. Boxes are filled with a check mark (√) according to the type of currency for debiting
12. Fill in with the Customer's account number for debiting
13. Fill in with the name of the holder of the account to be debited
14. Boxes are filled with a check mark (√) according to type of crediting account
15. Boxes are filled with a check mark (√) according to type of crediting currency
16. Fill in with the Customer's account number for crediting
17. Fill in with the name of the holder of account to be debited
18. Fill in with the signature and name of Customer
19. Fill in with the branch officer initials and date
20. Fill in with the branch operational official initials and date

KETENTUAN-KETENTUAN UMUM PEMINDAHBUKUAN

1. Transaksi pemindahbukuan dari satu rekening ke rekening lain di PT Bank Danamon Indonesia, Tbk. (selanjutnya disebut "Bank"), dapat dilakukan Nasabah melalui *counter* Bank.
2. Transaksi pemindahbukuan dengan menggunakan valuta asing (valas) mengikuti ketentuan kurs yang berlaku pada Bank dan ketentuan transaksi terkait valas.
3. Transaksi pemindahbukuan dengan pendebetan rekening baru dapat dilaksanakan setelah dananya efektif (dana telah diterima dengan baik oleh Bank sesuai dengan ketentuan yang berlaku pada Bank) dan dananya mencukupi.
4. Nasabah menyatakan kebenaran dan kelengkapan data pada formulir "Aplikasi Pemindahbukuan". Bank akan menjalankan transaksi sesuai dengan data tersebut dan proses verifikasi dilakukan sesuai dengan prosedur yang berlaku pada Bank.
5. Transaksi pemindahbukuan hanya diakui apabila formulir "Aplikasi Pemindahbukuan" telah divalidasi (bukti cetakan dari sistem) atau telah disahkan oleh petugas Bank sesuai dengan ketentuan/prosedur yang berlaku pada Bank.
6. Nasabah setuju dan dengan ini menjamin serta membebaskan Bank dari segala kewajiban, tuntutan, gugatan/klaim apapun dan dari pihak manapun (termasuk dari Nasabah sendiri) serta dari tanggung jawab atas setiap kerugian dan/atau risiko yang mungkin timbul, baik karena: (i) kelalaian Nasabah di dalam pengisian formulir "Aplikasi Pemindahbukuan", (ii) pemindahbukuan terlambat dilakukan (termasuk namun tidak terbatas pada keadaan *forc majeure*), maupun (iii) sebab-sebab lain yang terjadi di luar kendali Bank dan Bank telah melakukan langkah-langkah perbaikan yang wajar sesuai kelaziman dalam praktek perbankan.
7. Selain ketentuan-ketentuan yang secara tegas diatur dalam Ketentuan-Ketentuan Umum Pemindahbukuan ini, Nasabah dengan ini menyatakan tunduk dan terikat pada Syarat dan Ketentuan Umum Rekening dan Layanan Perbankan PT Bank Danamon Indonesia, Tbk dan perundangan yang berlaku di negara Republik Indonesia, termasuk semua peraturan dan ketentuan yang ditetapkan oleh instansi/otoritas yang berwenang sehubungan dengan pelaksanaan pemindahbukuan.

Sample of Book-entry Settlement Form

E. Confirmation Form (e-form)

If the Customer directly performs his/her own transaction at the branch (without representation), the Customer need only mention the type of transaction to be performed to the teller on duty. The Teller will help the Customer to make a request via the system, which will then issue a form confirming the transaction that must be signed by the Customer as proof of transaction. This confirmation form can be used for all type of transaction at the Teller Counter, except for transfer transaction.

Danamon
PT Bank Danamon Indonesia, Tbk.

☐ Penduduk ☐ Bukan Penduduk

Konfirmasi Transaksi

Kode Transaksi :
Tanggal/Jam : ....
Cabang/Sq : ....
Teller Id/Spv Id : ....
Nomor Cek/BG : ....

Sumber Dana : ....
Rekening Tujuan : ....
Bank Tujuan : ....
Nominal Transaksi : ....
Biaya/Komisi : ....
Keterangan : ....

Diisi oleh Penyetor *)

Nama & Telp. Penyetor : ....
Jenis Identitas (ID) : ☐ KTP ☐ SIM ☐ Paspor
Nomor ID : ....
Alamat Sesuai ID : ....

☐ Nasabah, Nomor Rekening ....
☐ Non Nasabah

*) Khusus Penyetor yang tidak memiliki rekening di Bank, untuk transaksi Rp.100 juta ke atas, wajib melampirkan fotokopi KTP.

Sebelum menandatangani Konfirmasi Transaksi ini ("Formulir"), Nasabah menyatakan:
1. telah memperoleh penjelasan yang cukup dari petugas Bank mengenai karakteristik layanan yang akan dimanfaatkan serta telah memahami manfaat, risiko dan biaya yang timbul terkait dengan layanan tersebut.
2. telah menerima, membaca dan setuju untuk tunduk pada "Syarat dan Ketentuan Umum" yang tertera di balik Formulir ini.

Tanda Tangan & Nama Jelas Nasabah

Diisi oleh Bank		
	Paraf	Tanggal
Diperiksa oleh		
Disetujui oleh		

Image V.a
Sample of E-Form Confirmation Form

Branch Transaction Notification Delivery

When you make Branch Transactions, whether as a Personal Customer or a Non-Personal Customer, you will receive a transaction notification sent to you via text message and e-mail.

“Notification by default” is a notification automatically sent to the Customer without the Customer needing to request it, and there are no fees imposed upon the Customer for it. This notification only contains information on the type and the date of transactions.

Plain Transaction Format (by default)
• Time Deposit placement • Time Deposit Redemption • Cash Withdrawal • Overbooking Debit • Outgoing Transfer RTGS, CAT/LLG, SWIFT • Transaction in EDC merchant (PIN and signature) • Return OGT RTGS &NCS/SKN • Rejected payment transaction to other bank via ATM because of insufficient fund • Credit deposit for LOB UPLK • Passive/Dormant account • Incoming clearing min amount 100 million

Notification by request:
Notification delivered to Customer according to request from the Customer (by filling in the service form). The Customer will be imposed with a fee of IDR 10,000 a month for this notification service.

Detail Transaction format (by request) type A	**Detail Transaction format (by request) type B**
• Time Deposit placement • Time Deposit Redemption • Cash Withdrawal • Overbooking Debit • Outgoing Transfer RTGS, CAT/LLG, SWIFT • Cash Deposit • Over booking credit • Over booking Cash@Work/ D-Connect • Return of Outward Clearing • Return of Inward Clearing • Incoming transfer RTGS, CAT/LLG, SWIFT • Incoming clearing • Incoming Deposit • Return OGT RTGS/SKN (NCS)/SWIFT for any amount • Transaction in EDC merchant min amount IDR 1,000,000 • ATM cash withdrawal • ATM Overbooking debit • ATM- IBFT • Rejected transaction to other bank via ATM because of insufficient fund • Cash deposit via CDM (Cash Deposit Machine) • OGT RTGS/NCS (SKN)/SWIFT by Cash@Work/ D-Connect	• Time Deposit placement • Time Deposit Redemption • Cash Withdrawal • Overbooking Debit • Outgoing Transfer RTGS, CAT/LLG, SWIFT • Cash Deposit • Over booking credit • Over booking Cash@Work/ D-Connect • Return of Outward Clearing • Return of Inward Clearing • Incoming transfer RTGS, CAT/LLG, SWIFT • Return OGT RTGS/SKN (NCS)/SWIFT for any amount • Transaction in EDC merchant min amount IDR 1,000,000 • ATM cash withdrawal • ATM Overbooking debit • ATM- IBFT • Rejected transaction to other bank via ATM because of insufficient fund • Cash deposit via CDM (Cash Deposit Machine) • OGT RTGS/NCS (SKN)/SWIFT by Cash@Work/D-Connect

Danamon Branch Location

Sales Service Officer with Japanese Language is available at:
Menara Bank Danamon Branch
Jl. H.R Rasuna Said Blok C No. 10, Setiabudi, Jakarta Selatan
Operating Hour: Monday – Friday, 08.00-15.00 WIB

https://dana.mn/mbr
Get complete information by scanning our QR Code.

Danamon Branch appointed to serve MUFG Migration Customers

No.	Name of Branch	Address	Telephone No.
1	**Menara Bank Danamon (Head Office)**	**Jl. H.R Rasuna Said Blok C No. 10, Setiabudi, Jakarta Selatan**	**(021) 80621900/ 1999**
2	Jakarta - Wisma BNI	Wisma 46 Kota BNI Lt. Dasar, Jl. Jend. Sudirman Kav. 1, Jakarta Pusat	(021) 5727484/ 86
3	Jakarta - Pondok Indah	Jl. Metro Duta I No. 1, Pondok Indah, Jakarta Selatan	(021) 75914888
4	Jakarta - Pondok Indah Mall (Weekend Banking operating Sat - Sun ; 09.00 - 15.00 WIB)	Pondok Indah Mall 2, Lt. Dasar No. G 34 B, Pondok Indah, Jakarta Selatan	(021)7506905/ 7512351/ 7512361
5	Jakarta - Kelapa Gading I	Jl. Boulevard Barat Blok XB No. 8, Kelapa Gading, Jakarta Utara	(021) 29265700 (Direct)
6	Jakarta - Kelapa Gading II	Jl. Boulevard Raya Blok Fy No. 1/9-12, Jakarta Utara	(021)4532788/ 45327889/ 45878665
7	Pantai Indah Kapuk 2	Rukan Cordoba B 12 Dan B 15, Pantai Indah Kapuk, Jakarta Utara	(021) 56983774/ 794 / 804
8	BDI Jakarta Kelapa Gading Square	Komp Ruko Kelapa Gading Square , Jl. Boulevard Barat Raya Blok D No. 28, Kelapa Gading Barat, Jakarta Utara	(021) 45876516/ 7
9	BDI Jakarta Mitra Sunter	Jl. Yos Sudarso, Komplek Mitra Sunter Boulevard Blok B No.7, Sunter, Jakarta Utara	(021)6520125/ 6520061/6509216
10	Tangerang - Bintaro III	Komp. Rukan Bintaro Jaya Sektor III A, Blok A No. 8-10, Bintaro, Tangerang	(021) 7375158
11	BDI Cikampek A Yani	Jl. Jend. A. Yani No.37a Cikampek Karawang	(0264) 318496/ 318396
12	BDI Karawang Tuparev	Jl. Tuparev Komplek Karawang Plaza Ruko No. 5-6, Karawang 41312	(0267) 405533/ 566/ 588/ 239, D:(0267) 404494
13	BDI Bekasi Lippo Cikarang	Ruko Plaza Menteng Blok A No. 25, Cikarang Selatan, Kab Bekasi Jawa Barat	(021) 71297729/ 71297730
14	BDI Bekasi Cikarang	Gedung Eks Tamara, Jl. R.E Martadinata No. 9, Cikarang, Bekasi 17530	(021) 8904341/ 8901445
15	BDI Bandung Asia Afrika	Jl. Asia Afrika No. 180, Bandung	(022) 4201505
16	BDI PGB Surabaya Panglima Sudirman	Jl. Panglima Sudriman 11-17 Surabaya	(031) 5346885
17	BDI Surabaya Gubernur Suryo	Jl. Gubernur Suryo No.12, Surabaya	(031) 5312126 ext.1116

E-CHANNEL SERVICES

D-Bank/Mobile Banking

D-Bank is a Danamon mobile banking service application which provides an easy & convenient way to perform banking transactions via a smart-phone. You can conduct banking transactions such as fund transfer, top-up, and payment of bills any time 24/7 in Rupiah currency.

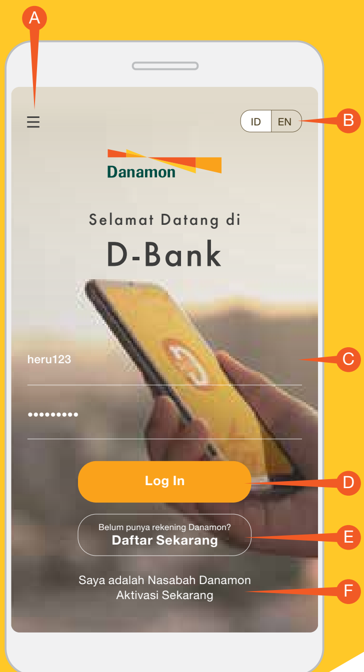
This application can be downloaded via Play Store or App Store by scanning this QR code.

https://dana.mn/mdb

A. D-Bank Features

No.	Type of Transaction	D-Bank	
		Feature	Transaction Access
1	Cash Withdrawal	⊘	-
2	Balance Information	👍	24/7
3	Information on Transaction History	👍	24/7
4	Cash Deposit	⊘	-
5	D-Cash (Cardless Cash Withdrawal - Reservation & Cancellation)	👍	24/7
6	Transfer to Danamon Accounts (same currency)	👍	24/7
7	Transfer to Danamon Accounts (cross currency)	⊘	-
8	Transfer to Other Bank (via Online)	👍	24/7
9	Transfer to Other Bank (via NCS/CAT)	👍	06.00 - 14.00 WIB + except for weekends, national public holiday, and collective leave
10	Transfer to Other Bank (via RTGS)	👍	08.00 - 14.00 WIB + except for weekends, national public holiday, and collective leave
11	Foreign Currency Transfer to Other Banks	⊘	-
12	Bill Payment for Telco: Telkomsel, Indosat Ooredo, Xplor/ Prioritas, Tri (3), Esia, Smartfren	👍	24/7
13	Bill Payment for Danamon Credit Cards & other bank cards (ANZ (DBS ex ANZ), Amex, Bank Mega, BCA, BNI, BRI, Bukopin, Citibank, CIMB Niaga, GE/Permata, HSBC, ICBC, Mandiri, Maybank, OCBC NISP, Panin, Standard Chartered, UOB)	👍	24/7
14	Bill Payment for other Bank Credit Card via NCS	👍	06.00 - 14.00 WIB + except for weekends, national public holiday, and collective leave
15	Transaction Notification via E-mail	👍	24/7
16	Online Statement (Savings Account, Credit Card, American Express® Charge card)	⊘	-
17	Online Time Deposit	👍	24/7 + except Sunday, national public holiday, and collective leave
18	Opening of Tabungan D-Save	👍	24/7 + except Sunday, national public holiday, and collective leave

B. About D-Bank Display



I. Pre-Login D-Bank
   B. Menu D-Bank:
   Information relating to D-Bank and Danamon products, comprised of:
   - Login
   - Nearby Promo: information of latest Danamon Credit Card promo in augmented reality display, or promo list
   - ATM & Branch: information about the nearest ATM and Branch location in augmented reality display or branch list
   - Product Summary: brief explanation about the D-Bank and its features.
   - Banking Products: brief explanation about Danamon products
   - Terms & Conditions: terms and conditions for using the D-Bank
   - About Us: Information related to the mobile banking application (D-Bank)
   - Messages: latest information such as promo information, new Danamon products and services
   - *Hello* Danamon: Speed dial for contacting *Hello* Danamon

C. Selection of Bahasa Indonesia/English. Select language before login to get the service menu in your preferred language
D. E-mail/user ID D-Bank
E. Login page D-Bank
F. D-Bank Registration: online account opening (if you are not a Danamon Customer)
G. D-Bank activation (for those of you who are accessing the service for the first time, or if you just replaced your cellular phone and downloaded the app).

Find the way to activate the D-Bank by scanning the QR code
https://dana.mn/mdba

II. Post Login D-Bank

C. D-Bank service features:
- User Profile
- Account Opening
- D-Save
- Fund Transfer
- Purchase
- Payment
- D-Cash (Cardless Cash Withdrawal)
- Message
- Inbox
- More: change mPIN
- Log Out

D. List of information about your account/loans

E. Balance information and type of account

F. Transaction details/statement on the account

G. Sliding panel for the balance of each Savings Account & loans

H. D-Bank Main transaction menu
- Transfer Menu: transfer to Danamon accounts and transfer to other bank account
- Purchase Menu: ticket purchase transaction for airplane tickets, Cinema tickets, Internet credit, TV Cable
- Payment Menu: bill payment for TV Cable, Credit Card, Loan, Telco Bill, Transportation, Virtual Account
- Menu D-Save: Opening D-Save savings account, a planned Savings Account that you can set yourself and with high Interest Rate

I. Menu for other service: menu for other various advanced D-bank service
- Account Opening: online account opening for Tabungan Danamon LEBIH, Tabungan Flexi MAX, Tabungan MU, Time Deposit, Tabungan D-Save.
- Cash Withdrawal: Cardless cash withdrawal transaction reservation at ATM (when you forget to bring your ATM/Debit Card)
- Inbox: Transaction report made via D-Bank
- Danamon Online Banking: Shortcut to access internet banking service (web based)
- DCard: Shortcut to access DCard Application for Danamon Credit Card
- D-Financial: Shortcut to access D-Financial Application for Danamon's SME Customer

J. Banner Promo or Product Profile

C. How to Do transactions via D-Bank

I. Transfer to Danamon Account

2. Input email/user ID & Password and click Log In
3. Click Transfer
4. Choose the source of fund (If you have more than 1 source account)
5. Choose the destination account (If you have more than 1 destination account)
6. If it is a new destination account, click Transfer to Danamon Bank Account
7. Input the Beneficiary Details : To Account, Transfer amount and message (optional)
8. Click Transfer Now (for instant process) and transfer later (if you want to transfer it later)
9. Transaction Confirmation - Recheck the inputted data
10. Input mPIN and click continue
11. Transaction completed

II. Transfer to Other Bank Account

3. Input email/user ID & Password and click Log In
4. Click Transfer
5. Choose the source of fund (If you have more than 1 source account)
6. Choose the destination account (If you have more than 1 destination account)
7. If new destination account, click Transfer Other Bank Accounts
8. Choose type of Transfer : Online/NSC/RTGS
9. Input Beneficiary Details
   Online : Transfer Amount, the Account Number, Bank Name, Reference Number (optional)
   NCS/RTGS : Transfer Amount, the Beneficiary Name, Account Number, Bank Name, Reference Number (optional), Purpose of transaction, Residential status, Beneficiary Type
10. Click Transfer Now (for instant process) and transfer later (if you want to transfer it later)
11. Transaction Confirmation - Recheck the inputted data
12. Input mPIN and click continue
13. Transaction completed

D-Cash/Cardless Cash Withdrawal

D-Cash, Cardless cash withdrawal is a special feature of on D-Bank that allows you to make cash withdrawals at a Danamon ATM without using a Debit /ATM Card. Also you can give cash to your friends, relatives or others who do not have Danamon Saving Account. Make a reservation first via D-Bank.

Learn how to do cardless withdrawals by scanning this QR code
https://dana.mn/mdcash

Danamon Online Banking/Internet Banking

Danamon Online Banking is our 24/7 internet banking service for your convenience in doing transactions in Rupiah using a computer or tablet through our official website at **https://www.danamonline.com** while transactions with foreign currency is only available for limited operational hours. You can conduct banking transactions without having to go anywhere.

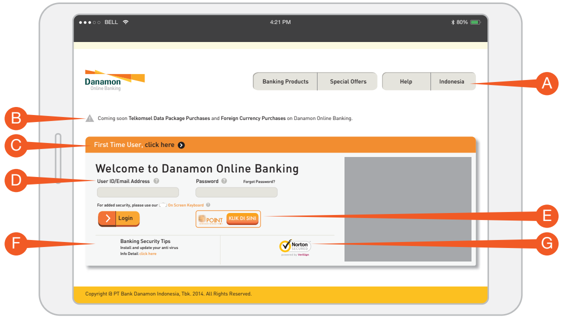
Scan barcode
for complete information
https://dana.mn/mdob

A. Danamon Online Banking Features

No.	Type of Transaction	Danamon Online Banking	
		Feature	Transaction Access
1	Cash Withdrawal	🚫	-
2	Balance Information	👍	24/7
3	Information on Transaction History	👍	24/7
4	Cash Deposit	🚫	-
5	D-Cash (Cardless Cash Withdrawal - Reservation & Cancellation)	🚫	-
6	Transfer to Danamon Accounts (same currency)	👍	24/7
7	Transfer to Danamon Accounts (cross currency)	👍	00.00 - 19.00 WIB + except on weekends, national holidays, and national leave
8	Transfer to Other Bank (via Online)	👍	24/7
9	Transfer to Other Bank (via NCS/CAT)	👍	06.00 - 15.00 WIB + except Sunday, national holidays, and collective leave
10	Transfer to Other Bank (via RTGS)	👍	09.00 - 15.00 WIB + except Sunday, national holidays, and collective leave
11	Foreign Currency Transfer to Other Banks	👍	09.00 - 15.00 WIB + except on weekends, national holidays, and national leave
12	Bill Payment for Telco: Telkomsel, Indosat Ooredo, Xplor/ Prioritas, Tri (3), Esia, Smartfren	👍	24/7
13	Bill Payment for Danamon Credit Cards & other bank cards (ANZ (DBS ex ANZ), Amex, Bank Mega, BCA, BNI, BRI, Bukopin, Citibank, CIMB Niaga, GE/Permata, HSBC, ICBC, Mandiri, Maybank, OCBC NISP, Panin, Standard Chartered, UOB)	👍	24/7
14	Bill Payment via NCS menu for Credit Card issued by Other bank	🚫	-
15	Transaction Notification via E-mail	👍	24/7
16	Online Statement (Savings Account, Credit Card, American Express® Charge card & Giro)	👍	24/7
17	Online Time Deposit	👍	24/7 + except on Sunday, national holidays, and national leave

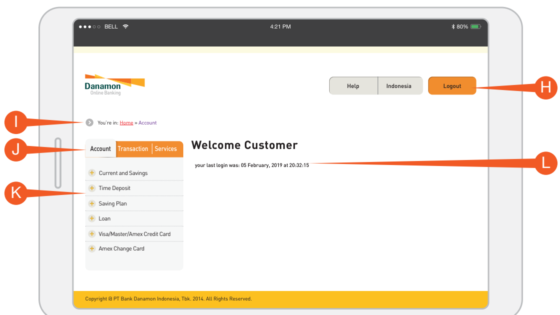
B. About Danamon Online Banking Display

I. Pre-Login Danamon Online Banking



A. Product Information, Help menu, language selection and special offers
B. Latest information relating to Danamon products and services
C. Activation of Danamon Online Banking (for those of you who access the service for the first time)
D. E-mail/user ID & password Danamon Online Banking for login
E. D-Point button to login to D-Point Danamon Reward Point
F. Security tips
G. Secure website Certification

II. Post-Login Danamon Online Banking



H. Help menu, language selection, and log out
I. Your current information page
J. Menu Selection
K. Menu Account: information for balance summary, transaction history, and online statement for:
   - Current
   - Savings
   - Time deposit
   - Savings plan
   - Loan
   - Visa/Mastercard/Amex Credit Card
   - Amex Charge Card
L. Your latest login information

M. Menu:
   a. Transaction (service banking transaction):
      - Payment: Bill Payment for credit card issued by Danamon & other bank, loan, post-paid mobile phone, electricity & telephone, pay TV, insurance, education & donation
      - Purchase: mobile phone voucher, pre-paid electricity, internet, Prepaid TV, airlines, cinema & e-commerce
      - Local currency transfer to Danamon account
      - Local currency transfer to other bank
      - Foreign currency transfer to other bank
   b. Service (service non-banking transaction):
      - Hardware Token* Request
      - Link Credit/Charge Card: integrating your Danamon Credit Card/charge transaction information into the Danamon Online Banking account
      - Setup Debit/Credit Card for e-commerce
      - Subscribe e-statement
      - Change Password
      - Internet Transaction Record
      - Change Mobile Number & e-mail
      - My Message

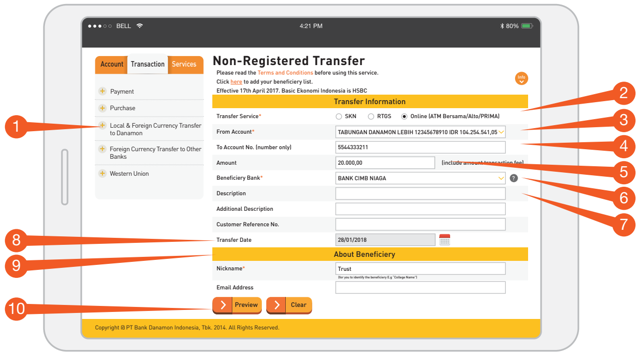
N. Shortcut menu transaction favorite:
   a. Set up notification others
   b. Favorite Payment
   c. Top-up Mobile Phone Voucher
   d. Favorite Danamon Account
   e. Favorite Other Bank Account
   f. Own Account

- *The “Token” is a security device that can generate a Secret Code using certain algorithms in order for the Customer to be able to make financial and non-financial transaction such as Password reset, personal data change, etc. via Danamon Online Banking. Bank Danamon gives you the freedom to choose between options of Tokens as security device, i.e. Token Device or Token Text Message.
- The Token device is a device that can generate Token Secret Code in the form of Challenge Response or One Time Password (OTP) according to the instruction entered in the Token device.
- Token Text Message is a Secret Code in the form of a One Time Password (OTP) that will be generated when you press the “Continue” button on the transaction page at the Danamon Online Banking website. The code will be sent via Text Message to the registered cellular phone number. By using the Token Text Message, you may perform any Danamon Online Banking transaction without having to carry around the Token device with you. Customers who already have a Token Text Message can still apply for Token Device. There are no fees imposed for transferring from Token Text Message to Token Device. However, when the Token Device is activated, the previous Token Text Message service will be deactivated.

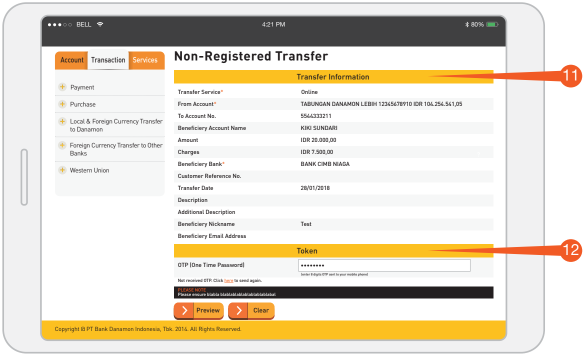
C. How To Do Transactions via Danamon Online Banking

Access Danamon Online Banking via https://www.danamonline.com, then login by inserting your e-mail/ ID Danamon Online Banking username and password. When you are logged in, you can choose the transaction service that you require.

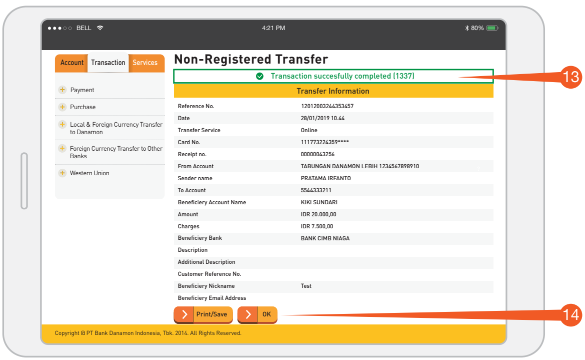
I. Transfer to Other Banks (IDR to IDR)



1. When you have logged in to your Danamon Online Banking account, select “Transaction” menu and select “Local Currency to Other Bank”. You will get a transfer transaction e-form to fill.
2. Transfer Service - NCS, RTGS, Online (ATM Bersama/ALTO/PRIMA): mark with a check (√).
3. From Account (Source of Fund): display selection by pressing the arrow
4. To Account No. (Beneficiary Account Number)
5. The Amount (Amount of money to be transferred)
6. The Beneficiary Bank (Beneficiary Bank): display selection by pressing the arrow
7. The Description & Additional Description (Transaction description- optional)
8. The Transfer Date: You can determine when the money will be transferred, by selecting date on calendar, display selection date by pressing the calendar icon
9. About Beneficiary – Nickname & e-mail Address: to ensure that the beneficiary receives notification that the transfer has succeeded.
10. When the form is filled in, press “Preview” to continue or “Clear” to redo the filling of the form. You will receive a One Time Password (OTP) to your registered cellular phone number.

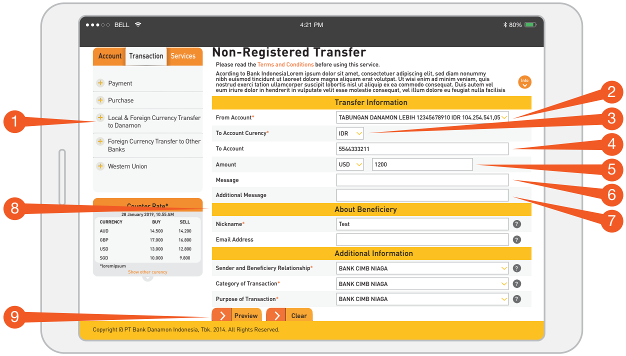


11. Check your transaction preview.
12. If the data is correct, enter the 8-digit OTP as in the Token for the transaction, then press “Submit”.

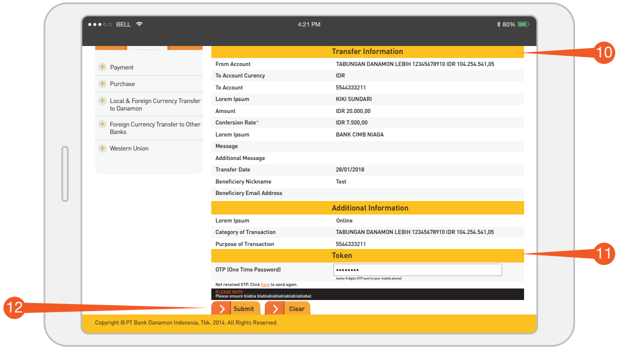


13. The report of Transaction success will appear after the process is completed and notification will be sent via e-mail to your e-mail address and beneficiary. You can print or save this report by pressing “Print/ Save”.
14. Press “OK” if you are going to perform other transactions or stop the transaction.

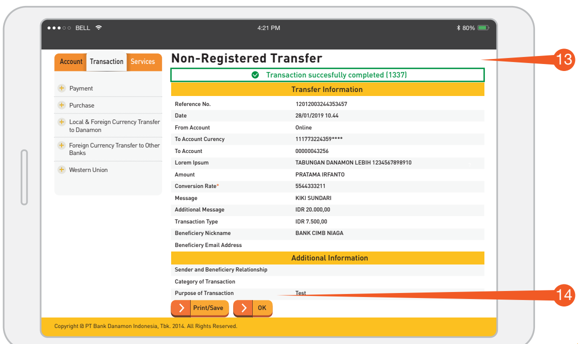
II. Transfer to Danamon Accounts (from USD to IDR / foreign exchange)



1. After you have logged in to the Danamon Online Banking account, select the “Transaction” menu and select “Local & Foreign Currency to Danamon”, you will get the e-form transfer transaction to fill.
2. From Account (Source of Fund): select Foreign Exchange Account
3. Beneficiary Account Currency (currency): select IDR account
4. Beneficiary Account No.
5. Amount (Amount of money to be transferred)
6. Description (Transaction description - optional)
7. Additional Description (Transaction description - optional)
8. About Beneficiary – Nickname & e-mail Address: so that the beneficiary can receive notification of a successful transfer.
9. When the form is filled in, press “Preview” to continue or “Clear” to redo the filling of the form. You will receive a One Time Password (OTP) to your registered cellular phone number.



10. Check the preview of your transaction.
11. If the data is correct, enter the 8-digit OTP as in the Token for the transaction.
12. Then press “Submit”.



13. The report of Transaction success will appear after the process is completed and notification will be sent via e-mail to your e-mail address and beneficiary. You can print or save this report by pressing “Print/Save”.
14. Press “OK” if you are going to perform other transactions or stop the transaction.

DANAMON ATM & CDM

ATM

You can do cash withdrawals and other non-cash transactions at Danamon ATMs without visiting the Bank. The ATM service is available 24/7. There are 1,400 machines spread across Indonesia and also joined local (PRIMA/ALTO/ATM Bersama) and International (Visa/Mastercard) ATM Network.

CDM

Cash Deposit transactions can only be performed via Danamon's CDM machines.

Find the nearest Danamon ATMs & CDMs by scanning this QR code

https://dana.mn/matm

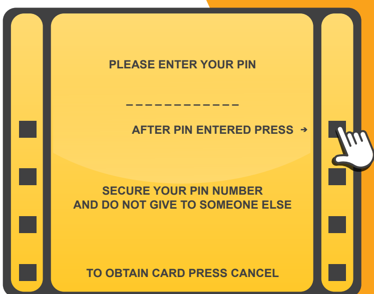
A. Danamon ATM Features

No.	Type of Transaction	ATM	
		Feature	Transaction Access
1	Cash Withdrawal	👍	24/7
2	Balance Information	👍	24/7
3	Information on Transaction History	🚫	-
4	Cash Deposit (CDM)	👍	24/7
5	D-Cash (Cardless cash withdrawal)	👍	24/7
6	Transfer to Danamon Accounts (same currency)	👍	24/7
7	Transfer to Danamon Accounts (cross currency)	🚫	-
8	Transfer to Other Bank (via Online)	👍	24/7
9	Transfer to Other Bank (via NCS/CAT)	🚫	-
10	Transfer to Other Bank (via RTGS)	🚫	-
11	Foreign Currency Transfer to Other Banks	🚫	-
12	Bill Payment for Telco: Telkomsel, Indosat Ooredo, Xplor/ Prioritas, Tri (3), Esia, Smartfren	👍	24/7
13	Bill Payment for Danamon Credit Cards & other bank cards (ANZ (DBS ex ANZ), Amex, Bank Mega, BCA, BNI, BRI, Bukopin, Citibank, CIMB Niaga, GE/Permata, HSBC, ICBC, Mandiri, Maybank, OCBC NISP, Panin, Standard Chartered, UOB)	👍	24/7
14	Bill Payment via NCS menu for Credit Card issued by Other bank	👍	06.00 - 14.00 WIB + except for weekends, national public holiday, and collective leave
15	Transaction Notification via E-mail	🚫	-
16	Online Statement (Savings Account, Credit Card, American Express® Charge card & Giro)	🚫	-

B. How To Do Transactions via Danamon ATM

Start all transactions by following the directions displayed on the ATM screen:

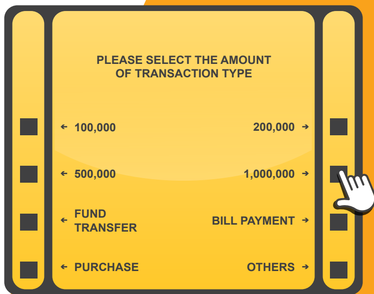
1. Select your preferred language.



2. Enter your 6-digit secret PIN number, then the top button at the right, or press “cancel” to cancel.

3. Read the disclaimer, then press “Continue”.

I. Cash Withdrawal Transaction via Danamon ATM



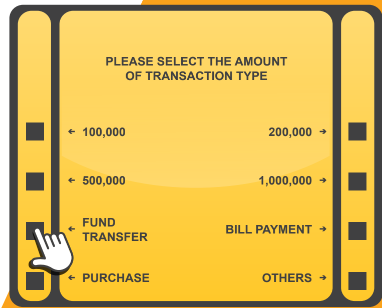
a. Cash Withdrawal by directly selecting the amount of money at the menu:
   2. Press the next to the amount you are withdrawing (IDR 100,000/IDR 200,000/IDR 500,000/IDR 1,000,000) *
   3. Select the Source of Fund by selecting “SAVINGS ACCOUNT”.
   4. Confirm request by selecting “YES”.

b. Cash Withdrawal with an amount that you determine:
   3. (max. IDR 2,500,000).
   4. Confirm request by selecting “CORRECT”.
   5. Select the Source of Fund by selecting “SAVINGS ACCOUNT”.
   6. Confirm request by selecting “YES”

- Wait until the process is completed, then pick up your money. Complete your transaction by selecting “YES”, or select “NO” if you want to perform another transaction.
- Don’t forget to retrieve your Danamon Debit/ATM.

2 types of Danamon ATM are available:
a. ATM with amount of cash withdrawal in multiples of IDR 50,000:
   - Amount options: IDR 200,000, IDR 500,000, IDR 1,000,000, and IDR 1,500,000
   - Maximum withdrawal in 1 transaction: IDR 1,500,000
b. ATM with amount of cash withdrawal in multiples of IDR 100,000:
   - Amount options: IDR 100,000, IDR 500,000, IDR 1,000,000, and IDR 2,000,000
   - Maximum withdrawal in 1 transaction: IDR 2,000,000

II. Fund Transfer



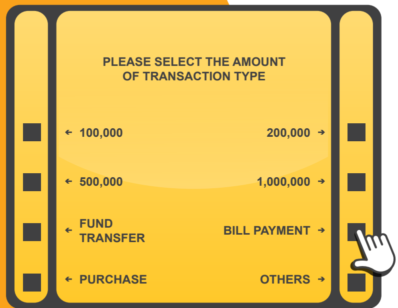
a. Transfer to Danamon Accounts
   2. Select the “FUND TRANSFER” menu
   3. Select “BANK DANAMON ACCOUNT”
   4. Enter the Beneficiary Account Number, please check and then confirm by selecting “CORRECT”
   5. Enter the amount of money to be transferred, confirm by selecting “CORRECT”
   6. Select Source of Fund by selecting “SAVINGS ACCOUNT”

b. Transfer to Other Bank Account - online
   3. Select the "FUND TRANSFER" menu
   4. Select the “OTHER BANK ACCOUNT”
   5. Enter account number and the 3-digit bank code,* please check and then confirm by selecting “CORRECT”.
   6. Enter the amount of money to be transferred, confirm by selecting “CORRECT”
   7. Select Source of Fund by selecting “SAVINGS ACCOUNT”

- Wait for the process to run its course until the details of transaction data appears. Continue if all data is correct by selecting “YES”, or select “NO” if you do not wish to continue the transaction
- Wait until the process is completed and the report of successful transaction appears. Complete the transaction by selecting “YES”, or select “NO” if you want to continue with another transaction.
- Don't forget to take your Danamon Debit/ATM Card from the ATM

* Information about bank codes can be found by:
- Select the “LIST OF BANK CODE” menu, find the name of the Beneficiary Bank and remember the code, then press ‘BACK” to continue the transaction
- If you cannot find the name of Beneficiary Bank, press “CONTINUE” for a list of codes for other banks.

III. Credit Card Payment



a. Danamon Credit Card payment

2. Select “BILL PAYMENT”
3. Select the type of payment “CREDIT CARD”, then select “DANAMON”
4. Enter the number of your Danamon Credit Card, please check it, then confirm with “CORRECT”
5. Select the Source of Fund by selecting “SAVINGS ACCOUNT”
6. Input Amount Paid
7. Confirm request by selecting “YES”
8. Wait until the process is completed. Complete the transaction by selecting “YES” or select “NO” if you are going to continue with another transaction.
9. Don't forget to take your Danamon Debit/ATM Card from the ATM.

b. Other Bank Cards Payment - Online

There are 4 ways to other banks Credit Card payment:

- Separate Menu – HSBC, Citibank, DBS
- Other Payment – CIMB, Permata, BNI
- Via NCS – All Banks
- Via Transfer to other bank - Online
- Payment using menu "Transfer to other Bank Account" (refer to page 40), change account number into card number.

* Information about bank codes can be found by:

- Select the “LIST OF BANK CODE” menu, find the name of the Beneficiary Bank and remember the code, then press ‘BACK” to continue the transaction
- If you cannot find the name of Beneficiary Bank, press “CONTINUE” for a list of codes for other banks.

C. Information on Limits & Transaction Fees via Danamon e-Channel

Daily Transaction Limits

Type of Transaction	D-Bank (IDR)	Danamon Online Banking (IDR)	ATM (IDR)
Cash Withdrawal (Bank Danamon & other banks)	-	-	10,000,000
Cash Deposit	-	-	50 sheets (CDM)
Transfer: • Transfer to Danamon account • Transfer to other bank account via online • Transfer to other bank via NCS/CAT • Transfer to other bank via RTGS • Foreign currency transfer to Other banks	 200,000,000 25,000,000 200,000,000 200,000,000 -	 200,000,000 25,000,000 200,000,000 200,000,000 200,000,000	 200,000,000 25,000,000 - - -
Payment	200,000,000	200,000,000	200,000,000
Purchase	200,000,000	200,000,000	200,000,000
D-Cash (Cardless Cash Withdrawal)	1,000,000	-	-

*The above amounts are maximum values and are the global daily limit for all channels.

Fees Transaction

Type of Transaction		D-Bank (IDR)	Danamon Online Banking	ATM (IDR)	
				Danamon Online Banking (IDR) Danamon	Other banks
Balance information	< IDR 5 million > IDR 5 million	Free Free	Free Free	Free Free	Free
Cash Withdrawal	< IDR 8 million > IDR 8 million	N/A	N/A	Free Free	7.500 Free
Fund transfer	Online NCS/ CAT RTGS	7,500 5,000 20,000		7,500	7,500
Bill Payment	Celular Phone Credit Card	5,000			

* There are other administration fees for transactions not listed in the table. The amount of these fees shall follow the provisions of applicable regulations for the fees.

CLOSING A DANAMON SAVINGS ACCOUNT

You can close your account directly or through someone you trust at the nearest Danamon branch by bringing the required document:

A. Required Document to Prepare

Closing Own Account	Closing Account Through Another Person
• Identity Card (KTP/SIM/KITAS/Paspor) • Passbook • Danamon Debit/ATM Card	• Identity Card (KTP/SIM/KITAS/Paspor) • Passbook • Danamon Debit/ATM Card • Power of Attorney

B. Process of Closing Account

3. Visit the nearest Danamon branch, and say that you want to see the “Customer Service” to the Danamon Security on duty.
4. When you meet the Customer Service,
   - Fill in the "Account Closure Form" by following the instructions in page 45.
   - Submit the required documents (in accordance to the table in page 43)
   - The Customer Service officer will process the account closing.
   - Customer data verification:
     - » Check the Danamon facilities connected with the account to be closed,
     - » Make sure the closing balance and current interest are correct,
     - » Closing the account
   - The Customer Service Officer will provide you with the account closure documents and direct you to the “Teller Counter”
5. The Teller officer will help you to process withdrawal of the remaining balance in the saving account you closed.

C. Account Closure Form

A (Page 45)

B (Page 46)

FORMULIR PERMOHONAN PENUTUPAN REKENING

Harap diisi dengan huruf cetak, lengkapi dan bubuhkan tanda “√” pada pilihan yang sesuai.

ALASAN PENUTUPAN

☐ Sikap front liner yang kurang profesional ☐ Produk dan service yang kurang memadai
☐ Besarnya biaya ☐ Lainnya :

DATA NASABAH

- Nama :
  Nomor KTP/Paspor *) :
  Alamat :
- Nama :
  Nomor KTP/Paspor *) :
  Alamat :
- Nama :
  Nomor KTP/Paspor *) :
  Alamat :

dalam hal ini bertindak :
[(5)] Untuk diri sendiri (nasabah perorangan)
[(6)] Selaku ...., dari ...., berkedudukan di ...., beralamat di ...., berdasarkan ...., (untuk nasabah yang bertindak selaku pengurus atau kuasa dari suatu badan);
(Selanjutnya disebut ”Nasabah”) dengan ini mohon kepada PT. Bank Danamon Indonesia, Tbk (”Bank”) untuk melakukan penutupan rekening dengan data sebagai berikut :

☐ **DATA REKENING**

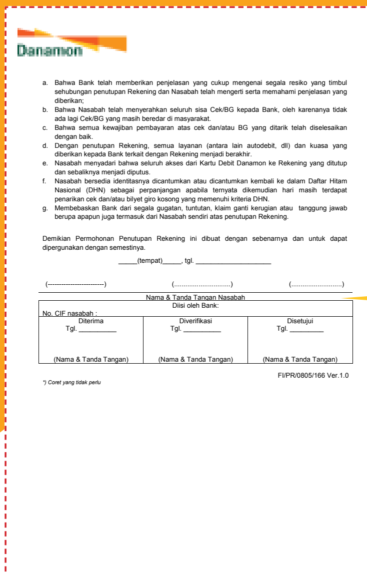
1. Rek. No. ___________, jenis produk ____________, No. Kartu Debit Danamon _____________
2. Rek. No. ___________, jenis produk ____________, No. Kartu Debit Danamon _____________
3. Rek. No. ___________, jenis produk ____________, No. Kartu Debit Danamon _____________

(selanjutnya disebut ”Rekening”) sesuai dengan ketentuan prosedur yang berlaku pada Bank.
Sehubungan dengan penutupan rekening tersebut, dengan ini kami kembalikan ;
☐ Sisa cek sebanyak .... lembar dengan no. seri ....s/d (termasuk) ....
☐ Sisa bilyet giro (BG) sebanyak ....lembar dengan no. Seri.......s/d (termasuk)................
☐ Lainnya : .... No. ....
Penutupan Rekening diambil secara Tunai/Dipindahbukukan ke rekening................../ Ditransfer ke rekening .... Bank .... atas nama ..../Ditempatkan ke rekening deposito no ....*)

PERNYATAAN NASABAH

Sehubungan dengan penutupan Rekening tersebut, Nasabah dengan ini menyatakan hal-hal sebagai berikut :

Sample of Account Closure Form (Front Page)



a. Bahwa Bank telah memberikan penjelasan yang cukup mengenai segala resiko yang timbul sehubungan penutupan Rekening dan Nasabah telah mengerti serta memahami penjelasan yang diberikan;
b. Bahwa Nasabah telah menyerahkan seluruh sisa Cek/BG kepada Bank, oleh karenanya tidak ada lagi Cek/BG yang masih beredar di masyarakat.
c. Bahwa semua kewajiban pembayaran atas cek dan/atau BG yang ditarik telah diselesaikan dengan baik.
d. Dengan penutupan Rekening, semua layanan (antara lain autodebit, dll) dan kuasa yang diberikan kepada Bank terkait dengan Rekening menjadi berakhir.
e. Nasabah menyadari bahwa seluruh akses dari Kartu Debit Danamon ke Rekening yang ditutup dan sebaliknya menjadi diputus.
f. Nasabah bersedia identitasnya dicantumkan atau dicantumkan kembali ke dalam Daftar Hitam Nasional (DHN) sebagai perpanjangan apabila ternyata dikemudian hari masih terdapat penarikan cek dan/atau bilyet giro kosong yang memenuhi kriteria DHN.
g. Membebaskan Bank dari segala gugatan, tuntutan, klaim ganti kerugian atau tanggung jawab berupa apapun juga termasuk dari Nasabah sendiri atas penutupan Rekening.

Demikian Permohonan Penutupan Rekening ini dibuat dengan sebenarnya dan untuk dapat dipergunakan dengan semestinya.

_____(tempat)_____, tgl. ____________________

(-------------------------) (..............................) (............................)

Nama & Tanda Tangan Nasabah

Diisi oleh Bank: No. CIF nasabah :		
Diterima Tgl. __________ (Nama & Tanda Tangan)	Diverifikasi Tgl. __________ (Nama & Tanda Tangan)	Disetujui Tgl. _________ (Nama & Tanda Tangan)

FI/PR/0805/166 Ver.1.0

*) Coret yang tidak perlu

C (Page 47)

Sample of Account Closure Form (Back Page)

Sample of Account Closure Form Part A

Danamon

FORMULIR PERMOHONAN PENUTUPAN REKENING

Harap diisi dengan huruf cetak, lengkapi dan bubuhkan tanda "√" pada pilihan yang sesuai.

1 **ALASAN PENUTUPAN**

☐ Sikap front liner yang kurang profesional ☐ Produk dan service yang kurang memadai
☐ Besarnya biaya ☐ Lainnya :

DATA NASABAH

2 - Nama : ....
3 Nomor KTP/Paspor *) : ....
4 Alamat : ....

- Nama : ....
Nomor KTP/Paspor *) : ....
Alamat : ....

- Nama : ....
Nomor KTP/Paspor *) : ....
Alamat : ....

dalam hal ini bertindak :

5 Untuk diri sendiri (nasabah perorangan)
6 Selaku ......7......, dari ......8......, berkedudukan di ......9......, beralamat di ......10......, berdasarkan ......11......, (untuk nasabah yang bertindak selaku pengurus atau kuasa dari suatu badan);

(Selanjutnya disebut "Nasabah") dengan ini mohon kepada PT. Bank Danamon Indonesia, Tbk ("Bank") untuk melakukan penutupan rekening dengan data sebagai berikut :

Filled by the Customer

1. Fill in the box of choice using a *tickmark* √ as to the reason for closing an account
2. Fill in the account holder name
3. Fill in the account holder KTP/SIM/KITAS/Passport number
4. Fill in the complete address of the customer
5. Fill in this choice using a *tickmark* √ if you are doing this for your own account
6. Fill in this choice using a *tickmark* √ if someone else is closing your account
7. Fill in the position
8. Fill in the customer/business entity name
9. Fill in the location of the customer
10. Fill in the customer/business entity address
11. Fill in the reason

Sample of Account Closure Form Part B

DATA REKENING

1. Rek. No. _____12_____, jenis produk _____13_____, No. Kartu Debit Danamon _____14_____
2. Rek. No. ___________, jenis produk ____________, No. Kartu Debit Danamon _____________
3. Rek. No. ___________, jenis produk ____________, No. Kartu Debit Danamon _____________

(selanjutnya disebut "Rekening") sesuai dengan ketentuan prosedur yang berlaku pada Bank.

Sehubungan dengan penutupan rekening tersebut, dengan ini kami kembalikan ;

- Sisa cek sebanyak …15… lembar dengan no. seri ……16……s/d (termasuk) ……17……
- Sisa bilyet giro (BG) sebanyak ……18……lembar dengan no. Seri……19……s/d (termasuk)……20……
- Lainnya : ……………21…………………… No. ……………………………………………………

Penutupan Rekening diambil secara Tunai/Dipindahbukukan ke rekening……22………/ Ditransfer ke rekening ……23……………… Bank ……24……………………… atas nama ……………25………/Ditempatkan ke rekening deposito no ……………………26……………*)

PERNYATAAN NASABAH

Sehubungan dengan penutupan Rekening tersebut, Nasabah dengan ini menyatakan hal-hal sebagai berikut :

12. Fill in the account number to be closed
13. Fill in the current account product type
14. Fill in the Danamon Debit/ATM Card number
15. Fill in the remaining pages of the Cheques
16. Fill in the remaining Cheque serial number
17. Fill in other information (if any)
18. Fill in the remaining Current Account Forms
19. Fill in the remaining Current Account serial number
20. Fill in other information (if any)
21. Fill in other information (if any)
22. Fill in the Danamon account number to be credited
23. Fill in the recipient account number
24. Fill in the recipient Bank name
25. Fill in the account holder name of the recipient
26. Fill in the Deposit placement account number

Sample of Account Closure Form Back Page

Danamon

a. Bahwa Bank telah memberikan penjelasan yang cukup mengenai segala resiko yang timbul sehubungan penutupan Rekening dan Nasabah telah mengerti serta memahami penjelasan yang diberikan;
b. Bahwa Nasabah telah menyerahkan seluruh sisa Cek/BG kepada Bank, oleh karenanya tidak ada lagi Cek/BG yang masih beredar di masyarakat.
c. Bahwa semua kewajiban pembayaran atas cek dan/atau BG yang ditarik telah diselesaikan dengan baik.
d. Dengan penutupan Rekening, semua layanan (antara lain autodebit, dll) dan kuasa yang diberikan kepada Bank terkait dengan Rekening menjadi berakhir.
e. Nasabah menyadari bahwa seluruh akses dari Kartu Debit Danamon ke Rekening yang ditutup dan sebaliknya menjadi diputus.
f. Nasabah bersedia identitasnya dicantumkan atau dicantumkan kembali ke dalam Daftar Hitam Nasional (DHN) sebagai perpanjangan apabila ternyata dikemudian hari masih terdapat penarikan cek dan/atau bilyet giro kosong yang memenuhi kriteria DHN.
g. Membebaskan Bank dari segala gugatan, tuntutan, klaim ganti kerugian atau tanggung jawab berupa apapun juga termasuk dari Nasabah sendiri atas penutupan Rekening.

Demikian Permohonan Penutupan Rekening ini dibuat dengan sebenarnya dan untuk dapat dipergunakan dengan semestinya.

(27 ____(tempat)_____, tgl. _________(28 __________

(-------------------------) (............29 ....) (...........................)

Nama & Tanda Tangan Nasabah

Diisi oleh Bank:		
No. CIF nasabah :		
Diterima	Diverifikasi	Disetujui
Tgl. ______30 ____	Tgl. ___31 ______	Tgl. ______32 ____
(Nama & Tanda Tangan)	(Nama & Tanda Tangan)	(Nama & Tanda Tangan)

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*) Coret yang tidak perlu

27. Fill in the location name.
28. Fill in the account closing date.
29. Fill in the name and signature of the customer.
30. Fill in the date of receipt, name and signature of the branch staff.
31. Fill in the verification date, name and signature of the branch officer.
32. Fill in the date of approval, name and signature of the branch officer.

DANAMON CREDIT CARD

Danamon Credit Card is available just for your convenience in transacting and in enjoying modern lifestyle. Use the Danamon Credit Card to satisfy your wants and needs. Use it for shopping transactions, pay out your monthly bills, fund transfer, or cash withdrawals. We will always provide you with ease, convenience, and various attractive promos throughout the year.

Platinum Card

Danamon Platinum Credit Card is available just for your convenience in transacting and in enjoying modern lifestyle. Use the Danamon Credit Card to satisfy your wants and needs.

World Card

Danamon World Credit Card is a premium product created specifically to pamper high-taste people like yourself. Use the Danamon World Credit Card and get more reward points.

Get complete information by scanning our QR Code.
https://dana.mn/mcc

Bill Payment
Pay all your bill on one card

Cashback
5% cashback for Bill Payment transaction.
*maximum cashback applied depends on card type

Merchant Promo
Enjoy the best promos only for Danamon card holders.

D-Point
Get reward points for every IDR 2.500 of your transaction

Airport Lounge Access
Enjoy the convinent of Airport lounge while waiting your flight.

Family Pack
1 Control, 1 Pack
Get additional card for your family member. You are also free to set credit limits for each additional card as needed.

A. Danamon Credit Card Features

Feature	Danamon Platinum Credit Card	Danamon World Credit Card
Cashback	👍 Bill Payment	👍 Bill Payment
Bill Payment	👍	👍
Reward Program	👍 IDR 2,500 = 1 D-Point	👍 IDR 2,500 = 3 D-Point
Airport Lounge	👍 Point Redemption	👍
Merchant Promo	👍	👍
Family Pack	👍	👍

B. Information on Fees, Program and Document Requirement

Fee and Charges:

Jenis Transaksi	Platinum	World
Credit Card limit *subject to Credit Approval	IDR 5 - < 100 million	IDR 25 - 500 million
Annual Fee: • Basic • Supplement • Family Pack (Basic + max 4 Supplement)	IDR 600,000 IDR 250,000 IDR 750,000	IDR 1,200,000 IDR 500,000 IDR 1,500,000
Retail Interest Rate	2.25% monthly	2.25% monthly
Cash Advance Fee	5% of total cash advance or min IDR 50,000	5% of total cash advance or min IDR 50,000
Late Change Fee	3% of the total billing with min IDR 50,000 and or max IDR 150,000 per month	3% of the total billing with min IDR 50,000 and or max IDR 150,000 per month
Over Limit Fee	IDR 100,000 per month	IDR 100,000 per month
Printed Statement Fee	IDR 15,000 per month	IDR 15,000 per month

Program Criteria and Document Requirement

Program Criteria	New Danamon Banking Customer: • Placement fund min > IDR 3 – 10 million hold for 6 months, or • Placement fund min > IDR 10 million hold for 3 months, or • Open FlexiMAX account with placement fund minimum of IDR 50 million (no Hold requirement), or • Income document such as: Pay slip/SKP or other income statement (can be substituted with funding placement)
Document Requirement	• Danamon Credit Card Application signed by customer • Photocopy Passport • Photocopy KIMS/KITAS • Copy Tax ID (NPWP)

DCARD

Mobile application for Danamon Credit Card holders that provides convenience to control belonging credit card, anytime and anywhere. DCard Mobile has various features for Danamon Credit Card holders to access transactions in real-time, bill payment, credit limit transfer, changing shopping transaction to installment, and application for increasing/decreasing credit card limit (limit maintenance), up to the application for new credit card.

Get complete information by scanning our QR Code.
https://dana.mn/mdc

How to Download and Activate DCard Mobile:

- Download and install DCard Mobile App in Play Store or App Store on your smartphone.
- Open DCard Mobile App, tap Activate.
- Read the Terms and Condition of DCard Mobile, tap Agree.
- Complete activation data that needed, tap Next
- Input activation code that has been sent to the registered number, tap Next
- Input access code that will be used as password to log in, tap Next
- Input 6 digits mPIN that you need to validate transaction, tap Next
- DCard Mobile is activated, tap Login
- Input access code, tap Next
- Login is successful when you input the right access code.

CONTACT CENTER & INFORMATION

Hello Danamon

If you cannot find the information that you need in this guideline, please contact *Hello* Danamon 1-500-090 for inquiries, requests and complaints.

Hello Danamon with Japanese Language is available
Monday – Friday on 08.00-17.00 WIB

You will be requested to select a langguage 希望する言語を選択してください。

Indonesian インドネシア語	English 英語	Japanese 日本語
Default デフォルト	**Press 2**（2を押してください）	**Press 3**（3を押してください）

A. INTERACTIVE VOICE RESPONSE SERVICES (IVR)

To access IVR Services enter the number of Debit Card/Credit Card/Corporate ID and end it with a hashtag (#), or you can wait for another Danamon service to be mentioned. IVR Services is only available in English and Indonesian.

No.	Service	Press
1.	**Reporting loss of card**	**2**
2.	**Banking Service**	**3**
	Balance information	1
	Transaction history	2
	Telephone PIN replacement	3
	Internet Banking, ATM, and e-channel info and Branch complaint	4
	Speak directly with banking officer	0
	Other banking service	9
	To repeat information	*
3.	**Credit Card Service**	**4**
	For creating Credit Card PIN	1
	For application status	2
	For Visa, Mastercard, and instant no-collateral credit	3
	For reserving airplane ticket, accommodation, and travel services	4
	To speak directly with phone banking officer	0
	For returning to the previous menu	#
4.	**Corporate, commercial, SME**	**5**
	General banking information	1
	Finance Trade Service	2
	Service Cash Management	3
	To speak directly with phone banking officer	0
	Other banking services	9
5.	**Danaku Services**	6
6.	**Savings and Loan**	7
7.	**Speak directly with phone banking officer**	0

B. SERVICE SHORTCUT CODE

Press the code immediately after you hear the greeting

Service in Bahasa Indonesia

Code	Service
111	Credit Card Blocking
112	Debit Card Blocking
121	Balance information
122	Transaction History
125	To change telephone PIN
120	To speak with customer service
132	Danamon credit card information

Service in English

Code	Service
211	To report lost credit card
212	To report lost debit card
221	Balance information
222	Transaction history
225	To change telephone PIN
220	To speak with customer service
232	Danamon credit card information

Danamon Corporate Web

Contains complete information about:
1. Danamon Corporate Action
2. Danamon Product, Service & Promotion
3. Danamon News

You can access this easily via Danamon Corporate Web: www.danamon.co.id or visit Social media accounts:

@mydanamon
Bank Danamon
Bank Danamon
Bank Danamon
@danamon

FAQ

Q: Where is Danamon Head Office?

A: Bank Danamon Head Office is in Menara Bank Danamon
Jl. H.R. Rasuna Said, Blok C No 10.
Jakarta Selatan 12920

Q: Should the Customer report any unusual transactions or activities?

A: Yes. The Customer may submit reports and complaints by contacting *Hello* Danamon

Q: Can the data of Danamon Customers be used by unauthorized parties?

A: Danamon protects the security of its Customers' data to prevent it from being used by unauthorized parties

Q: What should the Customer do if s/he forgets his/her user ID or password?

A: If the Customer has a Token Device, s/he may reset the Password. The temporary new Password will be sent via Text Message to the cellular phone number registered on Danamon Online Banking.
If the Customer does not have a Token device, the Customer with Telephone PIN may contact *Hello* Danamon to reset the Password, and the temporary new Password will be sent via Text Message to the cellular phone number registered on Danamon Online Banking. The temporary new Password must be replaced within 24 hours via the Danamon Online Banking website.

Q: What should the Customer do if s/he lost his/her ATM card?

A: Contact *Hello* Danamon 1-500-090 or 67777 (via Cellular phone) to block the card, and *Hello* Danamon will then guide you for what to do next.

Q: Does Danamon have a swift code for me to use if I am making a remittance transfer to Danamon?

A: Swift Code : BDINIDJA
Branch : Menara Bank Danamon
Address : Jl .H.R. Rasuna Said Blok C No 10
Jakarta Selatan 12920

Q: What is Danamon's Correspondence Bank for transferring USD?

A: Danamon's Correspondence Banks are Citibank NA, New York; Standard Chartered Bank, New York; and JPMorgan Chase Bank National Association, New York.

Q: Can I do a transaction at Bank Danamon via representation?

A: Yes, the Customer can issue a Power of Attorney for such transactions.

Q: What is the applicable format for Power of Attorney?

A:
- Permanent: signed once and apply permanently until revoked.
- Non-Permanent: signed once and applies for a single transaction only.

Q: What types of Power of Attorney apply at Bank Danamon?

- Financial Transaction Power of Attorney, applicable for financial transactions generally relating to the debiting of the Customer's account that negatively changes the amount of the Customer's balance, such as cash withdrawal, book-entry settlement, and debiting instruction.
- It may also cover non-financial transactions such as ordering cheque/ current account book, or reactivating a Customer's dormant account.
- The power granted to the beneficiary of Financial Power of Attorney applies in all Bank Danamon branches, and the holder of power may sign off any transaction.
- Financial Transaction Power of Attorney for receiving funds applies for financial transactions that causes positive changes in the amount of the Customer's account balance. The holder of power may only receive funds, and it applies only at the stipulated branch.
- Non-Financial Transaction Power of Attorney applies only for transactions that do not change the balance of the Customer's account. Such transactions include balance inquiry, picking up of check/current account book, and such.

Q: Can I send someone to represent me to close my account?

A: Yes, by making a Power of Attorney with free format for closing the account.

Hello **Danamon**

1-500-090

Penjelasan lengkap lihat di
www.danamon.co.id