

# PRODUCT INFORMATION SUMMARY

## D-BANK PRO SERVICES

SUMMARY OF DATA	
Product Description	D-Bank PRO (referring to either mobile-based or website-based D-Bank PRO) is Bank Danamon's transaction and banking information service which can be accessed by customers 24 (twenty four) hours a day and 7 (seven) days a week through the website ( <a href="https://www.dbank.co.id">https://www.dbank.co.id</a> ) or mobile application (mobile app) using a cell phone / mobile phone or computer / tablet that is connected to an Internet network.
Type of Product	Digital Banking Service
Publisher	PT Bank Danamon Indonesia Tbk (Bank)

### Benefits

#### 1. Benefits of using D-Bank PRO services

- Simple and easy registration that can be done anywhere and anytime.
- A single integrated platform for mobile and Internet banking.
- The mobile-based D-Bank PRO features a software token that can be used in authorizing transactions performed over the website-based D-Bank PRO service.
- Comprehensive and beneficial array of features and services.

#### 2. Available features and services for Financial Transactions

- Rupiah transfer
- Foreign currency transfer, in the same type of currency, to your Personal Danamon Account
- Rupiah transfer
- Foreign currency transfer to other Danamon accounts (excluding foreign currency purchase transactions)
- Special rates for forex transactions (buying/selling)
- Order Bank Notes
- Bulk transfer to Danamon account
- Rupiah transfer to other banks (online, SKN, RTGS and BI Fast)
- Foreign currency transfer to other banks (remittance)
- Payment for Danamon and American Express® Credit Cards (including Charge Card)
- Payment for other Credit Cards: BCA, BNI, BRI, Bukopin, CIMB Niaga, Citibank, DBS, GE Finance, HSBC, ICBC, Mandiri, Maybank, Mega, OCBC NISP, Panin, Permata/GE, Standard Chartered and UOB
- Payment for Credit Installments: Adira Finance, Al Ijarah Finance, Artha Prima Finance, BPR Kredit Mandiri, Buana Finance, Indomobil Finance, Kreditplus/Finansia, Mandala Finance, Mandiri Utama Finance, Mega Auto Finance, Mega Central Finance, Mega Finance, Mitra Dana Top Finance, Oto Multi Artha, Permata Finance, Smart Multi Finance, Summit Oto Finance, Suzuki Finance Indonesia, True Finance, WOKA Finance
- Payment for post-paid mobile phone bills: Telkomsel, Indosat Ooredoo, XL Xplor, Tri and Smartfren
- Payment for monthly bills: PLN and Telkom Pay
- Payment for Internet and television subscriptions: MNC Vision, CBN, First Media, MyRepublic, Oxygen, Transvision and XL Home
- Payment for insurance: Adira insurance, BPJS health, CAR insurance, Jiwasraya, Tokio Marine 1, Tokio Marine All and IFG Life
- Payment for School Fees: Bina Sarana Informatika
- Payment for ZISWAF (Zakat, Infaq, Alms and Waqf): Al-Azhar Peduli Umat (Zakat and Infaq) and Dompot Dhuafa (Zakat, Infaq and Shadaqah)
- Payment for Water Utilities (PDAM)
- Payment for Property Tax (PBB)
- Purchase of mobile phone top-up: Telkomsel, Indosat Ooredoo, XL/Axis, Smartfren and Tri
- Purchase of PLN prepaid electricity token

- Purchase of e-Money top-up: Bank Mandiri
  - Purchase of voucher for streaming: Vidio, Genflix, VIU and WeTV
  - Purchase of voucher for gaming: PUBG, Call of Duty, Mobile Legend, Roblox, Free Fire and Steam Wallet
  - Purchase of Internet data pack: Telkomsel, Indosat Ooredoo and XL
  - Purchase of pay-TV: K-Vision
  - Purchase of airtickets: Garuda Indonesia
  - Purchase for e-Commerce (e-Wallet): Top-Up GO-PAY, Top-Up OVO, Top-Up ShopeePay, Top-Up DANA and Top-Up LinkAja
  - Payment for online shopping (savings account, current account and credit card)
  - Payment for virtual account
  - Payment for QR-based contactless or touchless transactions
  - Cardless cash withdrawals (ATM Danamon and Indomaret\*)
  - Investment: mutual funds
  - Credit Card: money transfer, credit protection, My Own Installment, autopay and bill payments
  - Purchase of vehicle insurance (two-wheeled or four-wheeled vehicles)
  - Purchase of micro health insurance
3. Other features and services (non-financial transactions)
- Biometric login
  - Software token to authorize transactions performed via website-based D-Bank PRO services
  - Accounts: account summary, balance information and balance statement
  - Credit Card: Credit Card Link, Credit Card summary, Credit Card homepage (principal and supplementary), latest transaction, *payment reminder*, credit card activation, credit card PIN change, request for additional principal or primary credit card (*add-on*), request for additional supplementary credit card, credit card limit change, card blocking/unblocking, credit card instalment information, and points redemption.
  - Activation of dormant account
  - Transaction history
  - Opening of savings account (*Danamon Customer*) and time deposit
  - Opening of savings plan / Danamon Save Plus sub account and Sharia savings plan
  - Transaction notification through e-mail and Push Notification (messaging and information)
  - Online statement (savings account, current account and credit card)
  - Transaction summary
  - Profile settings (link to credit card / Amex charge card, credit / debit card setting for e-commerce, BI Fast setting, debit card blocking/unblocking, changes in personal data (change of handphone number, change of e-mail address, change of postal address, change of home telephone number, change of office address and office telephone number), debit card setting: view card number details, debit card blocking/unblocking, PIN change, primary account set-up, connected accounts set-up, debit card activation, e-Statement registration, change of password / mPIN / Biometric Login, message box and other settings)
  - Forgot password
  - *Exchange rate display*
  - *Market insight*
  - Investment: bonds
  - Application for credit facilities from third parties

\*Indomaret is currently Bank Danamon's partner merchant for cardless cash withdrawals. There will be more partner merchants offering cardless cash withdrawals soon. Customers can perform cash withdrawals via the merchant whose name appears in the 'Withdrawal Type' option.

Information regarding all features of the D-Bank PRO can also be found in the Danamon website (<https://www.danamon.co.id/id/E-Banking/Personal/D-Bank>).

## Risks

1. The Bank can delete D-Bank PRO Service facilities of a customer who has not actively used D-Bank PRO Services for a period of more than 6 (six) months, starting from the date of his/her last log-in/access.
2. Malware, which is a program or software that infiltrates and damages a computer/tablet/cellular telephone system, can divert customer's transaction data into unauthorized use by other parties, thereby resulting to possible financial losses for the customer.
3. Phishing occurs when confidential personal data related to a customer's D-Bank PRO account is fraudulently acquired by an unauthorized party through certain media other than the official Danamon website or application, thereby resulting to possible financial losses for the customer.
4. D-Bank PRO services cannot be accessed due to network disruption coming from the Internet service provider.
5. Unsuccessful or interrupted transaction due to network disruption coming from the Internet service provider.
6. Misuse of customer confidential data regarding password, mPIN or token codes, which may have been relayed by the customer to unauthorized parties, can result in possible financial losses for the customer.
7. If the customer's SIM card has been fraudulently acquired through a cellular service provider by unauthorized parties through SIM Swap, transaction details and confidential codes or information sent by the Bank's system to the new hacked SIM card can result in account takeover fraud and possible financial losses for the customer.

**Requirements and Procedures for Registration, Reactivation, Transfer via website-based and mobile-based D-Bank PRO Services, Use of D-Cash, QR-based Contactless Payment, Accessing Messages/Notifications, Accessing the Investment Menu (Mutual Funds and Bonds), Accessing the Insurance Purchase Menu, Accessing Credit Card features, E-Commerce Transaction Payments, Accessing the Settings Menu, Blocking/Unblocking Debit Cards, Changing Personal Data, Using the BI Fast Settings Menu, Forgot Password Service, Using the Cash Collection Menu, Using the e-Mandate Menu and Applying for Credit Facilities from Third Parties**

1. Holder of Danamon ATM/Debit Card or Credit Card.
2. Registration Procedures
  - a. Select 'Register' on the mobile-based D-Bank PRO Service.
  - b. Select the desired type of card and accomplish the data required by D-Bank PRO system.
  - c. For customers who use the Android operating system on their mobile phones:

To verify the mobile phone number registered in the Danamon system, input the OTP sent by the Bank to the customer's registered mobile phone number. The system will automatically input the first 3 (three) digits of the OTP while the customer should manually input the next 3 (three) digits of the OTP. The OTP shall be valid only for 3 minutes.

For customers who use iOS on their mobile phones:

Verify the mobile phone number registered in the Danamon system by following and sending the SMS format provided by the Bank.
  - d. Input e-mail address, in case the e-mail address has not yet been registered in the Bank's system. Then continue by creating a password for D-Bank PRO.
  - e. Input the OTP that was sent to the registered e-mail.
  - f. Create mPIN that will be used to authorize transactions.
  - g. Registration has been successfully completed. The software token has now been registered in the D-Bank PRO system.
3. Reactivation Procedures
  - a. Using the mobile-based D-Bank PRO Service, input User ID/e-mail address and D-Bank PRO password. Then press Login.
  - b. For customers who use the Android operating system on their mobile phones:

To verify the mobile phone number registered in the Danamon system, input the OTP sent by the Bank to the customer's registered mobile phone number. The system will automatically input the first 3 (three) digits of the

OTP while the customer should manually input the next 3 (three) digits of the OTP. The OTP shall be valid only for 3 minutes.

For customers who use iOS on their mobile phones:

Verify the mobile phone number registered in the Danamon system by following and sending the SMS format provided by the Bank.

- c. Input the mPIN or, if reactivation involves resetting mPIN, enter the new mPIN.
  - d. Reactivation has been successfully completed. The software token has now been registered in the D-Bank PRO system.
4. How to perform transactions using mobile-based D-Bank PRO Service
    - a. To login, input User ID / e-mail address and password into the mobile-based D-Bank PRO Service.
    - b. Select the corresponding menu to perform transaction.
    - c. Input transaction data.
    - d. Confirm transaction data and input the correct mPIN.
    - e. The system will indicate or confirm whether the transaction has been successful, or has failed / timed out.
  5. How to perform transactions using website-based D-Bank PRO Service
    - a. To login, input User ID / e-mail address and password into the website-based D-Bank PRO Service
    - b. Choose the corresponding menu to perform transaction
    - c. Input transaction data
    - d. Confirm transaction data and input the code from the token (the token code is generated by the Software Token menu in the mobile-based D-Bank PRO Service wherein the mPIN must be entered to authorize access to the Software Token)
    - e. The system will indicate or confirm whether the transaction has been successful, or has failed / timed out
  6. How to Reactivate Dormant Account
    - a. Login D-Bank PRO using e-mail / User ID with password / biometric login.
    - b. Select 'Accounts'.
    - c. Once inside the 'Accounts' menu, select the specific account that is dormant and press 'Activate'.
    - d. The mPIN/APPL1 will be prompted for every change requested to the corresponding account.
    - e. The customer will receive a notification whether the reactivation of the dormant account has been successful or has failed.
  7. How to Perform D-Cash Cardless Cash Withdrawals
    - a. Reserve D-Cash through D-Bank PRO Service:
      - First, make a D-Cash reservation by selecting the 'Cardless Cash Withdrawal' on the D-Bank PRO application. Then select 'Withdraw Cash'.
      - Fill in the details of the cash withdrawal by selecting 'Fund Source Account' and 'Type of Withdrawal'.  
The 'Type of Withdrawal' has two options
        - Withdraw cash via Danamon ATM: select this if you want to perform a cash withdrawal via Bank Danamon ATM marked with the D-Cash label or sign
        - Withdraw cash via Indomaret: select this if you want to withdraw Cash via Merchant\* (Indomaret)  
For cash withdrawal services via merchant\* (Indomaret), the customer must read, understand and agree to the corresponding terms and conditions, including the risks, by clicking the 'Continue' button.

\*Indomaret is currently Bank Danamon's partner merchant for cardless cash withdrawals. There will be more partner merchants offering cardless cash withdrawals soon. Customers can perform cash withdrawals via the merchant whose name appears in the 'Withdrawal Type' option.

    - Afterwards, the 'Mobile Number' and 'Amount' will be displayed. Please note that the 'mobile phone number' will automatically be filled in, based on the mobile phone number registered in Bank Danamon
    - Next, select 'Amount' to specify the desired withdrawal amount. For Bank Danamon ATM D-Cash services, the minimum is IDR 100,000 while the maximum is IDR 1,000,000. For Indomaret D-Cash services, the minimum is IDR 50,000 while the maximum is IDR 1,000,000 .
    - For cash withdrawal services via Indomaret, the customer must agree to the terms and conditions by putting a checkmark on the customer statement, which can be found on the previous page.

- Press 'Continue'. Double check the amount to be withdrawn, then confirm by entering your personal 'mPIN'.
  - D-Cash reservation has been completed!
  - D-Cash reservations are valid for 1 (one) hour starting from the time the reservation was confirmed. Customers will receive a token number that will be used to perform Cardless Cash Withdrawal transactions. To perform cardless cash withdrawals, customers can visit the Danamon ATM marked with the D-Cash label or sign, or the nearest Indomaret store.
- b. How to Perform Cardless Cash Withdrawals at Bank Danamon ATM marked with D-Cash sign
- Press any button on the side of the Danamon ATM screen.
  - Select 'Cardless Cash Withdrawal' from the ATM menu.
  - Select 'Preferred Language'.
  - Input the 'Handphone Number' that has been registered in Bank Danamon.
  - Input the 'Token Number' that was received during the reservation process.
  - Select the total transaction amount similar to the amount indicated during the reservation.
  - Get the cash along with the transaction receipt from the ATM.
  - Transaction has been completed!
- c. How to Perform Cardless Cash Withdrawals at Indomaret store
- At the nearest Indomaret store, inform the Indomaret official attendant the token number, mobile phone number and cash withdrawal amount.
  - The Indomaret official attendant will input the data into the system to match/reconfirm data. Once confirmed, the official attendant will issue cash from the register along with a transaction receipt which serves as proof of cash withdrawal.
  - Transaction has been completed! Get cash and the transaction receipt from the Indomaret official attendant.
- \*Indomaret is currently Bank Danamon's partner merchant for cardless cash withdrawals. There will be more partner merchants offering cardless cash withdrawals soon. Customers can perform cash withdrawals via the merchant whose name appears in the 'Withdrawal Type' option.
- d. How to cancel a reserved Cardless Cash Withdrawal token code
- Press "Transaction" and then proceed to "Cardless Cash Withdrawal".
  - Open tab "Cancellation" and press the active reservation to be cancelled.
  - Input mPIN to confirm the cancellation.
  - Reserved Cardless Cash Withdrawal has now been successfully cancelled.
- e. How to view History of Cardless Cash Withdrawals
- Press 'Cardless Cash Withdrawal'.
  - Press 'History'.
  - The Cardless Cash Withdrawal transactions for the past three (3) months will be displayed on the D-Bank PRO page.
  - To set the display of Cardless Cash Withdrawal history, press 'Filter'.
8. How to Perform QRIS Payments via D-Bank PRO Mobile (available only for D-Bank PRO Mobile application)
- a. On the main menu, press the 'QR' button which is located at the bottom of the D-Bank PRO Mobile app screen
  - b. The system will access the device camera and show the 'QR Code' page.
  - c. Scan the merchant's QR code or select the Gallery/Image button on the right side of the screen to upload the QR code available in the device gallery.
  - d. Once the QR code has been validated, the system will display the payment page.
  - e. Select the 'Fund Source Account'. Then choose 'Savings' as the funding source if you want to complete the payment using savings or choose 'Credit Card' as the funding source if you want to perform payment using a Credit Card.
  - f. Input 'Amount' (particularly for static QR).
  - g. Press 'Continue', then confirm the transaction by entering the 'mPIN'.
  - h. The system will show the result of the transaction and confirm whether it has been successful, or has failed / timed out.

9. How to access the Information/Message menu on mobile-based or website-based D-Bank PRO Services
  - a. Press the 'Bell' icon located at the top of the homepage.
  - b. The Information/Message list will be displayed.
  - c. To view full details, click on any of the Information/Message.

10. How to Access Investment menu (Mutual Funds and Bonds)

- a. Mutual Funds
  - Select 'Mutual Funds' from the D-Bank PRO menu.
  - Select 'Portofilo' tab to view list of portfolios and a summary of the investment accounts held.
  - Select 'Product' tab to view to available mutual fund products.
  - Select 'History' tab to view the history of mutual fund transactions that have been performed.

How to use D-Bank PRO to perform Mutual Fund purchase transactions

Customers can perform Mutual Fund transactions at D-Bank PRO, if:

- The SID (single investor identification) number has already been registered at the Bank Danamon branch prior to the transaction.
- The customer holds the bank account/s under his/her own name.
- The type of account should be a single account.
- A valid investment profile is required.
- The customer must have an active investment account.
- The customer's product transactions suit and match his/her own investment profile.
- The bank account currency is in accordance with the currency of the product to be transacted.
- The account to be used to perform mutual fund transactions must have available funds for that purpose.

1. Via 'Buy Again' button on the Portfolio page

- Press the 'Mutual Funds' icon in the Transaction to display the Portfolio page. Press 'Buy Again' to perform a Mutual Fund transaction.
- The system will display the Mutual Fund Purchase page and the corresponding product information. Input the intended amount of investment and select the account number to be used. To continue the transaction, read and understand the entire terms and conditions, Funds Fact Sheet and Prospectus.
- The customer will then be directed to the 'Confirmation' page. Review all data concerning the mutual fund purchase and input the OTP to authorize transaction.
- The OTP will be sent to the customer's mobile phone number registered with D-Bank PRO. Press 'Send'.
- The system will show an acknowledgment page to confirm whether transaction has been successful or has failed

2. Via 'Buy' button on the Product page

- Press the 'Hamburger' icon located at the top left of the display screen, then select the 'Product' menu to perform a Mutual Fund transaction.
- Press the 'Buy' button which is located beside the customer's chosen product.
- The system will display the 'Order' page wherein the customer inputs his/her desired amount of investment. Once done, continue the transaction by clicking Terms & Conditions, Fund Fact Sheet and Prospectus.
- The system will display a page which automatically indicates the investment account number, based on the investment account that was used during product transactions. The customer shall be requested to choose the account number to be used for debits. Press 'Continue'.
- Input the OTP that was sent to the customer's number registered in D-Bank PRO. Press 'Send'.
- The system will show an acknowledgment page to confirm whether transaction has been successful or has failed.

3. Via the 'Buy' button in the Product Detail page
  - Press the 'Hamburger' icon which is located at the top left of the display screen, then select the 'Product' menu to perform a Mutual Fund transaction.
  - Press 'Details' in the product list.
  - Press the 'Buy' button located at the bottom of the Product Details page.
  - The system will display the 'Order' page wherein the customer inputs his/her desired amount of investment. Once done, continue the transaction by clicking Terms & Conditions, Fund Fact Sheet and Prospectus.
  - The system will display a page which automatically indicates the investment account number, based on the investment account that was used during product transactions. The customer shall be requested to choose the account number to be used for debits. Click the 'Continue' button
  - Input the OTP that was sent to the customer's number registered in D-Bank PRO. Click the 'Send' button.
  - The system will show an acknowledgment page to confirm whether transaction has been successful or has failed.

#### How to perform Mutual Fund sales transactions with D-Bank PRO

- Press the 'Hamburger' icon located at the top left of the display screen, then select the 'Portfolio' menu to perform a Mutual Fund transaction
- Press the 'Sell' button located next to the owned product which is intended to be sold
- The customer should input the number of units to be involved in the transactions. Once done, continue the transaction by clicking Terms & Conditions, Fund Fact Sheet and Prospectus.
- The system will display a page which automatically indicates the investment account number, based on the investment account that was used during product transactions. The customer shall be requested to select the account number to be used for crediting. Press 'Continue'.
- Input the OTP that was sent to the customer's number registered in D-Bank PRO. Press 'Send'.
- The system will show an acknowledgment page to confirm whether transaction has been successful or has failed.

#### How to perform Mutual Fund transfer transactions with D-Bank PRO

- Press the 'Hamburger' icon located at the top left of the display screen, then select 'Portfolio' to perform a Mutual Fund transaction.
- Press the 'Switch' button located next to the owned product which is intended to be transferred.
- The customer should input the number of units in the transaction and the product destination. Once done, continue the transaction by pressing Terms & Conditions, Fund Fact Sheet and Prospectus.
- The system will display a page which automatically indicates the investment account number, based on the investment account that was used during product transactions. Press 'Continue'.
- Input the OTP that was sent to the customer's number registered in D-Bank PRO. Press 'Send'.
- The system will show an acknowledgment page to confirm whether transaction has been successful or has failed.
- Select 'Products' to view available mutual fund products.
- To view the history of performed mutual fund transactions, press the 'History' tab.

#### b. Bonds (Online)

- Select the 'Bonds' icon on the D-Bank PRO menu.
- Select 'Portfolio' to view portfolio list and summary of bonds owned.
- Select 'Product' to view available Bonds products.
- Select 'Summary' to view history of Bonds transactions performed.
- Select 'Profile' to view customer's personal data.

#### 11. How to access Vehicle Insurance Purchase (two-wheeled and four-wheeled)

- a. Select "Transaction".
- b. Press "Insurance" and select the appropriate Vehicle Insurance type, whether "Car Insurance" or "Motor Insurance".
- c. Accomplish the corresponding data of the vehicle to be insured, including the date when the policy takes effect. On the same page, there is an option to add protection for car accessories.
- d. On the Select Insurance page, select the insurance product offered. The same page provides information on the type of protection and its benefits and estimated premiums.
- e. Information on the insurance product includes Benefits, Terms and Conditions, and Claim details. The page features a hyperlink that can be accessed to download the general version of the Product and Service Information summary, Terms and Conditions, and Claim Information documents. Before proceeding to the next page, the customer is required to agree to the Terms & Conditions.
- f. After agreeing to the Terms and Conditions, enter the 'Protection Extension' page. Any additional or extended protection is optional.
- g. Next, the customer will be directed to the following page that refers to Purchaser Data (which is automatically filled in with Customer data), Insured Data and vehicle ownership data (STNK/BASTK). All data need to be accomplished.
- h. Press 'Continue' to go to the Review Order page and agree to the Terms & Conditions, as part of the requirement. Then select the fund source account.
- i. Continue to the Payment Confirmation page. To authenticate the transaction, fill in the OTP/mPIN.
- j. Once the insurance purchase is successful, a notification status will appear on the My Insurance page that awaits verification from the Insurer. The data for insurance application has been received and the Insurance Documents will be sent to the registered e-mail address.



12. How to access the Micro Health Insurance Purchase feature:

- a. Select "Transaction".
- b. Press "Insurance" and select 'Health Insurance'
- c. Fill in the fields: "Gender" and "Date of Birth".
- d. On the Select Insurance page, choose either one of the insurance products: "Dengue Fever Plus Micro Insurance" or "Hospital Cash Plan 5 Diseases (HCP 5D) Micro Insurance". On this same page can be found the summary of information on protection types and their corresponding benefits and minimum premium values.
- e. Information on the insurance product includes Benefits, Terms and Conditions, and Claim details. The page features a hyperlink that can be accessed to download the general version of the Product and Service Information summary, Terms and Conditions, and Claim Information documents. Before proceeding to the next page, the customer is required to agree to the Terms & Conditions.
- f. Next, the customer will be directed to the following page that refers to Purchaser Data (which is automatically filled in with the Customer's data) but needs to be accomplished in full by the Customer. Customers can also fill in the Insured Data with information concerning family members who want to be protected with the selected micro health insurance product.
- g. Press 'Continue' to go to the Review Order page which contains a hyperlink to open/download the Personal Version of the Product and Service Information Summary document. The Customer is required to read and agree to the Terms and Conditions, and select the source of funds account for performing payments.
- h. Press Continue to proceed to the Payment Confirmation page. The Customer is required to authorize by entering the OTP/mPIN. Doing so also signifies the Customer's agreement to the payment and application of the selected micro health insurance product.
- i. Once the insurance application is successful, a notification status will appear on the My Insurance page: "Data entry for application has been successfully completed". If the application is approved by the Insurance Partner, the customer's Insurance Documents will be sent to his/her registered e-mail address.

13. How to access Credit Card features

The Credit Card feature can only be accessed once the Customer successfully performs the Credit Card Link process on the D-Bank PRO Service. The Credit Card feature can be accessed in 2 (two) ways, namely:

- a. Via 'Account' menu
  - Select 'Account' from the menu.
  - From the list of categories, select 'Credit Card' or 'All'.
  - The summary of Credit Cards owned will be displayed.
  - Select any of the Credit Cards shown.
  - The Credit Card homepage will be displayed.
- b. Via 'Transaction' menu
  - Select 'Transaction' from the menu.
  - From the 'Main Transaction', select 'My Credit Card'.
  - The summary of Credit Cards owned will be displayed.
  - Select any of the Credit Cards shown.
  - The Credit Card homepage will be displayed.

14. How to Pay e-Commerce Transactions

- a. Perform online shopping/e-commerce transaction on the chosen merchant website.
- b. Select 'Danamon D-Bank PRO' as the payment method.
- c. The web version of the Omnichannel login page will be displayed.
- d. To log in, enter User ID / e-mail address and password.
- e. The online shopping transaction data will be displayed.
- f. Select 'Fund Source Account'.
- g. Press 'Continue'. Then confirm the transaction data and enter the token code (the token code is generated in the Software Token menu on the mobile-based D-Bank PRO Service; mPIN must be entered to authorize access to the Software Token).
- h. The system will show a confirmation on the transaction status (successful/failed/timed out).

15. How to access the Settings menu
  - a. Press 'Profile' from the menu.
  - b. The available types of settings will be displayed.
  - c. Press any type of setting to view details.
  
16. How to access Debit Card settings
  - a. Press 'Profile' from the menu, then select the Debit Card Settings.
  - b. Select one of the cards with an active status to perform settings: view card details, block/unblock debit card, change PIN, set principal account or connected accounts.
  
17. How to access View Card Details
  - f. Login D-Bank PRO by entering e-mail / User ID and password/biometric login.
  - g. Select 'Profile' from the menu and then select 'Debit Card Settings'.
  - h. Then select one of the owned cards with an 'active' status.
  - i. Then press 'View Card Details' to view the customer's full-digit card number.
  - j. Then the customer will be requested to input mPIN/APPL1.
  - k. The full card number will appear within 15 seconds for the customer to view.
  - l. The customer can copy the card number displayed.
  - m. After 15 seconds, the card number will be hidden again.
  
18. How to Access Blocked Card
  - a. Login D-Bank PRO by entering e-mail / User ID and password / biometric login
  - b. Select 'Profile' from the menu then select 'Debit Card Settings'.
  - c. The select the specific active card that is intended to be blocked.
  - d. The customer should click 'Card Block/Unblock'.
  - e. Then the customer will be prompted to select the reason for blocking.
  - f. Next, the customer will be requested to indicate the type of blocking, whether temporary or permanent. For temporary blocking, customers can unblock within 30 minutes from the time that it is blocked via D-Bank PRO. For permanent blocking, customers will have to visit the nearest branch to request for a new card).
  - g. Customer needs to input mPIN / APPL1 every time a request for blocking is made.
  - h. For every request to block, the customer will be notified whether it has been successful or has failed.
  
19. How to Access Card Unlocking
  - a. Login D-Bank PRO by entering e-mail / User ID and password / biometric login.
  - b. Select 'Profile' from the menu then select 'Debit Card Settings'.
  - c. Then select the specific card with the 'Temporarily Blocked' status for unlocking.
  - d. Next, the customer should press 'Unblock'.
  - e. For every card unlocking, the customer needs to enter mPIN / APPL1.
  - f. Every time a card is unblocked, the customer will receive a notification on the status, whether successful or failed.
  
20. How to Change Debit Card PIN
  - a. Login D-Bank PRO by entering e-mail / User ID and password / biometric login.
  - b. Select 'Profile' from the menu then select 'Debit Card Settings' .
  - c. Then select the specific active card whose PIN will be changed.
  - d. The customer will be prompted to enter the old PIN, then input and confirm new PIN.
  - e. For every PIN change, the customer needs to input the mPIN / APPL1.
  - f. Every PIN change will be notified to the corresponding customer. The notification will indicate the status, whether successful or failed.
  
21. How to Set Up Principal or Main Account
  - a. Login D-Bank PRO by entering e-mail / User ID and password / biometric login.
  - b. Select 'Profile' from the menu, then select 'Kartu Debit Card Settings'.
  - c. Then select the specific active card whose main fund source / account will be changed.

- d. Then the customer must select any of the other available accounts (the accounts indicated will refer to the account connected to the debit card, but not the main or principal account).
- e. The customer needs to input mPIN / APPL1 for every change to the main account / principal fund source.
- f. For every request to change main account / principal fund source, the customer will be notified whether it has been successful or has failed.

## 22. How to set up a Linked Account

- a. Login D-Bank PRO by entering e-mail / User ID and password / biometric login.
- b. Select 'Profile' from the menu, then select 'Debit Card Settings'.
- c. Then select the specific active card whose account will be linked / unlinked.
- d. To link, the customer needs to press 'Connect Another Account'.
- e. Then, the Customer will be prompted to select an available account (the account/s indicated refer/s to the Customer's CIF account/s not yet connected to the corresponding debit card).
- f. To unlink the account, press the 'trash-bin' icon on the account to be unlinked.
- g. For every change to linked account/s, the customer needs to input the mPIN / APPL1.
- h. Every change to the linked account/s will be notified to the corresponding customer. The notification will indicate the status, whether successful or failed.

## 23. How to Activate Debit Card

### **Non-PIN Mailer Customer**

- a. Login D-Bank PRO by entering e-mail / User ID and password / biometric login.
- b. Select 'Profile' menu, then select 'Debit Card Settings' sub-menu.
- c. Then select the specific card that is 'Inactive'.
- d. Press 'Activate Now' to activate the Debit Card.
- e. The customer will be prompted to enter the 3-digit CVV (last three numbers indicated on the back of the card).
- f. The customer will be prompted to create and confirm PIN.
- g. The customer will be prompted to enter mPIN / APPL1.
- h. The customer will receive a pop-up message indicating where the activation has been successful or has failed.

### **PIN Mailer Customer**

- a. Login D-Bank PRO by entering e-mail / User ID and password / biometric login.
- b. Select 'Profile' menu, then 'Debit Card Settings' sub-menu.
- c. Then select the specific card that is 'Inactive'.
- d. Press 'Activate Now' to activate the Debit Card.
- e. The customer will be prompted to enter the 3-digit CVV (last three numbers indicated on the back of the card).
- f. The customer will be prompted to enter and confirm PIN.
- g. The customer will be prompted to enter mPIN / APPL1.
- h. The customer will receive a pop-up message indicating where the activation has been successful or has failed.
- i. From the "PIN Change" menu, change the PIN so that the card can be used.

## 24. How to Update Personal Data

- a. From the 'Profile' menu, press Update Personal Data.
- b. Select any of the 6 (six) available options: change mobile phone number, change e-mail address, change mailing address, change landline number, change work address and change office telephone number.
- c. The previous personal data will be indicated (if any). Update by entering new data.
- d. Specifically for changes in mobile phone numbers and e-mail address, customers will be prompted to perform the reactivation process on the D-Bank PRO Service.
- e. The customer can only update personal data once every 30 calendar days.

## 25. How to use the BI Fast Settings menu

- a. From the 'Profile' menu, select 'BI Fast Settings'
  - b. A list of BI Fast Customer proxies will be displayed.
  - c. Press 'Register BI Fast' on the BI Fast Bank Danamon proxy to register.
  - d. Press 'Change' on the BI Fast proxy registered with Bank Danamon to either change the account registered with the BI Fast proxy or delete the BI Fast proxy.
  - e. Press 'Change' on the BI Fast proxy registered with another bank to transfer/convert into a Bank Danamon proxy.

#### 26. How to Use the Forgot Password menu

- a. Press Login menu on D-Bank PRO Services.
- b. Under the Password field, a 'Forgot Password' hyperlink will be indicated.
- c. Enter e-mail address and the captcha.
- d. Verify using the OTP that has been sent to the registered e-mail address and mobile phone number.
- e. After entering and verifying the OTP, the customer will be prompted to create and confirm a new password.
- f. Validate the password change with the mPIN to successfully change the password.
- g. The password can be changed up to 3 times within a day. Beyond that, any password change must be performed the following day.

#### 27. How to Access Exchange Rate Display menu

- a. From the D-Bank PRO menu, select 'Exchange Rate' .
- b. Select 'View FX Rates'. From the currency options, select the desired currency to view rates.

#### 28. How to Access Bank Notes menu

- a. From the D-Bank PRO menu, select 'Order Bank Notes'.
- b. Select 'Fund Source Account' to specify source of the account based on the desired currency.
- c. Input 'Amount'.
- d. Select 'Pick Up Date' to determine when the Bank Notes order will be picked up / claimed.
- e. Select 'City' to specify the location where the Bank Notes order will be picked up / claimed.
- f. Based on the selected location of the city, select 'Branch' to specify which branch where the Bank Notes order will be picked up / claimed .
- g. After reading and agreeing to the General Terms and Conditions for Bank Notes Order Transactions via D-Bank PRO, press 'I have read and agreed to the applicable terms and conditions'.
- h. Press 'Continue', then confirm the transaction data by entering 'mPIN'.
- i. The system will display a confirmation whether the transaction has been successful or has failed / timed out.

#### 29. How to access Market Insight menu

- a. From the D-Bank PRO menu, select 'FX Transactions'.
- b. Select 'Market Insight'.

#### 30. How to Open an Account (*Danamon Customer*)

- a. From the menu, select 'Transaction'.
  - b. From the 'Open Account' category, select 'Open Savings'.
  - c. Select the type of savings/account to be opened.
  - d. Information on savings/account products will be displayed.
  - e. Select the desired type of savings/account to be opened.
  - f. Fill in the account opening information, such as Fund Source Account, Funding Source, Purpose of Opening Account and Initial Deposit. Read and agree to the applicable terms and conditions.
  - g. Select the delivery address for the debit card that will be linked to the savings/account to be opened.
  - h. Input mPIN on the confirmation page to continue the process of opening savings.
  - i. The system will display a confirmation whether the opening of account has been successful or has failed / timed out.

#### 31. Sharia Savings Plan

- a. From the menu, select "Savings Plan" .
- b. Select the type of Sharia Savings Plan.
- c. Open a new plan.
  - d. Fill in the savings plan information, such as Fund Source Account, Initial Deposit, Plan Total, Completion Date, Transfer Period and Transfer Amount. Read and agree to the applicable terms and conditions.
  - e. Input mPIN on the confirmation page to continue the process of opening savings.
  - f. The system will display a confirmation whether the opening of account has been successful or has failed / timed out.

32. How to Apply for Credit facilities from Third Parties via *Loan Product* menu

- From the D-Bank PRO menu, select “Loan Products”.
- Select the desired type of loan product.
- A carousel of available loan products will be displayed.
- Select the appropriate type of loan according to your needs.
- A loan product dashboard will display detailed information about the respective loan products.
- Press “Continue” to proceed to the product terms and conditions.
- Read the entire terms and conditions and check agree.
- Press “Submit”. This will lead you to the Third Party microsite.
- Perform credit simulations, then confirm and accomplish the application form with full and complete data (note that the system automatically fills in certain data).
- Submit the application form.

**Requirements and Procedures for Accessing Credit Card features, including: Credit Card Link, Credit Card Homepage, e-Statement, Credit Card Activation, Credit Card PIN Change, Additional Principal Credit Card Request (Add-On), Additional Supplementary Credit Card Request, Money Transfer, Autopay, Credit Card Limit Change, Card Block/Unblock, Credit Protection, My Own Installment (MOI), Credit Card Installment Info, Bill Payment and Points Redemption**

1. How to Link a Credit Card

- a. Login D-Bank PRO account, press ‘Profile’.
- b. Select ‘Link to Credit Card / Amex Charge Card’.
- c. Input ‘Credit Card Number’.
- d. Input ‘OTP’.
- e. The system will confirm whether the transaction has been successful or has failed.

2. How to Access the Credit Card homepage (Principal Credit Card, Supplementary Credit Card, Virtual Credit Card, Danamon Paylight Credit Card)

The Credit Card homepage can only be accessed once the customer has successfully performed the Credit Card Link process on the D-Bank PRO Service. There are two (2) methods to access the Credit Card features.

- a. Via ‘Account’ menu
  - Press ‘Account’ menu.
  - From the categories, select ‘Credit Card’.
  - A summary of the Credit Cards owned will be displayed.
  - Select any of the displayed Credit Cards.
  - The Principal Credit Card homepage will be displayed.
  - On the Principal Credit Card homepage, select any of the menu options located in tabs/headers and widgets to access Credit Card features, such as Autopay, Money Transfer, My Own Installment, etc.
  - Swipe the Principal Credit Card image to access the homepage for Supplementary Credit Cards and/or Virtual Credit Cards.
- b. Via ‘Transaction’ menu
  - Press ‘Transaction’ menu.
  - In the ‘Main Transactions’ category, select ‘My Credit Card’.
  - A summary of the Credit Cards owned will be displayed.
  - Select any of the displayed Credit Cards.
  - The Principal Credit Card homepage will be displayed.
  - On the Principal Credit Card homepage, select any of the menu options located in tabs/headers and widgets to access Credit Card features, such as Autopay, Money Transfer, My Own Installment, etc.
  - Swipe the Principal Credit Card image to access the homepage for Supplementary Credit Cards and/or Virtual Credit Cards.

## 2. How to access e-Statement feature

- a. Press 'Account' menu.
- b. From the categories, select 'Credit Card'.
- c. A summary of the Credit Cards owned will be displayed.
- d. Select any of the Credit Cards displayed.
- e. The Principal Credit Card homepage will be displayed.
- f. In the header section, select 'e-Statement'.
- g. Select the desired month for the e-Statement.
- h. Press 'Continue'.
- i. To view the e-Statement via D-Bank PRO, select 'Show on Screen'.
- j. The system will display the e-Statement based on the chosen month, or
- k. If you want to download the e-Statement, Select 'Download'.
- l. The system will display the application or format options to download the e-Statement.

## 3. How to Activate a Credit Card

There are two (2) methods to activate a Credit Card:

- a. Via 'Credit Card Summary' page
  - Press 'Account'.
  - From the categories, select 'Credit Cards'.
  - A summary of the Credit Cards owned will be displayed.
  - On the inactive Credit Card, press 'Activate Now'.
  - Input the 'CVV Number'.
  - Press 'Continue', then confirm the transaction by entering 'mPIN'.
  - The system will display a confirmation whether the transaction has been successful or has failed.
- b. Via 'Credit Card' homepage
  - Press 'Account'.
  - From the categories, select 'Credit Cards'.
  - A summary of the Credit Cards owned will be displayed.
  - Select the Credit Card to be activated .
  - The Principal Credit Card homepage will be displayed.
  - On the Credit Card homepage, click 'Activate Now'.
  - Input the 'CVV Number'.
  - Press 'Continue', then confirm the transaction by entering 'mPIN'.
  - The system will display a confirmation whether the transaction has been successful or has failed.

## 4. How to Change Credit Card PIN

- a. Press 'Account'
- b. From the categories, select 'Credit Card'
- c. A summary of the Credit Cards owned will be displayed
- d. Select any of the Credit Cards displayed
- e. The Principal Credit Card homepage will be displayed
- f. At the top of the Principal Credit Card homepage, slide the tab/header to access the 'Manage Card' menu
- g. On the Manage Card page, select 'Change PIN' sub-menu
- h. Select the Credit Card whose PIN will be changed, then create and confirm the new PIN
- i. Press 'Continue', then confirm the transaction by entering 'mPIN'
- j. The system will display a confirmation whether the transaction has been successful or has failed

## 5. How to Request an Additional Principal Credit Card (Add-On):

- a. Press 'Account'
- b. From the categories, select 'Credit Card'
- c. A summary of the Credit Cards owned will be displayed
- d. Select any of the Credit Cards displayed

- e. The Principal Credit Card homepage will be displayed
  - f. At the bottom of the Principal Credit Card homepage where the widgets are located, select 'Apply for New Card'
  - g. Select the desired type of card
  - h. Review the corresponding information concerning the chosen Credit Card type, then agree to the Terms and Conditions
  - i. Press 'Continue', then confirm the transaction by entering 'mPIN'
  - j. The system will display a confirmation whether the transaction has been successful or has failed
6. How to Request an Additional Supplementary Credit Card
- a. Press 'Account'
  - b. From the categories, select 'Credit Card'
  - c. A summary of the Credit Cards owned will be displayed
  - d. Select any of the Credit Cards displayed
  - e. The Principal Credit Card homepage will be displayed
  - f. At the bottom of the Principal Credit Card homepage where the widgets are located, select 'Supplementary'
  - g. Enter 'Supplementary Cardholder's Name', 'Family Relationship', 'Date of Birth', 'Mobile Number' and 'Proposed Limit'. Then upload 'Identity Photo'. Afterwards, read and agree to the 'Terms and Conditions'.
  - h. Press 'Continue', then confirm the transaction by entering 'mPIN'
  - i. The system will display a confirmation whether the transaction has been successful or has failed
7. How to Submit a Money Transfer Request:
- a. Press 'Account'
  - b. From the categories, select 'Credit Card'
  - c. A summary of the Credit Cards owned will be displayed
  - d. Select any of the Credit Cards displayed
  - e. The Principal Credit Card homepage will be displayed
  - f. At the bottom of the Principal Credit Card homepage where the widgets are located, select 'Money Transfer'
  - g. Input the 'Transfer Amount', 'Destination Bank', 'Name of Account Owner' and 'Account Number'
  - h. Select the option 'Convert to Installments' to convert the Money Transfer transaction to installments
  - i. If the 'Convert to installments' option is selected, specify the desired 'Installment Period'
  - j. Read and agree to the applicable 'Terms and Conditions'
  - k. Press 'Continue' and confirm the transaction by entering 'mPIN'
  - i. The system will display a confirmation whether the transaction has been successful or has failed
8. How to register *Autopay*:
- a. Press 'Account'
  - b. From the categories, select 'Credit Card'
  - c. A summary of the Credit Cards owned will be displayed
  - d. Select any of the Credit Cards displayed
  - e. The Principal Credit Card homepage will be displayed
  - f. At the bottom of the Main Credit Card homepage where the widgets are located, select 'Autopay'
  - g. Select 'Fund Source Account' and 'Payment Nominal' (full or minimum). Then read and agree to the 'Terms and Conditions'
  - h. Click 'Continue' and confirm the transaction by entering 'mPIN'
  - i. The system will display a confirmation whether the transaction has been successful or has failed
9. How to Submit Request for Changing Credit Card Limit:
- a. Press 'Account'
  - b. From the categories, select 'Credit Card'
  - c. A summary of the Credit Cards owned will be displayed
  - d. Select any of the Credit Cards displayed
  - e. The Principal Credit Card homepage will be displayed
  - f. At the top of the Principal Credit Card homepage, slide the tab/header to select the 'Manage Card' menu
  - g. On the Manage Card page, select 'Set Credit Limit'

- h. Select the Credit Card whose limit will be changed. Input 'New Limit', 'Destination' and 'Duration'. Select 'Month Period' (specifically if the duration of the limit change is temporary). Read and agree to the 'Terms and Conditions'
  - i. Click 'Continue' and confirm the transaction by entering 'mPIN'
  - j. The system will display a confirmation whether the transaction has been successful or has failed
10. How to Block Credit Card:
- a. Press 'Account' menu
  - b. From the categories, select 'Credit Card'
  - c. A summary of the Credit Cards owned will be displayed
  - d. Select any of the Credit Cards displayed
  - e. The Principal Credit Card homepage will be displayed
  - f. At the top of the Principal Credit Card homepage, slide the tab/header to select the 'Manage Card' menu
  - g. On the Manage Card page, select 'Block Card' sub-menu
  - h. Select the Credit Card to be blocked
  - i. Click 'Continue', then confirm the transaction by entering 'mPIN'
  - j. The system will display a confirmation whether the transaction has been successful or has failed
11. How to Unblock Credit Card:
- a. Press 'Account' menu
  - b. From the categories, select 'Credit Card'
  - c. A summary of the Credit Cards owned will be displayed
  - d. Select the Credit Card to be unblocked
  - e. The Principal Credit Card homepage will be displayed
  - f. On the Credit Card homepage, click 'Unblock'
  - g. Confirm the transaction by entering 'mPIN'
  - h. The system will display a confirmation whether the transaction has been successful or has failed
12. How to Apply for Credit Protection (This feature will soon be available on D-Bank PRO):
- a. Press 'Account' menu
  - b. From the categories, select 'Credit Card'
  - c. A summary of the Credit Cards owned will be displayed
  - d. Select any of the Credit Cards displayed
  - e. The Principal Credit Card homepage will be displayed
  - f. At the bottom of the Principal Credit Card homepage where the widgets are located, select 'Credit Protection'
  - g. After reviewing the Credit Protection Request data, read and agree to the 'Summary of Product and Service Information (RIPLAY)', including the 'Terms and Conditions'
  - h. Press 'Continue', then confirm the transaction by entering 'mPIN'
  - i. The system will display a confirmation whether the transaction has been successful or has failed
13. How to Perform My Own Installment (MOI) transaction:
- via My Own Installment widget
    - a. In the main menu, press 'Account'
    - b. From the categories, select 'Credit Card'
    - c. A summary of the Credit Cards owned will be displayed
    - d. Select any of the Credit Cards displayed
    - e. The Principal Credit Card homepage will be displayed
    - f. At the bottom of the Principal Credit Card homepage where the widgets are located, select 'My Own Installment'
    - g. Select the transaction/s that will be converted into installments (maximum of 5 transactions)
    - h. Press 'Convert Term' to select the desired tenor, then read and agree to the 'Terms and Conditions'
    - i. Click 'Continue', then confirm the transaction by entering 'mPIN'
    - j. The system will display a confirmation whether the transaction has been successful or has failed
  - Via menu 'Recent Transactions'
    - 1. Press 'Accounts'
    - 2. From categories, select 'Credit Card'



3. A summary of the Credit Cards owned will be displayed
  4. Select any of the displayed Credit Cards
  5. The homepage for the Principal Credit Card will be displayed
  6. In the header of the Principal Credit Card homepage where the widgets are located, select 'Recent Transactions'
  7. Select the transaction/s that will be converted into installments (maximum of 5 transactions)
  8. Press 'Convert Term' to select the desired tenor, then read and agree to the 'Terms and Conditions'
  9. Press 'Continue' and confirm the transaction by entering 'mPIN'
  10. The system will display a confirmation whether the transaction has been successful or has failed
14. How to Use *My Own Installment (MOI) Statement*:
- a. Press 'Account'
  - b. From the categories, select 'Credit Card'
  - c. A summary of the Credit Cards owned will be displayed
  - d. Select any of the Credit Cards displayed
  - e. The homepage for the Principal Credit Card will be displayed
  - f. At the bottom of the Principal Credit Card homepage where the widgets are located, select 'My Own Installment'
  - g. From the My Own Installment feature header, select 'MOI-Statement'
  - h. Select the available time period to choose the desired tenor, then read and agree to the 'Terms and Conditions'
  - i. Press 'Continue', then confirm the transaction by entering 'mPIN'
  - j. The system will display a confirmation whether the transaction has been successful or has failed
15. How to View the List of Credit Card Installments:
- a. Press 'Account' menu
  - b. From the categories, select 'Credit Card'
  - c. A summary of the Credit Cards owned will be displayed
  - d. Select any of the Credit Cards displayed
  - e. The homepage for the Principal Credit Card will be displayed
  - f. At the top of the Principal Credit Card homepage, slide the tab/header to select 'Installment Info'
  - g. Select the 'Installment Program' to be viewed
  - h. A summary of current and paid installments will be displayed
  - i. Select either one of the current installments or paid installments to view full details
16. How to Register *Bill Payment*:
- a. Press 'Account'
  - b. From the categories, select 'Credit Card'
  - c. A summary of the Credit Cards owned will be displayed
  - d. Select any of the Credit Cards displayed
  - e. The homepage for the Principal Credit Card will be displayed
  - f. At the bottom of the Main Credit Card Home page where the widgets are located, select the 'Bill Payment'
  - g. Select 'New Bill Registration'
  - h. Select 'Bill Category' and 'Service Provider'. Then input the 'Bill Number' and agree to the 'Terms and Conditions'
  - i. Press 'Continue', then confirm the transaction by entering 'mPIN'
  - j. The system will display a confirmation whether the transaction has been successful or has failed
17. How to View Registered Bills:
- a. Press 'Account'
  - b. From the categories, select 'Credit Card'
  - c. A summary of the Credit Cards owned will be displayed
  - d. Select any of the Credit Cards displayed
  - e. The homepage of the Principal Credit Card will be displayed
  - f. At the bottom of the Principal Credit Card homepage where the widgets are located, select 'Bill Payment'
  - g. Select 'Registered Bills'

- h. A summary of registered bills will be displayed
- i. Select any of the registered bills to display full details

18. How to Use Points Redemption (VISA, Mastercard and JCB):

- a. Press 'Accounts'
- b. From the categories, select 'Credit Card'
- c. A summary of the Credit Cards owned will be displayed
- d. Select any of the VISA, Mastercard or JCB Credit Cards
- e. At the bottom of the Principal Credit Card homepage where the widgets are located, select 'Points Redemption'
- f. Once the D-Point page is displayed, press the menu ('Burger' icon) located at the top right of the screen
- g. Select the desired 'Points Redemption Catalog'
- h. Accomplish the Points Redemption information according to the chosen Points Redemption Catalog, then agree to the 'Terms & Conditions'
- i. Press 'Continue' and confirm the transaction by entering the 'OTP' which has been sent to the registered mobile phone number
- j. The system will display a confirmation whether the transaction has been successful or has failed

How to Use Points Redemption (AMEX):

- a. Press 'Account' menu
- b. From the categories, select 'Credit Card'
- c. A summary of the Credit Cards owned will be displayed
- d. Select any of the AMEX Credit Cards / Charge Cards
- e. At the bottom of the Principal Credit Card homepage where the widgets are located, select 'Points Redemption'
- f. Select 'Points Redemption'
- g. Select the desired 'Points Redemption Catalog'
- h. Accomplish the Points Redemption information according to the chosen Points Redemption Catalog, then agree to the 'Terms & Conditions'
- i. Press 'Continue' and confirm the transaction by entering 'mPIN'
- j. The system will display a confirmation whether the transaction has been successful or has failed

19. How to Change Credit Card Appearance */Change Danamon Paylight Card Appearance:*

- a. Press 'Account'
- b. From the categories, select 'Credit Card'
- c. A summary of the Credit Cards owned will be displayed
- d. Select *Danamon Paylight Credit Card*
- e. At the top right of the Credit Card image, select 'Change Card Appearance'
- f. The system will display the available Card appearance options
- g. Slide/swipe through the available Card appearance options
- h. Select the desired Card appearance
- i. Click 'Continue'
- j. The system will display a confirmation whether the card appearance change has been successful or has failed

20. How to perform transactions using Virtual Credit Card

- a. On the e-commerce payment summary page, enter the Virtual Credit Card number, CVV number, expiry date and name of the merchant who will receive the payment. Then click 'continue'.
- b. Input the OTP code, then press 'pay'
- c. The system will display a confirmation whether the payment has been successful or has failed.

## Transaction Service Fees

Type of Transaction	D-Bank PRO Service Fees	Minimum	Maximum limit
<b>Primary Transaction</b>			
<b>Funds Transfer</b>			
Transfer to another Danamon Account with the same currency (Overbooking)	Rp0	Rp1	Rp2,000,000,000
Transfer to another Danamon Account with a different currency (Overbooking)	Rp0	Rp10,000	Rp2,000,000,000
Inter-bank transaction (IBFT)	Rp7,500	Rp10,000	Rp100,000,000
		Transaction limit per day Rp 200,000,000	
SKN/LLG	Rp2,900 (Bank Indonesia charges a fee of Rp1 to the issuing Bank)	Rp10,000	Rp500,000,000
		Transaction limit per day Rp1,000,000,000 (Transactions performed beyond operational hours will be processed and debited on the following working day)	
RTGS	Rp20.000 (Fees charged by Bank Indonesia to issuing Bank are as follows: • Rp6,000 from 06:00 until 10:00 • Rp15,000 from 10:00 until 14:00 Rp21,000 from 14:00 until cut-off)	Rp100,000,001	Rp500,000,000
		Transaction limit per day Rp1,000,000,000 (Transactions performed beyond operational hours will be processed and debited on the following working day)	
BI Fast	Rp2,500 (Bank Indonesia charges a fee of Rp19 to the issuing Bank)	Rp10,000	Rp250,000,000* (*Limit will be in accordance of each customer's LOB-Limit, adjustments can be requested from the branch)
		Transaction limit per day Rp1,000,000,000* (*Limit will be in accordance of each customer's LOB-Limit, adjustments can be requested from the branch)	
Foreign Currency Transfer to Other Banks (Remittance)	USD5.00	Rp500,000	Rp1,500,000,000
		Excludes the corresponding bank's fees if amount in full (according to currency): USD: USD 25, EUR: EUR 25, JPY: JPY 5,000, SGD: SGD 20, CNY: CNY 150, HKD: HKD 200 ,NZD: NZD 25, AUD: AUD 25, GBP; GBP 15, CHF: CHF 20, SEK; SEK 150	
Foeign Currency Transfer to Bank of Ayudhya/Krungsri (Remittance)	USD5.00	Rp500,000	Rp1,500,000,000
<b>Other Services</b>			
Cardless Cash Withdrawals (D-Cash) at Danamon ATM	Rp0	Rp100,000	Rp1,000,000/transaction Rp5,000,000/day * The daily cardless cash withdrawal transaction limit runs in accordance with the limit of all cardless cash withdrawal channels
Cardless Cash Withdrawal (D-Cash) at Indomaret*	Rp 5,000	Rp50,000	Rp1,000,000/transaction Rp5,000,000/day

<p><i>*Indomaret is currently Bank Danamon's partner merchant for cardless cash withdrawals. There will be more partner merchants offering cardless cash withdrawals soon. Customers can perform cash withdrawals via the merchant whose name appears in the 'Withdrawal Type' option.</i></p>			<p>* The daily cardless cash withdrawal transaction limit runs in accordance with the limit of all cardless cash withdrawal channels</p>	
<p>Opening Time Deposit Online</p>	<p>Rp0</p>	<p>Rp1,000,000</p>	<p>Rp10,000,000,000</p>	
		<p>Beyond the global e-channel limit Rp2,000,000,000</p>		
<p>Order Bank Notes</p>	<p><b>Bank Notes Withdrawal Administration Fee</b></p>			
	<p><b>All Segments</b></p>		<p><b>Affluent Segment</b></p>	
	<p><b>From the customer's non-USD foreign currency account</b></p>	<p><b>From the customer's USD foreign currency account</b></p>	<p><b>From the Affluent (Privilege) customer's USD foreign currency account</b> <b>From USD foreign currency account</b></p>	
	<p>Administration fee 0.5%</p>	<p>Nominal &lt;= USD 5,000/day/account: administration fee 0%  Nominal &gt; USD 5,000/day/account: administration fee 0.25%</p>	<p>Nominal &lt;= USD 10,000/day/account: administration fee 0%  Nominal &gt; USD 10,000/day/account: administration fee 0.25%</p>	
	<p><b>Cancellation of Bank Notes Withdrawal Charges</b></p>			
	<p><b>Currency</b></p>	<p><b>Penalty Charge (%)</b></p>	<p><b>Minimum Penalty Charge</b></p>	
	<p>USD</p>	<p>0,5</p>	<p>Equivalent to Rp50,000</p>	
	<p>JPY</p>	<p>0,5</p>	<p>Equivalent to Rp50,000</p>	
	<p>AUD</p>	<p>0,5</p>	<p>Equivalent to Rp50,000</p>	
	<p>SGD</p>	<p>0,5</p>	<p>Equivalent to Rp50,000</p>	
<p>EUR</p>	<p>0,5</p>	<p>Equivalent to Rp50,000</p>		
<p>QRIS</p>	<p>Rp 0</p>	<p>Rp 1/transaction (for Danamon QRIS)  QRIS in other banks follow their respective banking policies</p>	<p>Rp 10,000,000/transaction (for Danamon QRIS)  QRIS in other banks follow their respective banking policies</p>	
<p><b>Top-up</b></p>				
<p><b>Top-up Mobile Phone Load</b></p>				
<p>Telkomsel</p>	<p>Rp1,500</p>	<p>Based on Biller Denomination</p>		
<p>XL/Axis</p>	<p>Rp1,500</p>	<p>Based on Biller Denomination</p>		
<p>Indosat Ooredoo</p>	<p>Rp1,500</p>	<p>Based on Biller Denomination</p>		
<p>Smartfren</p>	<p>Rp0</p>	<p>Based on Biller Denomination</p>		

Tri	Rp 500	Based on Biller Denomination	
<b>Internet Data Pack</b>			
Indosat Ooredoo	Rp1,500	Based on Biller Denomination	
Telkomsel (termasuk paket entertainment Disney+ Hotstar)	Rp1,500	Based on Biller Denomination	
XL	Rp1,500	Based on Biller Denomination	
<b>PLN Token</b>			
Token PLN	Rp2,500	Rp20,000	Rp50,000,000

<b>e-Wallet Top-up</b>			
GO-PAY	Rp2,000	Rp20,000	Rp2,000,000
OVO	Rp1,000* (*Admin fees shall be debited from OVO cash balance)	Rp20,000	Rp2,000,000
ShopeePay	Rp1,500	Rp10,000	Rp1,000,000
DANA	Rp1,500	Rp10,000	Rp1,000,000
LinkAja	Rp1,500	Rp20,000	Rp1,000,000
Top-up maximum limit per day: Rp 10,000,000			
<b>Top-up Bank Mandiri E-Money</b>			
Top Up E-Money Bank Mandiri	Rp1,500	Rp20,000	Rp1,000,000
		Maximum total top-up limit per month: Rp 20,000,000	
<b>Top-up Streaming Voucher</b>			
Vidio	Rp0	As stated on the pack	
VIU			
Genflix			
WeTV			
<b>Top-up Game Voucher</b>			
Call of Duty	Rp0	As stated on the pack	
Roblox			
Free Fire			
Steam Wallet			
PUBG	Rp1,000		
Mobile Legend			
<b>Pay-TV</b>			
K-Vision	Rp0	Rp50,000	Rp1,000,000
<b>Airtickets</b>			
Garuda Indonesia Airticket Purchase	Rp7,500	As stated on the bill	Rp200,000,000
<b>Payment</b>			
<b>Post-paid Handphone</b>			
Indosat Ooredoo	Rp0	As stated on the bill	Rp200,000,000
Smartfren	Rp0	As stated on the bill	Rp200,000,000
Telkomsel	Rp2,500	As stated on the bill	Rp200,000,000
Tri	Rp0	As stated on the bill	Rp200,000,000
XL XPLOR/Prioritas	Rp0	As stated on the bill	Rp200,000,000
<b>PLN Billing</b>			
Tagihan PLN	Rp3,000	As stated on the bill	Rp200,000,000
<b>Danamon Credit Card</b>			
BDI AMEX/ BDI VISA/Mastercard	Rp0	Rp1	Rp999,999,999
<b>Other Credit Cards</b>			
Other Banks	Rp2,900 (SKN) Rp20,000 (RTGS)	Rp10,000	Rp500,000,000

<b>Virtual Account</b>			
Virtual Account	Rp0	As stated on the bill	Rp200,000,000
<b>Telkom Pay</b>			
Telkom Pay	Rp2,500	As stated on the bill	Rp200,000,000
<b>Internet and TV Subscription</b>			
MNC Vision	Rp0	As stated on the bill	Rp200,000,000
CBN			
First Media			
My Republic			
Oxygen			
Transvision			
XL Home			
<b>Insurance</b>			
Adira Insurance	Rp0	Rp1	Rp999,999,999
BPJS Health		As stated on the bill	Rp999,999,999
CAR Insurance		As stated on the bill	
Tokio Marine 1			
Tokio Marine All			
IFG Life			
Jiwasraya			
<b>Loan/Multifinance</b>			
Adira Finance	Rp6,000 (Motorbike/Durable) Rp10,000 (Car)	As stated on the bill	
Oto Multi Artha	Rp0	Rp1	Rp200,000,000
Summit Oto Finance	Rp0	Rp1	Rp200,000,000
Al Ijarah Finance	Rp0	As stated on the bill	
Artha Prima Finance	Rp11.000		
BPR Kredit Mandiri	Rp10.000		
Buana Finance	Rp8.800		
Indomobil Finance	Rp5.046		
Mandala Finance	Rp0		
Mandiri Utama Finance	Rp0		
Mega Auto Finance	Rp0		
Mega Central Finance	Rp0		
Mega Finance	Rp0		
Mitra Dana Top Finance	Rp0		
Permata Finance	Rp7.500		
Smart Multi Finance	Rp7.500		
Suzuki Finance Indonesia	Rp5.045		
True Finance	Rp0		
WOKA Finance	Rp0		
Kreditplus/Finansia	Rp4.000		
<b>Zakat &amp; Waqf</b>			

<b>Zakat (Non-insurance)</b>			
Al-Azhar Peduli Umat (APU)	Rp0	Rp1	Rp200,000,000
Dompot Dhuafa	Rp0	Rp1	Rp200,000,000
<b>Infaq (Non-insurance)</b>			
Al-Azhar Peduli Umat (APU)	Rp0	Rp1	Rp200,000,000
Dompot Dhuafa	Rp0	Rp1	Rp200,000,000
<b>Shadaqah (Non-insurance)</b>			
Dompot Dhuafa	Rp0	Rp1	Rp200,000,000
<b>Education</b>			
Bina Sarana Informatika	Rp0	Rp1	Rp200,000,000
<b>PBB</b>			
PBB Payment	Rp5,000 – Rp 6,500	As stated on the bill	
<b>PDAM</b>			
PDAM Payment	Rp2,500 – Rp3,000	As stated on the bill	
<b>Credit Card</b>			
Money Transfer***	According to the applicable tenor and interest	Rp1,000,000	Rp150,000,000 or 50% from the available limit balance or based on the lower value
My Own Installment***	According to the applicable tenor and interest	Rp300,000	As stated on the bill
Credit Protection**	0.69% from total bill	As stated on the bill	

\*\* The credit protection feature can only be implemented after securing approval from the regulator

\*\*\* Administration fees and interest charges can be viewed on the features of Money Transfer and My Own Installment

The corresponding D-Bank PRO Service fees are subject to change any time. The customer will be informed of any changes through the bank's available communication media.

### Important Notes

1. To register for the D-Bank PRO Service, the customer must always use his/her own mobile phone number and e-mail address. To change the mobile phone number and e-mail address registered in the D-Bank PRO Service, visit the nearest Danamon branch or call Hello Danamon.
2. Do not share the D-Bank PRO User ID / E-mail Address, Password, Verification Code, Secret Code, Token and mPIN to other people. Maintain utmost confidentiality of the D-Bank PRO User ID / E-mail Address, Password, Verification Code, Secret Code, Token and mPIN. Beware of fraudulent efforts by unauthorized individuals who claim to be Bank Danamon Indonesia officers and ask for personal data, including User ID / E-mail Address, Password, Verification Code, Secret Code, Token and mPIN through telephone, fax or e-mail. Bank Danamon Indonesia officers will not request nor ask for the Customer's User ID / E-mail Address, Password, Verification Code, Secret Code, Token and D-Bank PRO mPIN.
3. Avoid registering for D-Bank PRO Services through the assistance or guidance of other people. Learn registration procedures for D-Bank PRO Services including the Question and Answer Menu. To avoid any form of fraud, visit the nearest Danamon branch or call Hello Danamon directly.
4. When using D-Bank PRO Services, avoid using public computers or wifi that is shared with other parties.
5. If there is an update to the mobile-based D-Bank PRO Service application via Playstore or Appstore, update the application immediately.



6. Registration can only be done via the mobile-based D-Bank PRO Service.
7. Be cautious and avoid opening e-mails from unknown senders and accessing links from unknown sites / e-mails.

**PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority (OJK)**

**24-Hour Information/Complaint Services**

Hello Danamon: 1-500-090

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Website: [www.danamon.co.id](http://www.danamon.co.id)