

DANAMON LEBIH PRODUCT INFORMATION SUMMARY

DATA SUMMARY	
Product Explanation	<p>A savings product from PT Bank Danamon Indonesia, Tbk. ("Bank Danamon") for individual customers with features that include free accidental death benefit.</p> <p>Insurance Products with Accidental Death Benefits:</p> <ol style="list-style-type: none"> 1. <i>Early Personal Accident Protection</i> is an insurance product with free accidental death benefits, specifically designed to be integrated with Danamon LEBIH savings without any additional fees. 2. <i>Personal Accident Protection</i> is a personal accident insurance that is offered to all Danamon LEBIH account holders to increase the benefit of their <i>Early Personal Accident Protection</i>
Product Type	Savings Account
Issuer	PT Bank Danamon Indonesia, Tbk

The benefits of opening Danamon LEBIH:

1. Free Admin Fee

Customer will not charge monthly administration fee.

2. Cheaper Transfer

Lower RTGS/SKN transfer fees through Danamon Online Banking.

3. Free Life Insurance

Customer will get insurance worth IDR10,000,000, for the first 6 months since the date of account opening.

4. The Latest Transaction Features

Enjoy the convenience of conducting banking transactions anytime and anywhere you want with our latest transaction features include mobile banking (D-Mobile), internet banking (Danamon Online Banking), ATM, Danamon SMS, and Hello Danamon.

A. By opening Danamon LEBIH, customers automatically receive the Danamon Debit/ATM Card for all of the following needs:

1. ATM withdrawal all over the world (ATM Bersama, ALTO, PRIMA and Cirrus network) for up to IDR10 million/day.
2. Free cash withdrawal fee at ATM Bersama, ALTO and PRIMA (requires a minimum balance of IDR5 million before transaction). A maximum of 100 times in 1 (one) month.
3. Easy monthly bills payment (telephone bills, mobile phone, credit card, electricity, internet, pay TV etc).
4. The convenience of shopping at merchants bearing the MasterCard/MasterCard Electronic logo. Enter your Debit PIN or signature for every purchase with the Danamon Debit/ATM Card, and the card will automatically debit the amount from your savings account.

5. Banking transactions with the following limits:

- a. Transfers between Danamon accounts up to IDR200 million/day.
- b. Transfers to other Bank accounts (ATM Bersama, ALTO & Prima up to IDR25 million/day).

Danamon LEBIH Account Features

Customer criteria	Individual customers
Currency	Rupiah
Choice of Account Report	<ul style="list-style-type: none"> • Passbook • e-Statement/Statement
Minimum starting balance	IDR250,000
Blocked funds	IDR50,000
Minimum balance to avoid penalty	IDR500,000
Minimum balance to gets interest	IDR500,000
Interest rate	<ul style="list-style-type: none"> • The interest rates of Danamon LEBIH can be accessed by customers on the media established by the Bank, such as the official website of Bank Danamon. • The interest rates of Danamon LEBIH is calculated based on daily balance and booked into customers account after being reduced by tax at the end of the month, according to current regulations.
Joint account	In the form of "OR" and/or "AND"

Insurance Features

Insurance product name	<i>Early Personal Accident Protection</i>
Insurer	PT. Asuransi Jiwa Manulife Indonesia
Insured	Danamon LEBIH account holder
Payment of insurance protection benefit	<p>The benefit will be paid 100% by the insurance company if The Insured passes away because of an accident.</p> <p>The benefits will be paid by the insurer if:</p> <ol style="list-style-type: none"> a. The insurance still applies b. The accident takes place during The Insured period after the starting date and c. The death is caused by accident and nothing else and d. The death happens within 90 days of the accident.
Amount insured	Maximum of IDR10,000,000
Receiver of benefit	<ul style="list-style-type: none"> • The main priorities are husband, wife or biological children if The Insured is married or parents if The Insured is not married. • The second priorities are grandfather, grandmother, father, mother, younger sibling, older sibling, grandchildren, great-grandchildren or nephew of The Insured. • For benefit receivers apart from the main priorities (husband, wife and

	biological children) or parents, The Insured must submit a letter of approval from the Main Priority Benefit Receiver.
Insured period	6 (six) months, starting from the date of opening your Danamon LEBIH account
Currency	Rupiah
Age of insured	The minimum age of The Insured is 18 and the maximum is 65

Additional Insurance Features

Insurance product name	<i>Personal Accident Protection</i>
Insurer	PT. Asuransi Jiwa Manulife Indonesia
Insured	Danamon LEBIH account holder
Payment of insurance protection benefit	<p>The benefit will be paid 100% by the insurance company if The Insured passes away because of an accident.</p> <p>The benefits will be paid by the insurer if:</p> <ol style="list-style-type: none"> The insurance still applies The accident takes place during The Insured period after the starting date and The death is caused by accident and nothing else and The death happens within 90 days of the accident.
Amount insured	<p>Choice of insured money:</p> <ol style="list-style-type: none"> IDR100,000,000 IDR300,000,000 IDR500,000,000
Receiver of benefit	<ul style="list-style-type: none"> The main priorities are husband, wife or biological children if The Insured is married or parents if The Insured is not married. The second priorities are grandfather, grandmother, father, mother, younger sibling, older sibling, grandchildren, great-grandchildren or nephew of The Insured. For benefit receivers apart from the main priorities (husband, wife and biological children) or parents, The Insured must submit a letter of approval from the Main Priority Benefit Receiver.
Insured period	Extended each year until The Insured is 66 years old
Currency	Rupiah
Age of insured	The minimum age of The Insured is 18 and the maximum is 65

Danamon Debit/ATM Card Facilities

The Danamon Debit/ATM Card can only be given to individual customers

The Danamon Debit/ATM Card can be used for transactions at:

1. Automatic Teller Machines (ATM) of Bank Danamon, ATM Bersama, and any other ATMs bearing the Maestro, Cirrus, ALTO and PRIMA.
2. Bank Danamon Cash Deposit Machine (CDM).
3. Merchants that utilize Electronic Data Capture (EDC) machines bearing the Maestro, Mastercard and Mastercard Electronic logo.
4. Call center Hello Danamon 1-500-090

Danamon Debit/ATM Card Transaction Guidelines:

1. Customers must change the PIN given by Bank Danamon before using the card for its first transaction.
2. The Debit/ATM Card and PIN can only be used by the customer alone and cannot be borrowed to anybody else.
3. Change your PIN periodically, avoid PIN codes that are easy to guess like birth and wedding dates
4. Make sure that your Debit/ATM Card has been signed on the back side of the card.
5. Make sure that your balance is enough to perform transactions such as cash withdrawal, posting, transfer, bill payment etc.
6. Entering the wrong PIN for 3 times in a row in the same day will cause the card to be blocked
7. Your PIN is private and confidential. Never share it to anyone.
8. Do not write your PIN on the Debit/ATM Card.
9. Before any debit transaction at a merchant, ask beforehand if the merchant is charging any additional fees.
10. Ensure that no one sees your PIN when using the Debit/ATM Card at a merchant.
11. On a transaction, your Debit/ATM Card should only swiped once at merchant's EDC. Please check the nominal stated upon your confirmation.
12. Keep your transaction slip from any merchant until the transaction is guaranteed from any issue.
13. If the Debit/ATM Card is lost/stuck, immediately contact Hello Danamon 1-500-090 to block your card.

Risk

- Risk of interest rate.
- The insurance coverage period can end if the first premium isn't received within 45 days after the policy start date. Premium payment through the Danamon LEBIH savings auto-debit is discontinued after the end of the Grace Period (45 days after the premium payment due date) by any cause, given that The Insured benefit has been paid, The Insured reaches 66 years old or The Insured dies.
- The exceptions of the coverage can be seen at the Accident Protection Insurance Registration Form.

Cost and Premium

A. Cost

No	Feature	Nominal
1	Monthly Admin Fee	Free
2	Monthly ATM Fee	Free
3	New Debit/ATM Card (when opening account)	Free
4	Debit/ATM Card replacement fee :	
	Stuck in ATM	Free ATM + IDR6,000(duty stamp cost)
	• Lost/stolen	IDR25,000 + IDR6,000 (duty stamp cost)
	• Broken/wrong PIN	IDR25,000
5	Transaction report print fee/ sheet:	
	• The current month and up to 2 past months	IDR5,000
	• More than 2 month	IDR 10,000
6	Passbook printing	Free
7	Passbook replacement	
	Full Passbook	IDR5,000
	• Broken Passbook	IDR15,000
	• Lost/stolen Passbook	IDR15,000 + IDR6,000 (duty stamp cost)
8	Changing account report from Passbook to Monthly Report	Free
9	Minimum balance to avoid penalty	IDR500,000
10	Penalty for going below the minimum balance	IDR15,000
11	Closing an account	IDR50,000
12	Monthly statement fee	IDR7,500
13	Electronic Statement	Free
14	ATM usage	
	• Balance check at ATM Danamon	Free
	• Cash withdraw at ATM Danamon	Free
	• Balance check at ATM Bersama, ALTO & Prima	Rp4.000 if balance < IDR5,000,000
	• Cash withdraw at ATM Bersama & ALTO	IDR7,500 if balance < IDR5,000,000
	• Cash withdraw at ATM Cirrus	IDR25,000
15	Danamon Online Banking usage	
	• Transfer	
	- SKN Transfer	IDR5,000
	- RTGS Transfer	IDR20,000
	- Online Transfer (ATM Bersama/ ALTO/PRIMA)	IDR7,500 if balance < IDR5,000,000
	• Purchase	
	- Top up	Free (Telkomsel for Rp1,500)
	- Flight tickets	IDR8,000 (Garuda Indonesia for Rp7,500)
	- PLN prepaid	IDR2,500
	• Payment	
	- Credit Card	- Danamon Credit Card : Free - Other Banks: IDR5,000; except ANZ IDR8,000

	- PLN/ Speedy/ Flexi	IDR3,000
16	Interest rate & balance	$\leq \text{IDR}500,000 = 0\%$ $> \text{IDR}500,000 = 0.5\%$

B. Insurance Premium

Early Personal Accident Protection	Free												
Personal Accident Protection	<div>Adjusted to the choice of the following coverage amount</div> <table><tr><td>Plan</td><td>Amount Insured</td><td>Monthly Premium</td></tr><tr><td>A</td><td>IDR100,000,000</td><td>IDR17,400</td></tr><tr><td>B</td><td>IDR300,000,000</td><td>IDR49,900</td></tr><tr><td>C</td><td>IDR500,000,000</td><td>IDR79,900</td></tr></table> <div>Note: The premium payment is conducted through Danamon LEBIH savings autodebit</div>	Plan	Amount Insured	Monthly Premium	A	IDR100,000,000	IDR17,400	B	IDR300,000,000	IDR49,900	C	IDR500,000,000	IDR79,900
Plan	Amount Insured	Monthly Premium											
A	IDR100,000,000	IDR17,400											
B	IDR300,000,000	IDR49,900											
C	IDR500,000,000	IDR79,900											

The premium paid by customers already includes Administration Costs, Insurance Costs, Commission Costs for Bank Danamon and Marketing Costs (if there are any).

Simulation

A. Interest Calculation

Monthly Interest Calculation	Nominal
Account Balance : - Tgl 1 = Rp0 - Tgl 2-7 = Rp250,000 - Tgl 8-14 = Rp10,000,000 - Tgl 15-20 = Rp50,000,000 - Tgl 21-25 = Rp68,000,000 - Tgl 26-29 = Rp43,000,000 - Tgl 30-31 = Rp31,000,000	Rp25,904.11 Rp5,180.82
Interest (Gross) : $\frac{(6 \times \text{Rp}250,000) + (7 \times \text{Rp}10,000,000) + (6 \times \text{Rp}50,000,000) + (5 \times \text{Rp}68,000,000) + (4 \times \text{Rp}43,000,000) + (2 \times \text{Rp}31,000,000)}{365} \times 0.50\%$	Rp12,952.05
Tax 20% : Rp12,952.05 x 20%	
Interest (Net) : Rp12,952.05 – Rp2,590.41	

Note:

- Assuming that the yearly interest rate is 0.50%
- The interest rate is subject to change.

Average Balance Calculation	Nominal	Note
New Customer Account Balance : - 21 = IDR22,000,000 - T22-30 = IDR22,004,821 Average Balance : $\frac{(1 \times \text{IDR}22,000,000) + (9 \times \text{IDR}22,004,821)}{10}$	IDR22,004,339	(≥ IDR500,000 : no penalty)
Customer Balance Under The Minimum Balance Account Balance : - 1-4 = IDR250,000 - T5–10 = IDR100,000 - 11 = IDR1,000,000 - 12-19 = IDR200,000 - T20-23 = IDR150,000 - 24-31 = IDR50,000 Average Balance : $\frac{(4 \times \text{IDR}250,000) + (6 \times \text{IDR}100,000) + (1 \times \text{IDR}1,000,000) + (8 \times \text{IDR}200,000) + (4 \times \text{IDR}150,000) + (8 \times \text{IDR}50,000)}{31}$	IDR167,742	
Penalty Cost because the average balance < IDR500,000	IDR15,000	(< IDR500,000 : penalty)

B. Insurance:

Insured : Mr A
 Age : 35 years old
 Coverage : IDR300,000,000
 Premium : IDR49,900/month
 Insurance Period : 66 – 35 = 31 years

If Bapak A passes away in the 8th year, the benefit paid for: 100% of coverage = IDR300,000,000

Terms and Conditions

The request to open a Danamon LEBIH account can be done by customers at Bank Danamon branch offices by fulfilling the terms/conditions set by Bank Danamon:

- The customer fills in and signs the Customer Data and Account Registration form
- Customers submit the required documents:
 1. Valid ID (KTP/ Driving License/ Passport) copy
 2. NPWP copy
 3. Other documents
- Claim Benefit Request
Heir of the customer:
 1. Original Free Accidental Death Protection Certificate
 2. ID and copy of ID
 3. Local police report
 4. Copy of letter of death from the local regency
 5. Doctor's/Hospital letter
 6. Fill in the death claim application form
- Complaint/Question Application: For any opinions or inquiries, the customer may contact:
 1. The nearest Bank Danamon branch office, or
 2. Customer Contact Center of PT. Asuransi Jiwa Manulife Indonesia in the nearest marketing office or reach the following addresses:
PT Asuransi Jiwa Manulife Indonesia
Sampoerna Strategic Square, South Tower
Jl. Jend Sudirman Kav. 45 - 46
Jakarta 12930
Tel: (62-21) 2555 7788
Fax: (62-21) 2555 7799
www.manulife-indonesia.com
Customer Contact Centre:
(62-21) 2555 7777
0 800 1 606060 (Bebas Pulsa)

Important:

- *Early Personal Accident Protection* and *Personal Accident Protection* is an insurance product of PT. Asuransi Jiwa Manulife Indonesia ("Manulife Indonesia") marketed in collaboration with PT. Bank Danamon Indonesia, Tbk. ("Bank Danamon"), so this product is not part of a third party savings at the Bank and is not included in any governmental or non-governmental collateral program
- This document is neither a brochure nor a part of the Insurance Certificate. The rights and obligations of The Insured Members and the complete terms and conditions of the insurance product is listed in the Insurance Certificate.
- Bank Danamon is not responsible for the insurance certificate issued by Manulife Indonesia in relation to this product.
- The usage of Bank Danamon's logo is based on the agreement of Bank Danamon and is solely intended to show the cooperation between Bank Danamon with Manulife Indonesia.
- PT. Bank Danamon Indonesia, Tbk. and PT. Asuransi Jiwa Manulife Indonesia are companies that are registered and authorized by the Financial Services Authority (OJK).
- The marketing force involved in marketing this product has fulfilled the required terms and conditions.

DANAMON LEBIH TERMS AND CONDITIONS

Danamon LEBIH is one of the saving products issued by PT Bank Danamon Indonesia, Tbk ("Bank Danamon") for individual Customers, with benefits that include: Free Accidental Death Benefit and other programs offered by Bank Danamon. (Henceforth, the party that opens a Danamon LEBIH account will be referred to as "Customer").

1. Early Personal Accident Protection and Personal Accident Protection

- a. On the Early Personal Accident Protection ("Asuransi Kecelakaan") and Personal Accident Protection ("Tambahan Asuransi Kecelakaan") features, Bank Danamon cooperates with PT. Asuransi Jiwa Manulife Indonesia ("Manulife Indonesia").
- b. By opening a Danamon LEBIH account, the Customer is entitled to receive free Accident Protection Insurance worth IDR10,000,000 (Ten Million Rupiah) for 6 (six) months from the date of opening a Danamon LEBIH account, as proven with Accident Insurance Certificate ("Certificate") published by Manulife Indonesia.
- c. Customers are responsible for the security of the Certificate given by Bank Danamon.
- d. Manulife Indonesia and Bank Danamon are not responsible for the risk of not paying the coverage if the Certificate is lost/damaged/etc.
- e. The time limit for making a claim is a maximum of 30 (thirty) calendar days from the date of incident.
- f. This Accident Insurance only applies to the party that has been a Customer of Danamon LEBIH (the same Customer with the account holder of Danamon LEBIH) and cannot be transferred or traded, 1 (one) Danamon LEBIH Customer is only entitled to 1 (one) free Accident Insurance protection worth IDR10,000,000 (does not apply to multipliers).
- g. Based on their needs, Customers can add extra Accident Insurance protection by paying additional premiums each month. Details of the Additional Accident Insurance Protection and its mechanisms are inserted in the brochure and Accident Insurance Protection Registration Form.
- h. The total of monthly premiums and amount of Additional Accident Insurance Coverage is as following:

No	Coverage Value (IDR)	Total Premium (IDR)
1	IDR100,000,000	IDR17,400
2	IDR300,000,000	IDR49,900
3	IDR500,000,000	IDR79,900
- i. The minimum Customer age for Accident Insurance and Additional Accident Insurance is 18 (eighteen) years old.
- j. The maximum Customer age for Accident Insurance and Additional Accident Insurance is 65 (sixty five) years old.
- k. The Additional Accident Insurance Premium will be debited from the Customer's account (according to the letter of authority from Customer to Manulife Indonesia) and the Additional Accident Insurance protection will start to apply based on the starting date on the Polis. If the balance in the Customer's account isn't sufficient for premium payment debit, in 45 (forty five) calendar days, the Additional Accident Insurance coverage will automatically stop.
- l. The Additional Accident Insurance Terms and Conditions will be inserted in the polis published by Manulife Indonesia after all of the requirements are fulfilled and sent from Manulife Indonesia to the Customer.
- m. The premium paid by the Customer already includes Administration Fee, Insurance Fee and Bank Danamon commission.

- n. The Maximum Coverage Money for all Personal Accident Protection Polis is IDR2000,00 (two billion rupiah) per Insured.
 - o. The Maximum Coverage Money for the types of accident protection (including but not limited to the Personal Accident Protection Polis) published by Manulife Indonesia per Insured is the equivalent of US\$500 thousand (or any other equivalent value to the Rupiah currency).
 - p. The amount of Personal Accident Protection Insured Benefit before the first Premium is received is within 45 (forty five) calendar days is 100% (one hundred percent) of the Coverage Money but not bigger than IDR500,000,000 (five hundred million rupiah), minus the existing obligations.
 - q. If the Additional Accident Insurance application is rejected by Manulife Indonesia, the Polis is cancelled from the beginning and Manulife Indonesia is relieved from the obligation of paying the Coverage Money.
 - r. The Insurance Coverage is paid for by PT Asuransi Jiwa Manulife Indonesia.
2. The Customer's Danamon Autodebit is entitled to receive free monthly bill payment fee for PLN and/or Telkom and/or PAM monthly bill payments conducted using the Bank Danamon Autodebit (conducted according to the letter of authority on account debiting signed by the Customer).
 3. All of the benefits of Danamon LEBIH can be enjoyed by new Customers who have just opened Danamon LEBIH and existing Customers who already have saving accounts at Bank Danamon and have opened Danamon LEBIH. For Customers with joint accounts, these benefits can only be received by one of the joint account holders (for the Death Insurance, the benefit only applies for the joint account holder whose name is mentioned in the certificate). For existing Customers who want to receive all the benefits of Danamon LEBIH, please contact the nearest Bank Danamon branch office.
 4. All the terms used in this Danamon LEBIH General Terms and Conditions list have the same definition with the Banking Accounts & Service General Terms and Conditions ("Ketum Rekening"), unless defined more firmly in this Danamon LEBIH General Terms and Conditions.
 5. This Danamon LEBIH General Terms and Conditions is one inseparable unity with the Banking Accounts & Service General Terms and Conditions including the Policy & Procedure Terms and Conditions and the required documents for the savings accounts that apply at Bank Danamon.
 6. The terms and conditions of each product and service are based on the terms that apply at Bank Danamon.
 7. By joining in the insurance programs related with Danamon LEBIH, Customers agree with Bank Danamon to provide Customer private data to the insurance company.
 8. Every change of Danamon LEBIH General Terms and Conditions will be informed by Bank Danamon to Customers through the media established by Bank Danamon before the change is made.
 9. Free administration fee if the average Danamon LEBIH balance on the ongoing month is IDR500,000 (five hundred thousand rupiah).
 10. FREE withdrawal fee for withdrawals using ATM BERSAMA, ALTO & Prima network if the minimum balance before withdrawal is IDR2,500,000 (two million five hundred thousand rupiah). For a maximum of 100x per month. The 101th transaction onwards is subject to fees.
 11. Balance Checking Transactions:
 - a. No fee for the first 50 balance checking transactions in the same Month at ATM Bersama, ALTO & Prima (jointly) network, if the balance before transaction \geq IDR5,000,000
 - b. Fee applies for the 51st transaction onwards in the same Month with point 12.a. above for balance information transactions at ATM Bersama, ALTO & Prima (jointly) network.
 12. These Terms & Conditions have been adjusted to the existing regulations including the regulations of the Financial Services Authority/Regulator.

Important Notes

1. The insurance in this product refers to the applying insurance terms and conditions and is neither a product nor responsibility of the bank and is not part of a third party savings at the Bank and is not included in any governmental or non governmental collateral program. In relation to the insurance product, Customers must read and understand the content and terms of this insurance in more detail in the insurance certificate/polis. The insurance protection is insured by PT Asuransi Manulife Indonesia, registered and authorized by Financial Services Authority. The marketing force involved in marketing this product is registered and authorized by Financial Services Authority or by the relevant associations.
2. Bank Danamon is not responsible for the insurance certificate issued by Manulife Indonesia in relation to this product. The product information has been read and agreed upon the terms as included in the Polis General Terms and Conditions. The product information was written based on the information from PT Asuransi Manulife Indonesia.
3. Customers can make claims to PT Asuransi Manulife Indonesia through the nearest Bank Danamon Branch Office by submitting the full documents as regulated in the certificate/polis. The Claim approval will be processed by PT Asuransi Manulife Indonesia according to the terms and conditions of the applying Certificate/Polis
4. The usage of Bank Danamon's logo is based on the agreement of Bank Danamon and is solely intended to show the cooperation between Bank Danamon with Manulife Indonesia.

24-Hour Services/Complaints

Hello Danamon 1-500-090