

**PRODUCT INFORMATION SUMMARY
PRIMADOLAR SAVINGS ACCOUNT**

SUMMARY	
Product Explanation	Primadolar is a foreign currency savings product from PT Bank Danamon Indonesia, Tbk. (Danamon) for individual customers or institutions/companies, with its currency options: USD, AUD, SGD, EUR, JPY, GBP, CNY and NZD.
Product Category	Savings
Period	No time period
Issuer	PT Bank Danamon Indonesia, Tbk (" Bank Danamon ")

Benefits

1. Competitive Transaction Fees

- Flat remittance fees to any country:
 - a. USD8 if source account has same currency
 - b. USD5 if source account has different currency
- Free to Deposit foreign currencies bank notes, with the exceptions:
 - a. Bank notes with the nominal of USD1, USD2, USD5, USD10, USD20; bank notes USD50 **without** big head image or issued before 1996; USD100 issued before the L blue series.
 - b. Folded, shabby and/or stapler marked bank notes.
 - c. Bank notes with stamp/brand marks, signatures, strokes and/or ink marks.
- Free commission fee for foreign currencies bank notes withdrawal, up to USD5,000/day/account (only valid for Primadolar USD)

2. Other Foreign Currencies Options

- Other foreign currencies are available for you to choose, such as: USD, AUD, SGD, EUR, JPY, GBP, CNY and NZD.
- Cash withdrawal and deposit are available for USD (AUD and SGD are only available in selected branches).
- Cash withdrawal and deposit for EUR, JPY, GBP, CNY and NZD are not available.

3. Quick Sending Time Worldwide

You can transfer foreign currencies worldwide from correspondent banks of Bank Danamon and your funds will swiftly arrive at any destination, worldwide.

4. Savings with Daily Interest

Receive interest based on your daily balance and continue to increase your savings safely.

5. Competitive Currency Exchange Rates

Primadolar provides competitive currency exchange rates for your benefit.

6. Auto-transfer Facility

With one time instruction, we will provide a routine transfer facility to your preferred bank account in Bank Danamon or others.

7. Debit Card/ATM for All Your Needs with Wide Network Access

- You can get a Danamon Debit/ATM Card that can be used for cash withdrawal at Danamon ATM, ATM Bersama/Prima/ALTO network in Indonesia, and Cirrus/Maestro ATM worldwide. The limit for cash withdrawal will be following currency exchange rates and is equivalent with the value in Rupiah as mentioned below:
 - a. Cash withdrawal limit is equivalent IDR 10,000,000/day
 - b. Free up to 100x cash withdrawal per month in any ATM Bersama / Prima / ALTO if the balance before withdrawal is equivalent IDR 8,000,000
- Free balance checking up to 50x per month in ATM Bersama / Prima / ALTO if the balance before checking is equivalent IDR 5,000,000
- Besides cash withdrawals at ATM, this ATM card also can be used as a Debit Card for payments at all merchants with the MasterCard/Maestro. It is safe because it is verified by PIN authorization (maximum amount of equivalent IDR 25,000,000/day).

Features of Primadolar USD/SGD/AUD/JPY/EURO/GBP/NZD

No	Features	Note
1	Initial deposit	USD100 None for other currencies
2	Retained deposit	USD5 None for other currencies
3	Minimum balance for free penalty fee	USD200 None for other currencies
4	Withdrawal and balance inquiry at ATM Bersama/Prima/ALTO	<ul style="list-style-type: none"> ▪ Free withdrawal fee if the balance before withdrawal is \geq equivalent to IDR 8,000,000 and for a maximum of transactions of 100 times ▪ Free balance check if the balance before withdrawal is \geq equivalent to IDR 5,000,000 and for a maximum of transactions of 50 times per month
5	Mediums of transaction report	<ul style="list-style-type: none"> ▪ e-Statement ▪ Paper Statement ▪ Passbook (only for USD)
6	Interest Rate (interest rates are subject to changes)	
	USD	$< 1,000 = 0.00 \% \text{ p.a}$ $\geq 1,000 - < 10,000 = 0.10\% \text{ p.a}$ $\geq 10,000 - < 50,000 = 0.15\% \text{ p.a}$ $\geq 50,000 - < 100,000 = 0.20\% \text{ p.a}$ $\geq 100,000 - < 500,000 = 0.20 \% \text{ p.a}$

		$\geq 500,000 = 0.20\% \text{ p.a}$
	SGD	$< 150 = 0.00\% \text{ p.a}$ $\geq 150 = 0.10\% \text{ p.a}$
	AUD	$> 0 = 0.00\% \text{ p.a}$
	JPY	$< 10,000 = 0.00\% \text{ p.a}$ $\geq 10,000 = 0.00\% \text{ p.a}$
	EUR	$< 100 = 0.00\% \text{ p.a}$ $\geq 100 = 0.00\% \text{ p.a}$
	GBP	$< 100 = 0.00\% \text{ p.a}$ $\geq 100 = 0.00\% \text{ p.a}$
	CNY	$< 5,000 = 0.00\% \text{ p.a}$ $\geq 5,000 - < 50,000 = 0.10\% \text{ p.a}$ $\geq 50,000 = 0.25\% \text{ p.a}$
	NZD	$< 100 = 0.00\% \text{ p.a}$ $\geq 100 = 0.00\% \text{ p.a}$
7	Remittance fee	USD8 if source account has same currency USD5 if source account has different currency
8	Transfers with Pay in Full Amount instructions	<ul style="list-style-type: none"> ▪ Remittance Fee + USD25 + certain amount. If the amount charged by the correspondent bank is higher than USD25 ▪ Remittance Fee + JPY (0.05%, min JPY5,000), EUR30 (max. transfer amount of EUR100,000)

Risks

1. Fluctuation of currency exchange rate.
2. Interest rate risk.
3. Penalty fee for balances below the minimum.

Primadolar Fees USD/SGD/AUD/JPY/EURO/GBP/CNY/NZD

No	Fees	Amount
1	Monthly administration fee	Free
2	Monthly admin fee for Debit/ATM card	Free
3	Replacement fee for Debit/ATM card	
	<ul style="list-style-type: none"> ▪ Card stuck at the ATM 	Stamp fee
	<ul style="list-style-type: none"> ▪ Lost card 	IDR25,000 + stamp fee
	<ul style="list-style-type: none"> ▪ Damaged card or invalid PIN 	IDR25,000
4	Penalty fee for balances below the minimum balance	USD2 None for other currencies
5	Account closing fee	USD5/ SGD10/ AUD10/ JPY500/ EUR10/ GBP10/ CNY25/NZD10
6	Paper statement	Primadolar USD : USD 0.8 Primadolar SGD : SGD 1

		Primadolar AUD : AUD 1
		Primadolar JPY : JPY 85
		Primadolar EUR : EUR 0.7
		Primadolar GBP : GBP 0.6
		Primadolar CNY : CNY 6
		Primadolar NZD : NZD 1
7	E-statement	All Primadolar Accounts : Free
8	Passbook fee	Primadolar USD : USD 0.37

Note: All charging fees will be automatically deducted from the customer's account at the time of transaction/monthly depending on the mechanism of each product/service.

Simulation

Perhitungan Bunga Bulanan	Nominal
Saldo Rekening Primadolar USD: - Tgl 1-11 = USD1.000 - Tgl 12-29 = USD51.000 - Tgl 30 = USD55.000	
Bunga (Gross) : $(11 \times \text{USD}1.000 \times 0,10\%) + (18 \times \text{USD}51.000 \times 0,20\%) + (1 \times \text{USD}55.000 \times 0,20\%)$ 365	USD5,362
Pajak 20% : USD5,362 x 20%	USD1,072
Bunga (Nett) : USD5,362 – USD1,072	USD4,289

Average Balance Calculation	Amount
Primadolar USD Account average balance in a month:	
- Balance <u>Above</u> Minimum	USD215 (≥ USD200 : no penalty charge)
- Balance <u>Below</u> Minimum	USD155 (< USD200 : charge with penalty)
- Penalty fee of average balance < USD200	USD2

Requirements and Procedures

- Customers must complete and sign the Customer Data and Account Opening Form
- Customers are required to submit the supporting documents, such as:
 1. Copy of valid identity card (e KTP)
 2. Copy of tax identification number (NPWP)
 3. Other documents

For Complaints/Questions

Customers may contact the nearest Danamon branch office or contact Hello Danamon at 1-500-090.



TERMS AND CONDITIONS PRIMADOLAR SAVINGS ACCOUNT

1. **Primadolar** is a foreign currency savings product from PT Bank Danamon Indonesia, Tbk. (**Danamon**)
2. **Primadolar** is a product for individual customers or institutions/companies.
3. The foreign currency options available are: USD, AUD, SGD, EUR, JPY, GBP, CNY and NZD.
4. Cash deposit and withdrawal can be done in IDR or in foreign currencies specified by Danamon. Fees can be charged for foreign currencies exchange or commission in deposit and withdrawal transactions, based on regulations provided by Danamon.
5. Customers can deposit cash, withdraw cash, overbook, transfer funds, pay bills, buy pre-paid cellphone vouchers, balance inquiries and conduct other kinds of transactions including transactions through D-Bank, Danamon Online Banking, ATM, SMS Banking, teller and Hello Danamon.
6. Customers will be paid interest for the funds they deposit in Primadolar. The calculation of the interest paid is based on the daily account balance, with the interest rate depending on the foreign currency chosen and being subject to change.
7. If the account balance for Primadolar USD is below the minimum amount specified, penalty fee will be applied.
8. Interest rate and foreign currencies exchange rate are subject to change.
9. **Customers who wish to open a Primadolar account must complete and sign the Customer Data Form, Account Opening Form, and submit the required documents (ID card copy, tax identification number, and other documents).** The Customer will receive a Danamon Debit/ATM Card. The ownership of that Danamon Debit/ATM Card follows the terms that apply at Danamon.
10. Danamon Debit/ATM Card is supported with online and real time service in all Danamon ATM, ATM Bersama, MasterCard, Prima, ALTO, Cirrus network in Indonesia. There will be transaction fees for conducting transactions in ATM Bersama, Prima, ALTO and Cirrus, based on regulations from Danamon.
11. These Terms and Conditions are inherent to "Syarat dan Ketentuan Umum Rekening dan Layanan Perbankan PT Bank Danamon Indonesia, Tbk."
12. Danamon will announce every change of benefits, fees, risks to the customer through the communication Channels that are available in the Danamon. In condition that the customer disagrees with those changes, the customer can submit a statement of objection to Danamon at the latest of 30 (thirty) working days since the announcement was made by the through the communication channels. If the customer wishes to end/close the product and/or the services chosen, the customer is required to settle all of his/her current liabilities first. Danamon will assume that the customer agrees with the changes made, if there is no statement of objection made after 30 days.
13. This terms and conditions has been adjusted and aligned with the law, including regulations from Financial Services Authority/Regulator.
14. PT Bank Danamon Indonesia Tbk is a guaranteed LPS member, registered and monitored by Otorisasi Jasa Keuangan (OJK)

24hours Service/Complaints

Hello Danamon 1-500-090