

TABUNGAN CITA2KU
SUMMARY OF PRODUCT INFORMATION

BRIEF DATA	
Product description	Tabungan Cita2Ku is a time saving account issued by PT Bank Danamon Indonesia, Tbk. (Hereinafter referred to as "BANK"). Account funding sources will be transferred to Tabungan Cita2Ku regularly in accordance with the installment amount and tenure.
Types of products	Time Saving
Issuer	PT Bank Danamon Indonesia, Tbk.

Benefits

- Tabungan Cita2Ku helps customers make their dreams into real by placing funds regularly/periodically.
- Placement of funds is more flexible in line with Customers' financial ability starting from Rp200,000/month with a minimum period of 2 years or starting from Rp500,000/month with maturities starting from one year.
- Flexible periods is in range of 1 year to 15 years.

Features

No	Features	Nominal
1	Initial deposit	There is no initial deposit (there is only minimum monthly deposits without maximum limit on deposit) <ul style="list-style-type: none"> • Rp500,000/month with a period ranging from 1 year to 15 years. • Rp200,000/month with a minimum period of 2 years
2	Funds blocked by the system	N/A
3	Minimum balance not fined	N/A
4	Minimum balance earns interest	N/A
5	Monthly media reports	Statement/e-Statement
6	The use of D-Bank, Danamon Online Banking, Danamon SMS Banking, ATM and Hello Danamon	No e-Channel access
7	Interest rate	3.50% p.a (interest rate can change at any time)

Risk

- Has the interest rate risk.
- The account will be closed automatically when there is a debit failure of monthly deposit for six (6) consecutive months and the funds from the account will be credited to the Fund Resources Account after deducted by a penalty charge.
- Penalty will be charged on accounts that have not been running for two years (since the opening of the account) which closed before the end of the installment period or closed due to debit failure for 6 consecutive months.

Cost

No	FEATURES	NOMINAL
1	Monthly administration fee	Free
2	ATM (monthly administration, Debit Card/ATM making and Debit Card/ATM replacement fee)	Debit/ATM is not available
3	Printing costs of transaction reports/sheets:	
	<ul style="list-style-type: none">• Printing Cost per Sheet	Rp5,000
4	Account closure fee	Penalty charge of 0.5% of the account balance will be imposed if the closing of accounts is carried out by the Customer before 2 years since the opening of accounts. If the Customer take 1-year tenure Penalty charge will be imposed if the closing of accounts is carried out by the Customer before 1 year.
5	Account Report	
	<ul style="list-style-type: none">• Print passbook	Passbook is not available
	<ul style="list-style-type: none">• Accounts report fee	Rp10,000
	<ul style="list-style-type: none">• Cost of e-Statement	Free

Simulations

Nominal per Month :Rp500,000
Interest :3.5%/year
Tenure (years) :5 years
Balance :Rp32,828,528

Monthly Deposit	1 year	2 years	5 years	10 years	15 years
Rp 500,000	Rp 6,114,975	Rp 12,447,442	Rp 32,828,528	Rp 71,925,428	Rp 118,487,600
Rp 1,000,000	Rp 12,229,951	Rp 24,894,884	Rp 65,657,056	Rp 143,850,855	Rp 236,975,224
Rp 2,000,000	Rp 24,459,902	Rp 49,789,767	Rp 131,314,111	Rp 287,701,711	Rp 473,950,401
Rp 5,000,000	Rp 61,149,754	Rp 124,474,419	Rp 328,285,278	Rp 719,254,277	Rp 1,184,876,001
Rp 10,000,000	Rp 122,299,508	Rp 248,948,837	Rp 656,570,557	Rp 1,438,508,553	Rp 2,369,752,003

Note:

- Illustration above does not include tax calculations
- Table simulation above is only for illustration purpose only. Funds at maturity may vary according to changes in interest rates over time

Requirements and Procedures

- Customers shall complete and sign the Cita2Ku Saving form at the branch Danamon
- Customers shall complete the required documents as follows:
 1. Copy of valid identity card (ID Card/Driver License/Passport).
 2. Copy of Tax ID Number (NPWP).
 3. Other necessary documents.

24-Hour Service/Complaint

Hello Danamon 1-500-090

GENERAL TERMS AND CONDITIONS OF TABUNGAN CITA2KU

A. GENERAL

1. Tabungan Cita2Ku is a saving account issued by PT Bank Danamon Indonesia Tbk. ("**The Bank**")
2. Tabungan Cita2Ku can only be opened in Rupiah currency.
3. Interest rate is defined by the Bank based on monetary conditions and market developments but do not exceed the maximum LPS guarantee.
4. Funds Source account is an account whose funds will be transferred to the Savings Account Cita2Ku periodically according to the tenure installment.
5. Monthly Deposit Amount (hereinafter "**Deposit**") shall apply and shall not change during the term of the placement.
6. Interest on Tabungan Cita2Ku is taxable on the interest in accordance with tax regulations in Indonesia.
7. Tabungan Cita2Ku does not provide facilities of D-Bank, Danamon Online Banking, DanamonSMS Banking, Auto Debit Bill Payment, and Sweep In/Out.
8. The Bank shall inform any changes in the benefits, costs, risks to the Customers through communication media available on the Bank and in the event that the Customer does not agree with the changes, the Customer can send a statement of objections to the Bank within 30 (thirty) working days from the notification changes sent/posted through communication media available to the Bank. In case of the Customer intends to terminate/close the product and/or services that have been acquired, the Customer shall settle all obligations first. With the passage of time aforesaid, the Customer agrees that the Bank will assume the Customer agree to the change.
9. General Condition of this Cita2Ku Saving is a unity of General Terms & Conditions of Accounts and Facilities/Bank Services.

B. PRODUCTS

1. To be able to open a Tabungan Cita2Ku:
 - Customers must sign Tabungan Cita2Ku Application Form (hereinafter "**Customer**")
 - Customer must have a saving account or a Giro in the Bank (hereinafter the "**Funding Source Account**") on condition that the name listed on the Tabungan Cita2Ku must match the name listed on the saving account or a Giro, and has a kind of currency that is equal to the Tabungan Cita2Ku.
 - Tabungan Cita2Ku is allowed to be opened for the kind of "QQ" and Funding Source Account on behalf of:
 - First Customer (parents) or
 - Customer name QQ children

2. Source account will be debited each month by BANK based on the power of the customer to deposit payments on Tabungan Cita2Ku, and at maturity period of the placement will be utilized for the refund.
3. Tabungan Cita2Ku can be opened in the name of joint account, with a mandatory Funding Source Account requirement on behalf of the same with Tabungan Cita2Ku.
4. This product applies only to the individual customer.
5. Deposit on Tabungan Cita2Ku will be paid on each of the same date as the date of the first monthly deposit. If the payment date falls on a holiday, the date of the deposit will be adjusted at the later date.
6. Customer must ensure that fund available in the Funding Source Account is sufficient to meet obligations.
7. The deposit time period is specified at the time of Tabungan Cita2Ku opening by the Customer as stated in the application of 1 (one) to 15 (fifteen) years.
8. The minimum amount of deposit by the Customer is Rp200,000 (two hundred thousand Rupiah) and a multiple of Rp100,000 (one hundred thousand Rupiah). Minimum deposit by the customer can be changed at any time subject to the applicable provisions in the Bank at that time.
9. Customers can make a cash deposit or debit another account into the Tabungan Cita2Ku through Teller at BANK Branch, but the deposit is not considered as a monthly deposit and does not accelerate Tenure. Cash deposits through Teller can only be done if the Customer has no monthly deposit arrears.
10. Interest on Tabungan Cita2Ku is not fixed/can change at any time in accordance with the applicable provisions in the Bank at that time.
11. Maturity month is month after the Deposit Term expired (hereinafter referred to as "**Maturity Month**").
12. In the Maturity Month, Tabungan Cita2Ku liquefaction results in the form of total deposits had been deposited following the Monthly interest will be credited to the Funding Source account at once.
13. Tabungan Cita2Ku account Report will be given in the form of a joint statement with monthly reports of Funding Source Account. If the Funding Source Account is not using the monthly report, the Tabungan Cita2Ku report will be given in the form of a monthly report to be delivered to the Customer's address.
14. Outbranch account Opening:
 - Only a surrogate so that the actual account opening process will be made on the next business day after the account opening application is received by the BANK and registered on the system.
 - If the Funding Source Account is in the form of accounts using a passbook , then:
 - Customer's Request is processed by origin Branch/Funding Account maintainer (Where the original signature specimen card is stored).
 - Do callback in accordance with the applicable provisions in the BANK.

15. If at the time of the initial monthly deposit, the Customer's fund is insufficient to debit or for any reason not to debit (for example, such as blocking), the Customer agrees that the opening of the Tabungan Cita2Ku is canceled by BANK DANAMON.
16. The closure of Tabungan Cita2Ku can be made by the Customer account owner in all Bank Danamon Branches

** Particularly for placement of 1 (one) year term deposit, the minimum deposit amount of Rp500,000 (five hundred thousand Rupiah) applies*

C. FAILED DEPOSIT DEBIT

1. Debit Failure is defined if the system fails to debit from the Client's Fund Source Account because the balance in the Funding Account is smaller than the Monthly Deposit. If this debit fails to occur for several months, Funding Source Account will be debited as much as the monthly deposit arrears. If the balance in the source account is sufficient to be debited for the monthly deposit or multiplication, a number of multiple monthly deposits will be debited as long as sufficient balance.
2. Tabungan Cita2Ku will automatically be closed and logged into the source account (after deducted by penalty) if the saving fails to debit for 6 consecutive months.

D. Force Majeure

Any things defined as *force majeure* in this Agreement are the events that may happen beyond human's normal control, including but not limited to sabotage, war, the issuance of regulatory/government policy, natural disasters, riots, epidemics and the Bank Danamon device/equipment cannot be used for operational purposes of this Agreement resulting from a power failure or communication or other matters beyond the normal control of Bank Danamon.

E. ACCOUNT CLOSING BEFORE DEPOSIT TERM ENDS

1. If the Customer closes the Tabungan Cita2Ku before the due date and Maturity Month date and less than 2 (two) years since the opening of the account, the Customer will be charged for an Early Break Penalty fee of 0.5% of the account balance.
2. For Customer who takes 1 (one) year tenure, If the Customer closes the Tabungan Cita2Ku before the due date and Maturity Month date and less than 1 (one) year since the opening of the account, the Customer will be charged for an Early Break Penalty fee of 0.5% of the account balance.
3. Penalty will be imposed on account that has not been closed before installment period (early full redemption) or closed due to Debit Failure 6 (six) consecutive months. The process of calculating and debiting a penalty will be done automatically by the system.

4. If the Customer closes the Tabungan Cita2Ku prior to the date and Maturity Month and more than 2 (two) years since the opening of the account, the Customer will not be charged Early Break Penalty.
5. In the event that the Client wishes to close Tabungan Cita2Ku before Maturity Month the Tabungan Cita2Ku Disbursement Result will be credited to the Customer's Funds Funding Source Account minus the current month's interest and penalty (if any).

F. FILING COMPLAINTS FOR SERVICES

1. Customers can file a complaint on the transaction/banking services to the Bank (eg the nearest branch office of Bank Danamon or Hello Danamon with number 1-500-090) orally or in writing.
2. In the case of oral complaints cannot be resolved by the Bank within 2 working days, then the Bank is entitled to request the Customer to lodge a complaint in writing, accompanied by supporting documents required by the Bank.
3. The handling of complaints will be resolved and the notification will be submitted in writing to the Customer within a period of no later than 20 (twenty) Business Days as of the date of Customer's report or complaint to Bank Danamon and the receipt of relevant documents required by Bank Danamon related to the complaint settlement. Under certain conditions (eg a proposed transaction requires further research or any involvement of a third party outside of Bank Danamon), the period may be extended to the next 20 (twenty) business days.
4. In the event of certain conditions, Bank Danamon is entitled to extend the settlement period by notifying the Customer in writing prior to the expiry of the term as referred to in point 3 above, namely:
 - a. The Bank Danamon office that receives the complaint is not the same as the Bank Danamon Office where the problem was raised and there were communication constraints between the two bank offices.
 - b. Financial transactions complained of by the Customer and/or representatives of the Customer require a special study on the Bank documents.
 - c. Force Majeure occurs as referred to in the letter D of this General Terms and Conditions and/or there is other reasons that are beyond the control of the Bank and in this regard the Bank has taken reasonable steps in accordance with prevalence in banking practices.
5. The Customer shall be entitled to file a dispute resolution through a banking mediation process (specifically related to the payment system) or through an alternative dispute settlement institution facilitated by the Financial Services Authority in accordance with applicable laws and regulations.

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