

## SUMMARY OF PRODUCT INFORMATION

### Tabungan DanaKu

BRIEF DATA	
Product Description	<p>Saving products issued by PT Bank Danamon Indonesia Tbk ("Bank Danamon") for individual Customers. This saving is generally intended for non-bank customers. This product offers an affordable cost, which can encourage this segment to be bank customers and do daily financial transaction by using SMS Banking USSD (<i>Unstructured Supplementary Service Data</i>). This saving refers to the <i>Basic Savings Account</i> which is described in SEOJK about <a href="#">LAKU PANDAI</a> (SEOJK number 6/2015).</p> <p>Laku Pandai (Layanan Keuangan Tanpa Kantor Dalam Rangka Keuangan Inklusif) is the activity of providing banking services and / or other financial services that are not done through the office network, but through cooperation with other parties and need to be supported by information technology facilities.</p>
Types of products	Savings
Issuer	PT Bank Danamon Indonesia Tbk

**Benefits obtained by the Customer by opening Tabungan DanaKu account are:**

- **Affordable Fee**

The account is very affordable with no minimum initial deposit, no minimum balance to be maintained and no monthly fees.

- **Accessible**

Customers do not need to visit the Danamon branch office. All banking transactions can be done at the Agent, as well as in the 24 Hours Bank service via SMS Banking USSD and Hello Danamon.

- **Secure**

Customer's Fund will be secure and recorded in the bank and guaranteed by Indonesia Deposit Insurance Corporation (IDIC) or Lembaga Penjamin Simpanan (LPS).

- **Free Admin Fee**

Customer's account will not be charged by administration fee every month.

- **Get Interest**

Customer's funds get interest, regardless of the amount of the balance.

**Features of Tabungan DanaKu**

**A. Features and Benefits**

<b>Description</b>	<b>Yes / No</b>
Proof of Tabungan DanaKu Ownership	Yes
<i>Passbook</i>	No

ATM / Debit Card	No
Statement (Overdraft)	No
e-statement	Yes
USSD SMS Banking Facility	Yes
Banking services full access	Yes

## B. Product Terms

Description	Provisions
Account Opening Fee	Free of charge
Account Closing Fee	Free of charge
Minimum Initial Deposit	No minimum limit
Subsequent cash deposit amount	No minimum limit
Minimum balance to be maintained	No minimum limit
Maximum balance	Rp 20.000.000,00
Minimum withdrawal amount	No minimum limit
Maximum amount of debit transaction	Rp 5.000.000,00 / Month and / or Rp 60.000.000,00 / year
Interest rate	<Rp 500.000 = 0,25% Rp 500.000,00-<Rp 1.000.000,00 = 0,5% > Rp 1.000.000,00 = 0,75%

Note: Any changes to Fees & Charges will be notified through communication channel of Bank Danamon to Tabungan DanaKu customer.

### C. Transaction Services & Service Fees

Description	Availability Service	Cost
Transaction services in conventional branches	No	-
Deposit cash through Agent	Yes	Free of charge
Cash withdrawal through Agent	Yes	Rp 2.000,00
Banking transaction service via SMS Banking USSD Balance inquiries last transactions report Inter-account transfer Interbank transfer Bill payment Purchase transaction PIN change	Yes Yes Yes Yes Yes Yes Yes	Free of charge Free of charge Free of charge Rp7.000,00 Rp 3.000,00 – Rp 8.000,00 Appropriate to purchase nominal Free of charge

Customer service access to Hello Danamon	Yes	-
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Note: Any changes to Fees & Charges will be notified through communication channel of Bank Danamon to Tabungan DanaKu customer.

### Risk

Interest rate risk.

### Simulation

#### A. Account Interest Calculation

Monthly Interest Calculation	Nominal
Account Balance: <ul style="list-style-type: none"> <li>▪ Date 1 = Rp 0.00</li> <li>▪ Date 2-7 = Rp 250.000.00</li> <li>▪ Date 8-14 = Rp 10.000.000.00</li> <li>▪ Date 15-20 = Rp 500.000.00</li> <li>▪ Date 21-25 = Rp 8.000.000.00</li> <li>▪ Date 26-29 = Rp3.000.000.00</li> <li>▪ Date 30-31 = Rp5.000.000.00</li> </ul>	
<b>Monthly Interest Calculation</b>	<b>Nominal</b>

Interest (Gross):  $((6 \times \text{Rp } 250.000,00) \times 0.25\%) + ((7 \times \text{Rp } 10.000.000,00) \times 0.75\%) +$ $((6 \times \text{Rp } 5.000.000,00) \times 0.5\%) + ((5 \times \text{Rp } 8.000.000,00) \times 0.75\%) +$ $((4 \times \text{Rp } 3.000.000,00) \times 0.75\%) + ((2 \times \text{Rp } 5.000.000,00) \times 0.75\%)$	
365	Rp 2.763,70
Tax 20%: Rp 3,667,81 x 20%	Rp 552,74
Interest (Net): Rp 3.667,81 – Rp 733,56	Rp 2.210.96

Note:

- Annual interest rate assumptions is:

<Rp 500.000,00 = 0,25%

Rp 500.000,00 - <Rp1,000,000.00 = 0,5%

≤ Rp 1,000,000.00 = 0,75%

- Interest rates may change from time to time.

Calculation of Average Balance	Nominal
<b>Customer's Fund</b>  Account Balance:  - Date 21 = Rp10,000,000.00  - Date 22-30 = Rp15,500,000.00	

Average balance :  $(1 \times \text{Rp}10,000,000.00) + (9 \times \text{Rp}15,500,000.00)$	Rp 14.950.000,00
10	

### Requirements and Procedures

The application for opening the Tabungan DanaKu Account may be performed by prospective Laku Pandai Customer through Laku Pandai Agent by fulfilling the terms / conditions set forth by Bank Danamon, as follows:

- Prospective Laku Pandai Customers shall complete and sign the Account Opening Form
- Prospective Smart Customers shall complete by a copy of valid ID Card (KTP).
- The terms and conditions applicable to this product refer to the Terms and Conditions of Laku Pandai - Tabungan DanaKu.
- In case of any further inquiries, the prospective Laku Pandai Customer can contact:
  1. The nearest Laku Pandai Agent of Bank Danamon, or
  2. Hello Danamon: 1-500-090 or [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id)

### Important note:

- Activation and M-PIN
  - Activation deadline is 30 (thirty) minutes after activation code received.

- Customer must keep secret of M-PIN from anyone because it is private and confidential.
- Change M-PIN periodically, avoid M-PINs that are easy to guess like birthdate / wedding date.
- 3 (three) consecutive errors in entering M-PIN will result SMS Service Banking USSD is blocked. To reset the M-PIN, contact Hello Danamon.
- Transaction
  - The Tabungan DanaKu is equipped with the USSD SMS Banking Service where various banking transactions can be made and the service fees will subject to the applicable terms. As for the cost of access or the cost of the SMS pulse will be determined by the telecommunication service operator
  - Make sure the account balance does not exceed the balance limit specified by the Bank. In the event that the deposit / crediting of funds exceeds the specified limit, the Bank is entitled to refuse to deposit / credit it.
  - Make sure the account balance is sufficient in conducting transactions such as cash withdrawal, book-entry, transfer, bill payment and others.
  - Make sure the withdrawal of funds from the account does not exceed the transaction limit specified by the Bank. In the case of a debit transaction exceeding the specified limit, the Bank shall be entitled to refuse any subsequent transactions in the current month.
- PT Bank Danamon Indonesia Tbk is a company registered and supervised by the Financial Services Authority (OJK).



- Marketers who market this product have met the requirements in accordance with applicable regulations.

#### 24-HOUR HELLO DANAMON INFORMATION SERVICES

Hello Danamon : 1-500-090; or 67777 for GSM

E-mail : [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id)