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DANAMON AMERICAN EXPRESS® CARD GUIDEBOOK





Dear Danamon American Express Cardholders,

Thank you for your trust in choosing the Danamon American Express Card.

We are proud to present the Danamon American Express Card (hereinafter referred to as the “Card”) with a variety of special features that help you achieve your aspirations and success in life.

Enjoy using your Danamon American Express Card and take advantage of its exciting programs.

Warm regards,

PT Bank Danamon Indonesia, Tbk

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BENEFITS & **ADVANTAGES**

MEMBERSHIP REWARDS® PROGRAM

Earn Membership Rewards® Points for every transaction in Indonesia and abroad worth IDR 2,500 (multiples apply). Collect and redeem Membership Rewards Points for miles, shopping vouchers, and other attractive rewards through the D-Bank PRO application or Hello Danamon 1-500-090. For Danamon Platinum Card® holders, contact The Platinum Card Service at (021) 3435 8889.

AMERICAN EXPRESS GLOBAL NETWORK

The American Express Global Network program offers a wide selection of exciting privileges and savings on dining, shopping, travel, and entertainment, enhancing your experiences worldwide. For more information, visit www.americanexpress.com/id/network/benefits/.



BENEFITS & ADVANTAGES

TRAVEL ACCIDENT PROTECTION INSURANCE

For your peace of mind while traveling, you are automatically covered by Travel Accident Protection Insurance when you pay for your travel tickets using the Danamon American Express Card. For more information, contact Hello Danamon at 1-500-090. For Danamon Platinum Card holders, contact The Platinum Card Service at (021) 3435 8889.

EXPRESS CASH

Withdraw cash at Bank Danamon ATMs in Indonesia and ATMs worldwide displaying the American Express logo. A fee applies to each Express Cash transaction. For the latest fees and charges, visit bdi.co.id/tarifdanbiaya.

EXPRESS PAY

Register your recurring monthly bills, such as phone, internet, and cable TV, to Express Pay. Your registered bills will be automatically debited each month from your Danamon American Express Card.

D-BANK PRO

A mobile application that helps you manage your Danamon American Express Card, including checking transaction history, converting transactions into installments, and more. Download it now from the App Store or Google Play Store.

CONTACTLESS FEATURES

Effective September 30, 2021, Danamon Credit and Charge Cards come with a Contactless feature, indicated by the Contactless logo on the front of the Danamon American Express Card.

OTHER OFFERS AND PRIVILEGES

Enjoy exclusive discounts and special packages at selected shopping outlets, restaurants, and hotels.

Visit bdi.co.id/promo for the latest promotions.

INFORMATION ABOUT DANAMON AMERICAN EXPRESS CARD



CARD INFORMATION



YOUR DANAMON AMERICAN EXPRESS CARD EXPLAINED

A. CARD NUMBER

The embossed card number consists of 15 digits. It is confidential and should be referenced for payments or correspondence with the Bank.

B. NAME

Your name is embossed under the card number, signifying that you are the only authorized user. Ensure your name is printed correctly.

C. VALIDITY PERIOD

Indicates the card's expiration date. The card will be automatically renewed unless the Bank closes the account or the cardholder requests closure.

CARD INFORMATION



D. 4DBC CODE

A four-digit security code for transactions. Keep it confidential.

E. CHIP

Protects your data and prevents forgery.

F. CONTACTLESS LOGO

Indicates the card supports contactless transactions.



G. SIGNATURE PANEL

For security, sign the panel using the same signature as on your ID card.

H. MAGNETIC STRIP

Handle with care to avoid damage.

I. AMERICAN EXPRESS LOGO

Indicates global acceptance at merchants displaying the American Express logo.



CARD PROTECTION

- a. Your Danamon American Express Card is personal. Keep it safe.
- b. Never share your card number or personal information with unauthorized parties.
- c. Bank Danamon requires a 6-digit PIN for domestic transactions using EDC machines. To request a PIN, send an SMS to 3435 with the format: **PIN [space] Card number [space] Cardholder's Date of Birth (DDMMYYYY)**. For assistance, contact Hello Danamon at 1-500-090 or The Platinum Card Service at (021) 3435 8889 for Platinum Card holders.
- d. Keep your 6-digit PIN confidential.
- e. Contactless transactions up to IDR 1,000,000 (one million rupiah) do not require a PIN or signature. Limits may change as per regulations.
- f. Keep OTP codes confidential when verifying online transactions.
- g. If your card is lost, immediately block it via Hello Danamon at 1-500-090. Platinum Card holders can contact The Platinum Card Service at (021) 3435 8889.
- h. Avoid placing your card near magnetic or hot objects to prevent damage.
- i. Danamon never authorizes couriers or staff to collect your card. Keep it secure.
- j. Misuse of the card due to customer negligence is the customer's responsibility.
- k. For suspicious transactions, contact Hello Danamon immediately.

EXPLANATION OF TRANSACTION SLIP

Danamon

A MERCHANT NAME
Nama Merchant
**Dummy Retail
Jl. Prapatan No. 50
Jakarta**

B TERMINAL ID
No. Terminal
7701

MERCHANT NO
No. Merchant
01F111111

C CARD TYPE/NUMBER/NAMA
Jenis/Nomor/Kartu
**American Express
XXXX XXXXXX XXXX**

D TRX TYPE
Jenis Tran. **SALE** EXPIRY DATE
Masa Berlaku **00/00**

BATCH NO.
No. Seri **000001** TRACE NO.
No. Invoice **000001**

E DATE/TIME
Tanggal/Waktu **JUNE 12, 2005 105721**

REF NO.
No. Ref. **000002** APP. CODE
Kode Otorisasi **005124**

F TOTAL **RP 750,000**

CARDHOLDER SIGNATURE
Tanda Tangan Pemegang Kartu

REBY HONOUR THE ABOVE CHARGES INCURRED BY ME SUBJECT TO THE TERMS AND CONDITIONS OF MY CARDHOLDER AGREEMENT
Saya menyetujui seluruh atau bea-biaya lain yang dibebankan kepada saya berdasarkan syarat-syarat dan ketentuan pemegang kartu dari bank penerbit atau jasa atau orang yang benar-benar saya lakukan

CARD CENTER COPY

A. Merchant Name

The name and address of the merchant where you made a transaction.

B. Terminal Identification

The serial number of the merchant's EDC machine used for your transaction.

C. Cardholder Identification

Your name, card type, and number printed on the slip.

D. Transaction Type

Example: "SALE" indicates a purchase.

E. Date/Time

The date and time of your transaction.

F. Total Transaction Amount

The total amount spent.



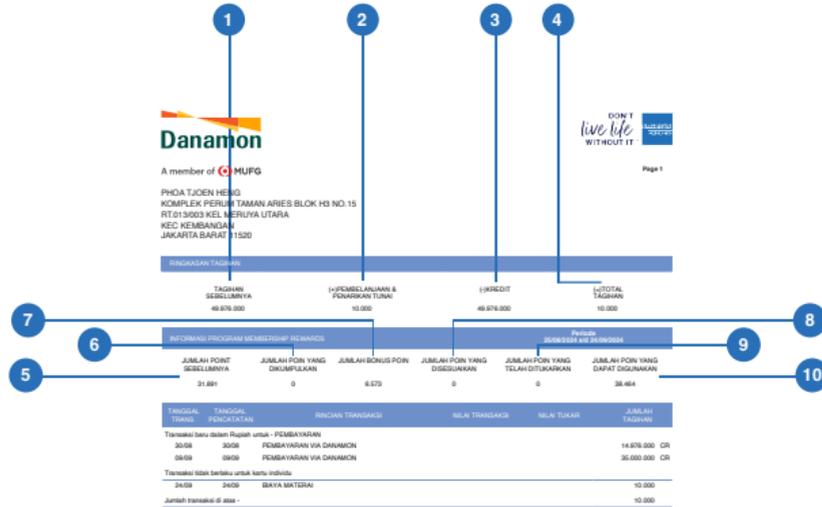
BILLING STATEMENT

Your billing statement (or e-statement) includes details of your available credit limit at the time of printing, along with your transactions and other charges. If you have a Supplementary Card, the statement shows the Primary Card's credit limit; the Supplementary Card limit is not listed.

For credit limit changes, contact Hello Danamon at 1-500-090. Platinum Card holders can contact The Platinum Card Service at (021) 3435 8889.

Each month, you will receive a statement detailing your transactions, outstanding balances, and any applicable fees. If you have a Supplementary Card, transactions will be itemized separately for better monitoring.

DESCRIPTION OF CREDIT CARD BILL & CHARGE SHEET



6. MEMBERSHIP REWARDS POINTS EARNED

The number of Membership Rewards Points earned from transactions during the billing period.

7. BONUS MEMBERSHIP REWARDS POINTS

The number of bonus Membership Rewards Points earned from transactions during the billing period.

8. ADJUSTED MEMBERSHIP REWARDS POINTS

Any adjustments made to Membership Rewards Points during the billing period.

9. REDEEMED MEMBERSHIP REWARDS POINTS

The total Membership Rewards Points redeemed during the billing period.

10. AVAILABLE MEMBERSHIP REWARDS POINTS

The final Membership Rewards Points balance after adding new points earned and deducting redeemed points.

DESCRIPTION OF CREDIT CARD BILL & CHARGE SHEET

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DON'T live life WITHOUT IT

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PHOEA TAJEN HENG
KOMPLEK PERUM TAMAN ARIES BLOK H3 NO. 15
RT.013/003 KEL MERUYA UTARA
KEC KEMBARANGAN
JAKARTA BARAT 11520

TAGIHAN SEBELUMNYA	(+)PEMBELANJAAN & PENARIKAN TUNAI	(-)KREDIT	(0)TOTAL TAGIHAN
49.975.000	10.000	49.975.000	10.000

Periode: 20180204 - 01/03/2018

JUMLAH POINT SEBELUMNYA	JUMLAH POINT YANG DIBUMPUKAN	JUMLAH BONUS POINT	JUMLAH POINT YANG DISESUNKAN	JUMLAH POINT YANG TELAH DITUKARKAN	JUMLAH POINT YANG DIPAT DITUKARKAN
31.851	0	8.573	0	0	26.454

TANGGAL TRANS.	TANGGAL PENCATATAN	RINCIAN TRANSAKSI	NILAI TRANSAKSI	NILAI TUKAR	JUMLAH TAGIHAN
Transaksi baru dalam Rupiah urut - PEMBAYARAN					
30/02	30/02	PEMBAYARAN VIA DANAMON	0	0	14.975.000 CR
02/03	02/03	PEMBAYARAN VIA DANAMON	0	0	20.000.000 CR
Transaksi tidak berlaku untuk kartu individu					
24/02	24/02	BIAYA MATERAI			0.000
Jumlah transaksi di atas					0.000

Callouts: 11 (Date of Transaction), 12 (Posting Date), 13 (Transaction Details), 14 (Transaction Amount), 15 (Exchange Rate), 16 (Total Bill Amount)

11. TRANSACTION DATE

The date the transaction or cash withdrawal was made using the Primary Card or Supplementary Cards.

12. POSTING DATE

The date the transaction or cash withdrawal was recorded in the system for the Primary Card or Supplementary Cards.

13. TRANSACTION DETAILS

A description of the transaction, including the purchase location and the merchant's name where the payment was made.

14. TRANSACTION AMOUNT

The value of transactions made in foreign currencies.

15. EXCHANGE RATE

The exchange rate used to convert foreign currency transactions into Rupiah.

16. TOTAL BILL AMOUNT

The total amount spent in the last month, including fees and interest charges.



PAYMENT METHODS

To make it easier for you to pay your Danamon American Express Card bills, we offer several payment methods:

1. PAYMENT VIA DANAMON BANK ACCOUNT AUTOPAY OR AUTODEBIT

Your Danamon American Express Card payment will be automatically debited from your registered Danamon Bank savings or current account. To enroll in Autopay/Autodebit, simply sign the Statement Letter and Power of Attorney for Account Debit at the nearest Bank Danamon branch. To ensure a smooth Autopay/Autodebit process, please ensure sufficient funds are available at least one (1) business day before the due date.

DANAMON ATM

Use your Danamon Bank ATM Card, select the “Danamon Credit Card Payment” menu, then enter your Danamon American Express Card number and the payment amount. Ensure the card number is entered correctly. Payments made after 6 pm (Western Indonesian Time Zone) will be processed on the next business day.

D-BANK PRO

Payments can be made through the D-Bank PRO mobile application via the "Payment" menu. Download the D-Bank PRO app from the Play Store or App Store.

CASH PAYMENT

You can pay your Danamon American Express Card bill with a cash deposit at any Bank Danamon branch. Ensure that your Danamon American Express Card number and name are correctly written on the deposit slip. Cash payments require one (1) business day for processing.

PAYMENT METHODS

2. PAYMENT THROUGH OTHER BANKS

You can also make payments through other banks that have partnered with Bank Danamon.

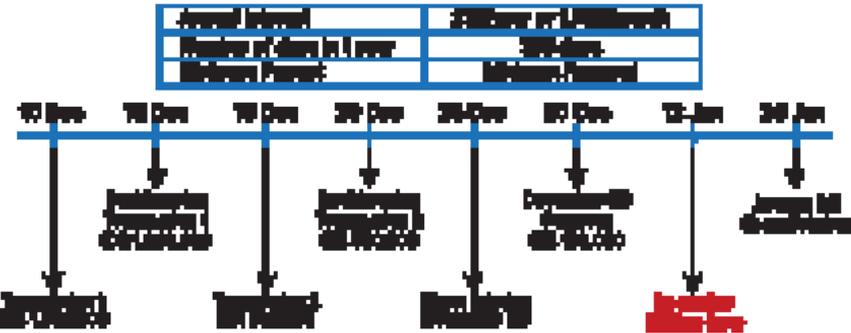
Bank	Payment Channel*	Runtime**	Fee
BCA	ATM, Klik BCA, M-BCA	3 (three) working days	IDR 7,500
Maybank	ATM, Maybank2u ID	3 (three) working days	IDR 5,000
BNI	ATM, BNI Mobile Banking	3 (three) working days	IDR 7,500

*Bank Danamon's payment code with transfer menu is 011.

*Payment fees through other banks are in accordance with the provisions applicable to each bank.

*Payments made after 6 pm (Western Indonesian Time Zone) will be processed on the next Business Day.

**Payment through other banks takes 3 working days processing time (excluding Saturdays, Sundays and public holidays).



December Billing

Date	Transaction	Details	Value
10 Dec	10 Dec	Transaction 1	IDR 1,000,000
20 Dec	20 Dec	Transaction 2	IDR 800,000
		Total Bill	IDR 1,800,000
		Minimum Payment	IDR 180,000

January Bill

Date	Transaction	Details	Value
30 Dec	30 Dec	Payment	IDR 180,000
		Interest*	IDR 32,100
		Total Bill	IDR 1,282,100
		Total Bill	IDR 128,210

Charged Interest	Information	Transaction Value (A)	Number of Days (B)	Daily Interest (DTL / 360) (C)	Interest (AxBxC)
Possible transactions leading to late payment	Transaction 1	IDR 1,000,000	10	0,00089	IDR 10,000
	Transaction 2	IDR 800,000	10	0,00089	IDR 7,100
Remaining payment w/o additional late payment	Total transactions Reversed by/without payment	IDR 1,380,000	14	0,00089	IDR 18,760
Total Interest on January Billing Statement					IDR 35,860

CALCULATION OF SIMULATED CARD RATES & FEES

CALCULATING CREDIT CARD RETAIL INTEREST RATES

You will not be charged interest on retail transactions made with your Danamon American Express Credit Card if you make full payment before the due date. If you do not make full payment, interest will be calculated from the transaction posting date until the repayment date.

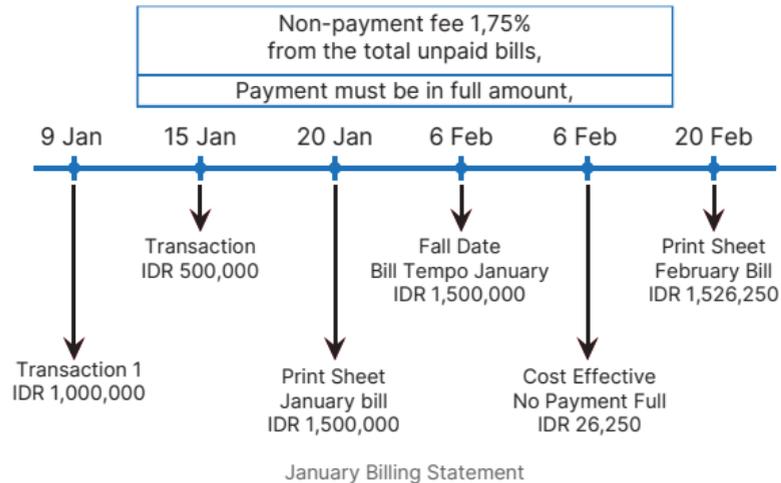
A simulation of the interest calculation can be seen in the accompanying image.

*Fees are subject to change at any time and will be communicated through the Bank's billing statement or other official communication channels.

CALCULATION OF SIMULATED CARD RATES & FEES

SIMULATION OF INCOMPLETE PAYMENT FEE CALCULATION FOR CHARGE CARDS

You will not be charged interest but there will be an incomplete payment fee that will be charged to the Danamon American Express Charge Card if there is a bill that has not been paid in full.



Transaction Date	Transaction Details	Transaction Value
9 January	Transaction 1	IDR 1,000,000
15 January	Transaction 2	IDR 500,000
20 January	Print January Billing Statement	IDR 1,000,000
6 February	Fall Date Bill Tempo January	IDR 1,500,000 (unpaid bills)
6 February	Cost Effective No Payment Full	IDR 26,250 (1.75% from the total bills)
20 February	Print February Billing Statement	IDR 1,526,250

Fees are subject to change at any time and will be informed through the Bank's bill or communication media.

CALCULATION OF SIMULATED CARD RATES & FEES

CALCULATING EXPRESS CASH INTEREST

Whenever you make an Express Cash transaction using your Danamon American Express Card, Express Cash fees and interest will apply. Interest is charged from the date the transaction is recorded until the repayment date.

The interest calculation follows this formula:

$$\frac{\text{Number of days} \times \text{Express Cash amount} \times \text{Express Cash interest rate} \times 12}{365 \text{ days}}$$

(The number of days refers to the period from the transaction recording date to the settlement date.)

CUSTOMER COMPLAINTS

- a. You may request the removal of any interest, fees, or penalties that were incorrectly charged on your billing statement by calling Hello Danamon at 1-500-090. If you hold a Danamon Platinum Card, please contact The Platinum Card Service at (021) 3435 8889. The Bank will respond to your request within three (3) business days.
- b. If you wish to dispute any interest, fees, fines, or unauthorized transactions on your billing statement, you must submit your dispute no later than 14 calendar days from the statement date by contacting Hello Danamon or The Premium Card Service. The Bank reserves the right to approve or reject any correction requests in accordance with applicable regulations and will communicate the decision through the Bank's available communication channels.



CUSTOMER COMPLAINTS

- c. Oral complaints will be resolved within five (5) business days. If an oral complaint cannot be resolved within this period, the Bank will request a written complaint along with a photocopy of your personal identification and any supporting documents.
- d. Written complaints will be addressed within 20 business days. If additional time is required, the Bank may extend the period by a maximum of 20 business days and will notify you in writing.
- e. For complete information on complaints, please refer to the General Terms and Conditions of Membership for Danamon Credit Cards and Danamon American Express Charge Cards at **bdi.co.id/tncamex**.

Hello Danamon: 1-500-090 | The Platinum Card Service (021) 3435 8889

Email: hellodanamon@danamon.co.id

Twitter: @HelloDanamon

Facebook: My Danamon

Website: www.danamon.co.id

MORE INFO:



bdi.co.id/amex

PT Bank Danamon Indonesia Tbk, is licensed and supervised by the Indonesia Financial Services Authority and Bank Indonesia, and also a participant of LPS guarantee 
The American Express Card is issued by Bank Danamon pursuant to a licence from American Express.