

## Terms and Conditions Danamon Adira Savings Cashback Program

General Terms and Conditions of Danamon Adira Savings Installment Cashback Program ("General Terms and Conditions of the Program") constitute the rule applicable to Customers participating in Danamon Adira Savings Cashback Program ("Program"), organized by PT Bank Danamon Indonesia Tbk ("Bank Danamon").

The Customer hereby agrees and binds to all provisions in the General Terms and Conditions of the Program as follows:

### A. Program Period

The Program Period is from October 1, 2024 to March 31, 2025 ("Program Period").

### B. Participant Criteria

Customers who are entitled to participate in this program are those who own a Danamon Adira Savings account and have applied for car ownership/financing loan from Adira Finance ("Customer").

### C. Program Terms and Conditions

1. Customers are required to read and understand these General Terms and Conditions of the Program.
2. Bank Danamon will bear costs incurred on this program.
3. Danamon reserves the right to reject or cancel a Customer's participation in the Program should the Customer does not meet the General Terms and Conditions.
4. Customers are fully responsible for any losses, claims, lawsuits, and/or demands in connection with their participation and/or its cancellation in the Program.
5. Customers will get cashback for 2 (two) different types of transactions, namely:
  - a. Cashback of IDR 30,000 for ATM card transactions using Danamon Adira Savings Account
    - i. Customers are required to make transactions using ATM/debit card and deduct the balance of the Danamon Adira Debit Card Savings account at merchants (POS transaction category) ("Debit Card Transactions"), with a minimum total accumulated transaction amount of IDR 500,000.00 (five hundred thousand rupiah) in the same month.
    - ii. Customers are required to maintain an average monthly balance of at least IDR 500,000.00 (five hundred thousand rupiah) as of in the previous month.
    - iii. Customers who have met the requirements as mentioned in point i and point ii are entitled to get cashback of IDR 30,000 (thirty thousand rupiah) ("Debit Card Cashback").
    - iv. Only 1 (one) Danamon Adira Savings account can get Debit Card Cashback at a maximum of 1 (one) time per month.
    - v. The quota for Debit Card Cashback is for 1,000 (one thousand) customers during the Program Period.

The Cashback will be credited to the Customer's DanamonAdira Savings account no later than 30 (thirty) working days from the last day of the Debit Card Transaction month.

- b. IDR 25,000 cashback for customers who have Danamon Adira Savings Account
  - i. Customers are required to maintain a minimum balance of IDR 500,000.00 (five hundred thousand rupiah) in DanamonAdira Savings at the end of the month.
  - ii. This program is valid for Customers who own an average balance on their DanamonAdira Savings account of less than IDR 500,000.00 (five hundred thousand rupiah) in the previous month.
  - iii. Customers who have met the criteria as mentioned in points i and ii are entitled to get cashback of IDR 25,000.00 (twenty-five thousand rupiah) ("Cashback Saving").
  - iv. Only 1 (one) Danamon Adira Savings account can get Saving Cashback at a maximum of 1 (one) time every month.
  - v. The Cashback will be credited to the Customer's Danamon Adira Savings account, no later than 30 (thirty) working days from the last day of each month.
  - vi. The quota for Saving Cashback is for 1,000 (a thousand) Customers during the Program Period.
6. The Customer understands and agrees in the event that the cashback quota has expired even though the Program Period has not ended, the Customer will not get cashback.
7. This program is only valid during the Program Period.
8. Bank Danamon Indonesia will bear the tax on the cashback.
9. Customers must have an active Danamon Adira Savings Account at the time of receiving cashback. If there is a failure to provide cashback due to the account being inactive or blocked or other similar reasons, then the cashback will not be given.
10. By performing the transaction in accordance with these General Terms and Conditions, Customers are deemed to have read, understood and agreed to comply with the Program and the General Terms and Conditions. The transactions conducted by Customers serve as valid evidence of their participation and agreement to the Program.

## D. Simulation

### Debit Card Cashback Program

#### Simulation 1 – Accumulated Transactions Achieved

| Month                     | Accumulated Transactions | Installment-to-installment balance | Cashback value given |
|---------------------------|--------------------------|------------------------------------|----------------------|
| September 2024 (Baseline) | IDR 0                    | IDR 600,000                        | 0                    |
| October 2024              | IDR 1,000,000            | IDR 600,000                        | 30.000               |
| November 2024             | IDR 1,000,000            | IDR 600,000                        | 30.000               |
| December 2024             | IDR 1,000,000            | IDR 600,000                        | 30.000               |
|                           | Total Cashback           |                                    | 90.000               |

### Simulation 2 – Accumulated Transactions Not Achieved

| Month                     | Accumulated Transactions | Installment balance | Cashback value given |
|---------------------------|--------------------------|---------------------|----------------------|
| September 2024 (Baseline) | IDR 0                    | IDR 500,000         | 0                    |
| October 2024              | IDR 0                    | IDR 500,000         | 0                    |
| November 2024             | IDR 1,500,000            | IDR 500,000         | 30.000               |
| December 2024             | IDR 300,000              | IDR 500,000         | 0                    |
| January 2025              | IDR 1,000,000            | IDR 500,000         | 30.000               |
|                           | Total Cashback           |                     | 60.000               |

### Simulation 3 – Insufficient Average Balance

| Month                     | Accumulated Transactions | Installment-to-installment balance | Cashback value given |
|---------------------------|--------------------------|------------------------------------|----------------------|
| September 2024 (Baseline) | -                        | IDR 0                              | 0                    |
| October 2024              | IDR 0                    | IDR 200,000                        | 0                    |
| November 2024             | IDR 500,000              | IDR 200,000                        | 0                    |
| December 2024             | IDR 1,000,000            | IDR 200,000                        | 0                    |
| January 2025              | IDR 300,000              | IDR 200,000                        | 0                    |
|                           | Total Cashback           |                                    | 0                    |

## Saving Cashback Program

### Simulation 1 – Customers Maintain Savings Balance at the end of each month

| Month                     | Savings Balance at the end of the month | Installment-to-installment balance | Cashback value given  |
|---------------------------|---|------------------------------------|---|
| September 2024 (Baseline) | IDR 0                                   | Rp0                                | 0   |
| October 2024              | IDR 100,000                             | IDR 300,000                        | 0<br>Savings balance at the end of the month do not meet the criteria |
| November 2024             | IDR 1,000,000                           | IDR 300,000                        | 25.000  |
| December 2024             | IDR 2,000,000                           | IDR 500,000                        | 25.000  |
|                           | Total Cashback                          |                                    | 50.000  |

### Simulation 2 – The Customer maintains the Average Balance of the Previous Month in several months, but the Conditions of the Average Balance of the Previous Month do not meet the criteria

| Month                     | Savings Balance at the end of the month | Installment-to-installment balance | Cashback value given   |
|---------------------------|---|------------------------------------|--|
| September 2024 (Baseline) | IDR 600,000                             | IDR 600,000                        | 0  |
| October 2024              | IDR 500,000                             | IDR 200,000                        | 0<br>Average Balance of the previous month (September) does not meet the criteria  |
| November 2024             | IDR 1,000,000                           | IDR 200,000                        | 25.000   |
| December 2024             | IDR 1,000,000                           | IDR 400,000                        | 25.000   |
| January 2025              | IDR 0                                   | IDR 500,000                        | 0<br>Savings balance at the end of the month does not meet the criteria  |
| February 2025             | IDR 300,000                             | IDR 500,000                        | 0<br>Savings Balance at the end of the month and Average Balance of the previous Month (January 2025) do not meet the criteria |
|                           | Total Cashback                          |                                    | 50.000   |

#### E. Customer Complaints

1. Customers can submit complaints about banking transactions/services orally or in writing through the nearest Bank Danamon branch office or Hello Danamon (1-500-090) or via email at [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id).
2. The procedure regarding the Customer Complaint service can be accessed through the website <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>

#### F. Miscellaneous Terms and Conditions

1. Products and/or services from Adira Finance are not the products and responsibilities of Bank Danamon so they are fully the responsibility of Adira Finance. If there are any problems and/or complaints related to these products and/or services, please contact Adira Finance.
2. Other terms and conditions related to banking products and/or services, as long as they are not regulated otherwise in the General Terms and Conditions of this Program, are declared to remain valid and binding on the Customer and are an integral part of the General Terms and Conditions.
3. The General Terms and Conditions of this Program are a single unit and are an integral part of the "General Terms and Conditions of Accounts and Banking Services", "General Terms and Conditions of Sharia Banking Accounts and Services", and "General Terms and Conditions of Tabungan DanamonAdira" . Other terms and conditions related to Bank Danamon products and/or services, as long as they are not regulated otherwise in the General Terms and Conditions of this Program, are declared to remain valid and binding on the Customer and become an integral part of the General Terms and Conditions of this Program.
4. The Customer hereby agrees and acknowledges that Bank Danamon has the right to amend, modify, or supplement these General Terms and Conditions of the Program from time to time. Any changes, additions, or updates to these terms will be communicated by means of communication channels of Bank Danamon. If there are changes to the benefits, risks, fees, or terms and conditions based on these General Terms and Conditions of the Program, the Customer has the right to file a written objection with Bank Danamon within 30 (thirty) working days from the date the changes are communicated by the Bank. The Customer agrees that failure to submit an objection within the specified period will be considered as acceptance of the changes. If the Customer does not agree with the changes, they have the right to cancel their participation in the Program, provided that all obligations to Bank Danamon (if any) are settled beforehand.
5. The Customer declares that there have been and will be no transactions that indicate money laundering and/or other transactions prohibited under the applicable laws and regulations in Indonesia.
6. If there are indications of fraud, abuse, transaction irregularities, unusual transactions, money laundering and/or actions that are not in accordance with laws and regulations, the Bank has the right to cancel the transaction, terminate the use of the Bank's products/services, cancel participation in the Program, or cancel the provision of Program benefits/discounts to the Customer concerned. The Customer is still obliged to pay all its obligations to the Bank (if any).
7. If any irregularities are found related to this Program or if there is a signal that fraud has occurred, the Customer is advised to immediately inform Hello Danamon.



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8. The Customer is still obliged to fulfill all obligations to Bank Danamon. These General Terms and Conditions of the Program have been adjusted to comply with the applicable laws and regulations, including the regulations of the Financial Services Authority (OJK).
9. Bank Danamon is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia (BI) and is a participant in the Deposit Insurance Corporation (LPS).

#### NOTICE

Customers must beware of fraud involving individuals posing as Bank Danamon representatives promising Cashback. Fraud or criminal acts by third parties related to or using the Program's name are beyond the Bank's responsibility.

PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority and Bank Indonesia.

PT Bank Danamon Indonesia Tbk is a guarantor participant of the Deposit Insurance Corporation.