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GENERAL TERMS AND CONDITIONS CASHBACK PROGRAM – ROSEVILLE SOHO SUITES APARTMENT

The General Terms and Conditions of the Cashback Program - Roseville SOHO Suites Apartment (**"General Terms and Conditions of the Program"**) constitute the terms and conditions applicable to Danamon Customers participating in the Cashback Program - Roseville SOHO Suites Apartment (**"Program"**), organized by PT Bank Danamon Indonesia Tbk (**"Bank Danamon"**). The Customer hereby agrees to and is bound by all provisions set forth in the General Terms and Conditions of the Program

I. PROGRAM PERIOD

Program Period begins on August 1, 2025 and ends on November 30, 2025 (**"Program Period"**).

II. PARTICIPANTS CRITERIA

Eligible Customers who may participate in this Program are those who meet the following criteria (**"Customer"**):

1. Residents of Roseville SOHO Suites Apartment who hold a Danamon LEBIH PRO or Danamon LEBIH PRO iB account.

III. PROGRAM TERMS AND CONDITIONS

1. Customers are required to read and understand the General Terms and Conditions of the Program.
2. Bank Danamon reserves the right to reject or cancel a Customer's participation in the Program if the Customer does not meet the General Terms and Conditions of the Program.
3. Customers are fully responsible for any risks, losses, demands, lawsuits, and/or claims related to their participation and/or cancellation of participation in this Program.
4. If the Customer does not yet have a Danamon account, the Customer is required to open a savings account of the Danamon LEBIH PRO or Danamon LEBIH PRO iB type through one of the following two methods:
 - a. Customers may open an account through the D-Bank PRO application using the referral code: ROSBDI; or
 - b. Nasabah dapat membuka rekening melalui kantor cabang Bank Danamon, Nasabah wajib menggunakan remarks code: ROSBDI.
5. Customers are required to register a D-Bank PRO account and make payments for IPL (monthly fees, electricity, and water) as well as other routine payments (including but not limited to the sinking fund) to the Danamon Roseville SOHO Suites Apartment account using a Danamon LEBIH PRO or Danamon LEBIH PRO iB account via Danamon Virtual Account.
6. Customers who already hold a Danamon LEBIH PRO or Danamon LEBIH PRO iB account prior to the commencement of the Program are required to visit the Bank Danamon Roseville branch to input the remarks code: ROSBDI.
7. In the event that the Customer does not input the designated code in accordance with the Program's Terms and Conditions, the Customer will not be eligible to receive any rewards.

IV. TERMS AND CONDITIONS OF REWARDS

1. Customers will be eligible to receive rewards if they have fulfilled the General Terms and Conditions of the Program, subject to availability of the quota.
2. The reward scheme is in the form of a cashback (**"Reward"**) of 10% (ten percent) of the transaction value, with a maximum cashback amount of Rp150,000 (one hundred fifty thousand Rupiah).
3. The Reward quota as referred to in point 1 above is regulated as follows:
 - a. The reward quota is limited to the first 300 (three hundred) transactions.
 - b. Eligible Customers may receive cashback once per month, with a maximum of three (3) times during the Program Period.
 - c. If the quota is not fully utilized in a given month, the remaining quota may be carried over to the following month until the end of the Program Period.
4. The Reward will be credited to the savings account used by the Customer for the transaction within 30 (thirty) business days from the date the transaction is made.
5. The transaction verification process is entirely under the authority of Bank Danamon.
6. Any taxes arising from the Reward will be borne by **Bank Danamon**. The cashback amount is net of tax, and the tax is borne by Bank Danamon. Proof of tax deduction on the cashback can be obtained through any Bank Danamon branch office.

SIMULATION

No	Illustraton	Rewards Status
1	<ul style="list-style-type: none"> Customer A does not yet have a Bank Danamon account. Customer A opens a Bank Danamon account with the Danamon LEBIH PRO savings type and inputs the referral code ROSBDI. Customer A then makes an IPL payment via Danamon Virtual Account using the Danamon LEBIH PRO account to Roseville Apartment through D-Bank PRO, amounting to Rp750,000 in July 2025. Cashback quota remaining: 20. 	Eligible to receive a cashback of Rp75,000.
2	<ul style="list-style-type: none"> Customer B already holds a Danamon LEBIH PRO account and visits the Bank Danamon Roseville branch to input the remarks code: ROSBDI. Customer B then makes a sinking fund payment via Danamon Virtual Account using the Danamon LEBIH PRO account to Roseville Apartment through D-Bank PRO, amounting to Rp2,000,000 in July 2025. Customer receives a cashback of Rp150,000. In August 2025, Customer makes another sinking fund payment, and the cashback quota remaining is 15. 	Eligible to receive a cashback of Rp75,000.
3	<ul style="list-style-type: none"> Customer C does not yet have a Bank Danamon account. Customer C opens a Bank Danamon account with the Danamon LEBIH PRO product type and inputs the referral code ROSBDI. Customer C then makes a cleaning fee payment using Danamon Virtual Account through the Danamon LEBIH PRO account to Roseville Apartment via D-Bank PRO, amounting to Rp750,000 in July 2025, but the cashback quota has already been exhausted. 	Not eligible to receive cashback as the cashback quota has been exhausted.
4	<ul style="list-style-type: none"> Customer D already holds a Danamon LEBIH PRO iB account and does not visit the Bank Danamon Roseville branch. Customer D then makes a cleaning fee payment using Danamon Virtual Account through the Danamon LEBIH PRO account to Roseville Apartment via D-Bank PRO, amounting to Rp750,000 in July 2025. Cashback quota is still available: 20. 	The customer was not eligible to receive the cashback as they did not visit the Danamon Bank Roseville branch to input the required remarks

V. OTHER TERMS AND CONDITIONS

- The General Terms and Conditions of The Program shall form an integral part of the". General Terms and Conditions for Accounts and Banking Services," "General Terms and Conditions for Sharia Accounts and Banking Services," (Syarat dan Ketentuan Umum Rekening dan Layanan Perbankan Syariah PT Bank Danamon Indonesia Tbk") and "General Terms and Conditions for D-Bank PRO Services." In the event of any discrepancy or conflict between these terms and the general terms and conditions of the program, the general terms and conditions of the program shall prevail.
- The Customer declares that there are no and will not be any transactions indicating money laundering and/or other transactions prohibited under the prevailing laws and regulations in Indonesia.



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3. In the event of any indication of fraud, deception, misuse, transaction irregularities, money laundering, and/or any actions that violate the laws and regulations, Bank Danamon reserves the right to cancel the transaction, cancel the customer's participation in the program, and revoke the reward given to the customer. The customer remains obligated to fulfill all outstanding obligations to Bank Danamon (if any).
4. The customer agrees that Bank Danamon reserves the right to cancel the reward under this program if the customer fails to comply with the general terms and conditions of the program.
5. The customer hereby agrees and acknowledges that Bank Danamon reserves the right to amend/change/supplement the general terms and conditions of this program from time to time. Any amendments/additions/updates to the general terms and conditions of this program will be announced through communication channels available at Bank Danamon. In the event of changes to benefits, risks, fees, terms and conditions under this program, the customer has the right to submit a written objection to Bank Danamon within 30 (thirty) business days from the date of such announcement by Bank Danamon. The customer agrees that if no objection is submitted within the stated period, the customer shall be deemed to have accepted the changes. If the customer does not agree to the changes, the customer has the right to cancel participation in the program after settling all outstanding obligations to Bank Danamon (if any).
6. If any provision of these general terms and conditions of the program is prohibited, unenforceable, invalid, or declared null and void by government regulation or court decision, such condition shall not affect the validity of the other provisions, which shall remain in full force and effect.
7. The customer may submit complaints regarding banking transactions/services either verbally or in writing through the nearest Bank Danamon branch office, Hello Danamon (1-500-090), or via email at hellodanamon@danamon.co.id.
8. Customers may submit complaints regarding banking products or services either verbally or in writing through the nearest Bank Danamon branch, via Hello Danamon (1-500-090), or by email at hellodanamon@danamon.co.id.
9. These General Terms and Conditions of the Program have been adjusted in accordance with applicable laws and regulations, including those issued by the Otoritas Jasa Keuangan and the Lembaga Penjamin Simpanan regarding interest rate guarantees.
10. PT Bank Danamon Indonesia Tbk is licensed and supervised by the Otoritas Jasa Keuangan and Bank Indonesia and is a participant in the Lembaga Penjamin Simpanan guarantee program.

WARNING

Customers must exercise caution against fraud committed by individuals claiming to represent Bank Danamon and offering rewards in any form. Any fraudulent acts or other criminal activities carried out by third parties in connection with or claiming to represent the Program are beyond the authority of Bank Danamon.