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GENERAL TERMS AND CONDITION
TIUP PROGRAM – GIFT APARTEMENT
ROSEVILLE
PERIOD OF 20TH JUNE 2025 – 29TH
AUGUST 2025

General Terms and Conditions of the Top It Up (TIUP) Program – Roseville Apartment Gift (**"General Terms and Conditions of the Program"**) are the terms and conditions applicable to Customers participating in the Top It Up (TIUP) Program – Roseville Apartment Gift (**"Program"**) organized by PT Bank Danamon Indonesia Tbk (**"Bank Danamon"**), and form an integral and inseparable part of the Participation Form for the Top It Up (TIUP) Program – Roseville Apartment Gift (**"Program Participation Form"**).

The Customer hereby agrees to and is bound by all provisions set forth in the General Terms and Conditions of the Program as follows:

I. Program Period

The Program is valid from June 20, 2025 to August 29, 2025. (**"Program Period"**).

II. Participants Criteria

This Program is eligible for Bank Danamon customers who meet the following criteria (**"Customer"**):

1. Residents of Roseville SOHO Suites Apartment who do not yet have a Bank Danamon account and subsequently open a Danamon LEBIH PRO/Danamon LEBIH PRO iB savings account.

III. Program Terms and Conditions

1. Each Customer participating in this Program must first register by completing and signing the Program Participation Form.
2. The Customer must ensure that their personal data is up to date, including but not limited to address, phone number, and email.
3. The Customer is required to read and understand the General Terms and Conditions of the Program.
4. Bank Danamon reserves the right to reject or cancel the Customer's participation in this Program if the Customer does not comply with the General Terms and Conditions of the Program.
5. The Customer shall be fully responsible for any risks, losses, demands, lawsuits, and/or claims in connection with their participation and/or cancellation of participation in this Program.
6. The Program applies to Customers who have completed the Program Participation Form, made fund placements, performed account blocking, and/or opened accounts as stipulated in these General Terms and Conditions of the Program.
7. The available Program scheme options are as follows:
 - a. **Term Savings Scheme**
 - i. This scheme is specifically for individual Customers.
 - ii. Customers are required to open a Tabungan Cita2Ku Berhadiah (Rewarded Savings) / Tabungan Rencana Haji (Hajj Savings Plan) account by completing the account opening form at a Bank Danamon branch.
 - iii. Customers must provide funds for the Initial Deposit and one Monthly Deposit (for the first debit) into their Danamon LEBIH PRO / Danamon LEBIH PRO iB account, which will serve as the source account for debiting. The debit must be successfully executed on the same date as the opening of the Tabungan Cita2Ku Berhadiah / Tabungan Rencana Haji account.
 - iv. Customers who have fulfilled the requirements as stated in points ii to iii above will receive a reward under the following conditions (**"Main Reward for Term Savings"**):

Type of Reward	Tenor (Months)	Initial Deposit	Monthly Deposit	Penalty
Cashback IDR 300.000	12	IDR 5.000.000	IDR 550.000	IDR 400.000
Cashback IDR 600.000	12	IDR 10.000.000	IDR 1.500.000	IDR 750.000
e-Voucher MAP IDR 300.000	12	IDR 5.000.000	IDR 750.000	IDR 450.000
e-Voucher MAP IDR 600.000	12	IDR 10.000.000	IDR 1.000.000	IDR 700.000

8. The applicable reward for Customers who open a Danamon LEBIH PRO iB account is a MAP e-voucher.
9. Customers who open a Danamon LEBIH PRO / Danamon LEBIH PRO iB savings account up to a maximum of 14 (fourteen) days prior to participating in the Program and meet all General Terms and Conditions of the Program will receive an additional reward in the form of MAPCLUB Points worth IDR 100,000 (one hundred thousand rupiah) ("Additional Reward").
10. Each Customer is eligible to receive the Additional Reward only once during the Program Period.
11. Customers may participate in this Program more than once during the Program Period.
12. Customers will continue to receive interest (conventional) in accordance with the applicable regulations.
13. Customers may cancel their participation and unblock funds in this Program by visiting the Bank Danamon branch where they registered for the Program. Customers must sign the Program Participation Cancellation Form and the Account Closure Form for Tabungan Cita2Ku Berhadiah / Tabungan Rencana Haji (for Customers participating in the Term Savings Account Opening Scheme).
14. Customers who cancel their participation in the Program will be subject to a Penalty Fee / Reward Replacement Fee, which will be debited by Bank Danamon from the Customer's Bank Danamon account.

SIMULATION

No	Customer Type	Illustration	
1	Customer D (Existing Customer)	<ul style="list-style-type: none"> - Account Opening Date: May 30, 2025 - Scheme: Term Savings Scheme - Product: Tabungan Cita2Ku Berhadiah - Source Account: Danamon LEBIH PRO - Tenor: 12 months - Initial Deposit: IDR 5.000.000 - Monthly Deposit: IDR 550.000 - Reward: MAP e-Voucher worth IDR 600.000 	<ul style="list-style-type: none"> - Customer D was offered and agreed to participate in the Program. They opened a Tabungan Cita2Ku Berhadiah account and made the required initial and monthly deposits from a Danamon LEBIH PRO account. - Since all program terms and conditions were met, Customer D is eligible to participate and receive the reward.
2	Customer E (Existing Customer)	<ul style="list-style-type: none"> - Account Opening Date: May 30, 2025 - Scheme: Term Savings Scheme - Product: Tabungan Cita2Ku Berhadiah - Source Account: Danamon LEBIH - Tenor: 12 months - Initial Deposit: IDR 5.000.000 - Monthly Deposit: IDR 550.000 - Reward: Cashback worth IDR 300.000 	<ul style="list-style-type: none"> - Customer E was offered and agreed to participate in the Program. They opened a Tabungan Cita2Ku Berhadiah account and made the required deposits from a Danamon LEBIH account. - However, since the source account is not Danamon LEBIH PRO, Customer E is not eligible to participate in the Program.



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IV. Reward Terms

1. The Main Reward for Term Savings and/or Additional Reward (“**Reward**”) will be granted to Customers within a maximum of 20 (twenty) working days (for cashback/e-voucher rewards) from the date the Customer’s funds are blocked and/or declared to have fulfilled all General Terms and Conditions of the Program. Information regarding the status of compliance with the General Terms and Conditions of the Program can be obtained no later than the end of the following month through the Bank Danamon branch where the Customer registered for the Program.
2. Specifically for cashback rewards, the amount will be credited to the Customer’s account registered in the Program.
3. Specific provisions for e-voucher rewards are as follows:
 - Bank Danamon will send a URL link containing a confirmation form for e-voucher delivery via SMS and/or email to the Customer’s phone number and/or email address registered in Bank Danamon’s system.
 - By completing the form via the provided link, the Customer acknowledges and agrees to share their data with the third-party reward provider in collaboration with Bank Danamon
 - The Customer must complete their personal information (name, delivery address, phone number, email address) in the form within a maximum of 30 calendar days from the date Bank Danamon sends the confirmation form link.
 - Any failure to receive or deliver the e-voucher reward due to delays or errors in completing the form is entirely the responsibility of the Customer.
 - The validity period and terms of use of the e-voucher are subject to the applicable conditions of the respective e-voucher.
4. Any taxes arising from the Reward will be borne by Bank Danamon.
5. All types of Rewards received by the Customer are non-returnable and cannot be exchanged for cash.
6. Bank Danamon is not the guarantor of the Rewards obtained by the Customer under this Program; therefore, any complaints regarding the quality of the Reward must be directed to the respective manufacturer or provider.
7. Customers must inspect the Reward upon receipt. If the Reward is found to be damaged or defective (due to manufacturing or delivery issues), the Customer must report it to the Bank Danamon branch where they registered for the Program no later than 1 (one) working day after receiving the Reward.

V. Authorization

1. The Customer hereby authorizes Bank Danamon to debit the Customer’s account at Bank Danamon for any penalties or reward replacement fees in the event the Customer cancels participation in the Program, in accordance with the Cancellation Form and the General Terms and Conditions of the Program.
2. The authorization granted by the Customer under these General Terms and Conditions of the Program is given to Bank Danamon with the right of substitution. As long as the Customer’s obligations to the Bank have not been fully fulfilled, this authorization cannot be revoked and shall not expire for any reason, including but not limited to those stated in Articles 1813 (termination of authorization: by withdrawal of the authorization by the principal; by notice of termination by the agent; by death, guardianship, or bankruptcy of either the principal or the agent), 1814 (the principal may revoke the authorization at will and, if there is reason, compel the agent to return the authorization), and 1816 (appointment of a new agent for the same matter results in revocation of the previous authorization, effective from the time the new agent is notified of the appointment) of the Indonesian Civil Code. This authorization is an integral part of the General Terms and Conditions of the Program.

VI. Customers Complain

1. 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
2. Procedures for complaint handling services can be accessed via the website: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>



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VII. Other Terms and Conditions

1. Other terms and conditions related to banking products and/or services, insofar as they are not regulated differently in these General Terms and Conditions of the Program, shall remain valid and binding upon the Customer and form an integral part of these General Terms and Conditions of the Program.
2. These General Terms and Conditions of the Program constitute an inseparable part of the "General Terms and Conditions of Accounts and Banking Services of PT Bank Danamon Indonesia Tbk", "General Terms and Conditions of Sharia Accounts and Banking Services of PT Bank Danamon Indonesia Tbk " (Syarat dan Ketentuan Umum Rekening dan Layanan Perbankan Syariah PT Bank Danamon Indonesia Tbk", "General Terms and Conditions of Danamon LEBIH PRO Savings", "General Terms and Conditions of Danamon LEBIH PRO iB Savings", "General Terms and Conditions of Tabungan Cita2Ku Berhadiah" (Syarat dan Ketentuan Tabungan Cita2Ku Berhadiah", "General Terms and Conditions of Tabungan Rencana Haji iB"(Syarat dan Ketentuan Tabungan Rencana Haji iB), and/or other terms and conditions related to banking products and/or services, and in the event of any discrepancy or conflict between these terms and the General Terms and Conditions of the Program, the provisions of the General Terms and Conditions of the Program shall prevail.
3. Terms and conditions related to e-voucher rewards, including but not limited to redemption procedures at vendors appointed by Bank Danamon and the validity period of the e-voucher, shall follow the terms and conditions set by the appointed vendor.
4. The Customer hereby agrees and acknowledges that Bank Danamon reserves the right to revise/amend/supplement these General Terms and Conditions of the Program from time to time. Any changes/additions/updates to these General Terms and Conditions will be communicated through Bank Danamon's available communication channels. In the event of changes to benefits, risks, fees, or terms and conditions under these General Terms and Conditions of the Program, the Customer has the right to submit a written objection to Bank Danamon within 30 (thirty) working days from the date the changes are communicated by Bank Danamon.
The Customer agrees that if no objection is submitted within the specified 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, provided that all obligations to Bank Danamon (if any) are first fulfilled.
5. If any provision in these General Terms and Conditions of the Program is prohibited, unenforceable, or declared null and void by government regulation or court decision, such condition shall not affect the validity of the remaining provisions, which shall remain in full force and effect.
6. The Customer declares that there are no and will not be any transactions suspected of money laundering and/or other transactions prohibited under the prevailing laws and regulations in Indonesia.
7. In the event of any indication of fraud, misconduct, irregular transactions, suspicious activity, money laundering, and/or actions that violate applicable laws and regulations, Bank Danamon reserves the right to cancel the transaction, cancel the Customer's participation in the Program, and/or withhold the reward. The Customer remains obligated to settle all outstanding obligations to Bank Danamon (if any).
8. The Customer agrees that fund placements in savings accounts with returns exceeding the maximum interest rate guaranteed by the Indonesia Deposit Insurance Corporation (LPS) are not covered by LPS. Rewards received by the Customer are also considered part of the maximum guaranteed interest rate component. Customers may obtain information regarding changes to the maximum guaranteed interest rate through Bank Danamon branches or Hello Danamon.
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.



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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.