

Summary of Product and/or Service Information – General Version

<p>Name of Issuer : PT Bank Danamon Indonesia Tbk</p> <p>Name of Product : Danamon LEBIH PRO</p> <p>Denomination : 1. Indonesian Rupiah (IDR) (base currency) 2. US Dollar (USD) 3. Japanese Yen (JPY) 4. Chinese Yuan (CNY) 5. New Zealand Dollar (NZD) 6. Australian Dollar (AUD) 7. Singapore Dollar (SGD) 8. Euro (EUR) 9. British Poundsterling (GBP) 10. Hong Kong Dollar (HKD) 11. Canadian Dollar (CAD) 12. Saudi Arabian Riyal (SAR)</p>	<p>Type of Product : Savings</p> <p>Product Description : Danamon LEBIH PRO is a savings product offered by PT Bank Danamon Indonesia Tbk ("Bank Danamon" or "Bank") to individual customers as a solution for their financial transactions, offering a range of benefits, including access to 12 (twelve) currencies within a single account and no transaction fees.</p>
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Key Product Features

<p>Minimum initial deposit</p>	IDR 250,000 USD, AUD, NZD, SGD, GBP, EUR, CAD, SAR 25 CNY, HKD 250 JPY 2,500	<p>Minimum balance to avoid penalties</p>	IDR 1,000,000
<p>Minimum balance (retained)</p>	Charged in Indonesian Rupiah: IDR 50,000	<p>Daily spending limit</p>	Regular EDC Terminal IDR 50,000,000 Contactless EDC Terminal IDR 1,000,000
<p>Savings interest rate *</p>	Rupiah <IDR 500,000 = 0.00% IDR 500,000 - <IDR 1,000,000,000 = 0.10% ≥IDR 1,000,000,000 = 0.25% USD <USD 1,000 = 0.00% USD 1,000 - <USD 10,000 = 0.25% USD 10,000 - <USD 50,000 = 0.50% ≥USD 50,000 = 1.00% AUD, NZD, GBP, <1,000 = 0.00% 1,000 - <10,000 = 0.25% 10,000 - <50,000 = 1.00% ≥ 50,000 = 1.50% SGD <SGD 1,000 = 0.00% SGD 1,000 - <SGD 10,000 = 0.25% ≥SGD 10,000 = 0.50% EUR, JPY, SAR All amounts = 0.00% CNY, HKD, CAD <5,000 = 0.00% 5,000 - <50,000 = 0.10% ≥50,000 = 0.25%	<p>Daily spending limit</p>	Regular EDC Terminal IDR 50,000,000 Contactless EDC Terminal IDR 1,000,000
<p>Transaction limits for intra-bank transfer, purchases and payments</p>	IDR 200,000,000	<p>Daily Transfer limit for e-channel (internet banking, and ATM)</p>	IDR 25,000,000

Other transfer limits	SKN IDR 500,000,000 per transaction RTGS IDR 500,000,000 per transaction BI-FAST IDR 250,000,000 per transaction	Foreign currency transfer limits (<i>remittance</i>) per currency	Equivalent to IDR 200,000,000 per transaction per day
Notifications	SMS WhatsApp Email (sent according to prevailing regulations)	Guaranteed interest rate **	Rupiah = 3.50% Foreign currency = 2.00%

* Effective as of the date of publication of this document.

** The Indonesia Deposit Insurance Corporation (LPS) guaranteed interest rate in force on the date of publication of this document.

Product Fee

Monthly administration fee	Free of charge	Debit card replacement fee	Card lost/swallowed by an ATM at a branch = IDR 25,000 + stamp duty Damaged card/3 incorrect PIN attempts = IDR 25,000 Expired card = IDR 0
Withdrawal fees at other banks' ATMs	Domestic (ATM Bersama, ALTO, Prima) = IDR 7,500 * Overseas (Mastercard, Cirrus, ALTO) USD, AUD, EUR, GBP, NZD, SGD, CAD 3 SAR 6 HKD, CNY 15 JPY 250 Other currency equivalent to IDR 25,000	Account closure fee	IDR 50,000 charged in Indonesian Rupiah
Interbank transfer fees (online)	Online IDR 7,500 BI-FAST IDR 2,500* RTGS IDR 25,000	Additional administration fee for balances below the minimum	IDR 20,000 charged in Indonesian Rupiah
Stamp duty	IDR 10,000	Other ATM balance checking fee	Domestic (ATM Bersama, ALTO, Prima) IDR 4,000 Overseas (Mastercard, Cirrus, ALTO) USD, AUD, EUR, GBP, NZD, SGD, CAD, SAR 1 HKD, CNY 5 JPY 50
Inactive account fee	IDR 20,000	Dormant account fee	IDR 20,000
D-Bank PRO Debit Card application fee	IDR 35,000 ** Minimum balance required to apply IDR 100,000	Bank statement printing fee	≤1 year = IDR 5,000 per sheet >1 year = IDR 25,000 + IDR 5,000 per sheet

* 30 free transactions per month if the balance before the transaction is at least IDR 1,000,000.

** No fees until 30 June 2026.

Product Benefits	Product Risks
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<p>1. Twelve Currencies in a Single Account Upon opening a Danamon LEBIH PRO account, customers can immediately enjoy the benefit of having 12 (twelve) currencies (or other currencies as may be amended and determined by the Bank from time to time) in a single account. Transferring and receiving funds in various currencies is made easier with just one account, featuring competitive foreign currency interest rates.</p> <p>2. Easy Foreign Exchange Transactions via D-Bank PRO Customers can conduct foreign exchange transactions using a single account via the "Foreign Exchange Transactions" feature on D-Bank PRO, including ordering banknotes.</p> <p>3. Free Auto Switching Currency conversion fees with the Danamon Global Currency Card Customers can shop abroad and have the transaction automatically deducted from the relevant currency balance in the local currency (provided that currency is one of the 12 currencies in the Danamon LEBIH PRO range and there is a sufficient balance).</p> <p>4. Free Transaction Fees Customers with a pre-transaction balance of at least IDR 1,000,000 (one million rupiah) will benefit from free cash withdrawal transactions at the ATM Bersama, ALTO, and Prima networks up to 30 (thirty) times per month, and transfers via BI-FAST up to 30 (thirty) times per month on D-Bank PRO.</p> <p>5. Save on Overseas Foreign Exchange Transfers with D-Bank PRO Enjoy savings on overseas foreign exchange transfer fees with the Low Cost Service feature on D-Bank PRO.</p> <p>6. Up-To-Date Transaction Features Customers can enjoy the convenience of the latest transaction features such as mobile banking and internet banking (D-Bank PRO) and Hello Danamon for added convenience</p>	<p>1. Your savings are not guaranteed by Indonesia Deposit Insurance Corporation (LPS) if:</p> <ol style="list-style-type: none"> The total balance held at a single bank exceeds IDR 2,000,000,000 The savings interest rate exceeds the Indonesia Deposit Insurance Corporation Guarantee Interest Rate. The savings interest rate takes into account any cash incentives offered by the bank to the customer. <p>2. Changes in exchange rates.</p> <p>3. Misuse of e-channels, PINs/passwords, and ATM cards/passbooks.</p> <p>4. Costs arising from the Customer's negligence will be borne by the Customer.</p> <p>5. Other risks as set out in the General Terms and Conditions for Accounts and Banking Services.</p>
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Product Requirements and Procedures

Applications to open a Danamon LEBIH PRO account may be made by customers via Bank branches or via D-Bank PRO, provided they meet the conditions and requirements set by the Bank.

- Customers must be individuals.
- Opening an account via a branch: The customer completes and signs the Customer Data and Account Opening Form.
- The customer provides the required documents, including:
 - A photocopy of a valid National ID card/passport (Indonesian citizens), or passport/KITP (foreign nationals).
 - A photocopy of the Tax Identification Number (NPWP).
 - Other documents as required by the Bank.
- Opening an account via D-Bank PRO: The customer completes the form and fulfils the requirements in accordance with the steps requested during the account opening process.

Customers may submit enquiries and complaints via :

24-Hour Service/Complaints
Call Center Hello Danamon 1-500-090.
Email Hello Danamon hellodanamon@danamon.co.id.

Product Simulation

A. Calculation of Account Interest and Average Balance Based on the Minimum Balance				
Date	Balance	Interest Rate	Interest Rate Amount	
1 – 15 April 2026	IDR 100,000	0%	IDR	0
16 – 26 April 2026	IDR 5,000,000	0.10%	IDR	150.68
27 April 2026	IDR 3,000,000	0.10%	IDR	8.22
28 April 2026	IDR 2,000,000	0.10%	IDR	5.48
29 April 2026	IDR 1,000,000	0.10%	IDR	2.74
30 April 2026	IDR 4,000,000	0.10%	IDR	10.96
1 – 15 May 2026	IDR 1,000,000			
Interest Calculation (Gross) for April 2026		1 – 15 April 2026 = IDR 100,000 x 0% x 15 days / 365 days = IDR 0 [A] 16 – 26 April 2026 = IDR 5,000,000 x 0% x 11 days / 365 days = IDR 150.68 [B] 27 April 2026		

	$= \text{IDR } 3,000,000 \times 0\% \times 1 \text{ day} / 365 \text{ days}$ $= \text{IDR } 8,22 \text{ [C]}$ 28 April 2026 $= \text{IDR } 2,000,000 \times 0.10\% \times 1 \text{ day} / 365 \text{ days}$ $= \text{IDR } 5.48 \text{ [D]}$ 29 April 2026 $= \text{IDR } 1,000,000 \times 0.10\% \times 1 \text{ day} / 365 \text{ days}$ $= \text{IDR } 2.74 \text{ [E]}$ 30 April 2026 $= \text{IDR } 4,000,000 \times 0.10\% \times 1 \text{ day} / 365 \text{ days}$ $= \text{IDR } 10.96 \text{ [F]}$
Total Interest (Gross) for April 2026	$[\text{A}] + [\text{B}] + [\text{C}] + [\text{D}] + [\text{E}] + [\text{F}] = \text{IDR } 178.08$
Tax 20% (PPh Final)	$\text{IDR } 178.08 \times 20\% = \text{IDR } 35.62$
Total Interest (Nett) for April 2026	$[\text{Total Gross Interest}] - [\text{Tax}] = \text{IDR } 142.46$
Average Balance Calculation for April 2026	Account balance from 16 April – 15 Mei 2026 $[(11 \text{ days} \times \text{IDR } 5,000,000) + (1 \text{ day} \times \text{IDR } 3,000,000) + (1 \text{ day} \times \text{IDR } 2,000,000) + (1 \text{ day} \times \text{IDR } 1,000,000) + (1 \text{ day} \times \text{IDR } 4,000,000) + (15 \text{ days} \times \text{IDR } 1,000,000)]$ divided by 30 days $= \text{IDR } 2,666,667$
Penalty Charges Below the Minimum Balance	IDR 0 Because average balance > IDR 1,000,000

B. Calculation of Account Interest and Average Balance Below the Minimum Balance

Date	Balance	Interest Rate	Interest Rate Amount
1 – 15 April 2026	IDR 100,000	0%	Rp 0
16 – 26 April 2026	IDR 500,000	0.10%	Rp 15.07
27 April 2026	IDR 300,000	0.10%	Rp 0.82
28 April 2026	IDR 200,000	0.10%	Rp 0.55
29 April 2026	IDR 100,000	0.10%	Rp 0.27
30 April 2026	IDR 400,000	0.10%	Rp 1.09
1 – 15 May 2026	IDR 100,000		
Interest Calculation (Gross) for April 2026	1 – 15 April 2026 $= \text{IDR } 100,000 \times 0\% \times 15 \text{ days} / 365 \text{ days}$ $= \text{IDR } 0 \text{ [A]}$ 16 – 26 April 2026 $= \text{IDR } 500,000 \times 0\% \times 11 \text{ days} / 365 \text{ days}$ $= \text{IDR } 15.07 \text{ [B]}$ 27 April 2026 $= \text{IDR } 300,000 \times 0\% \times 1 \text{ day} / 365 \text{ days}$ $= \text{IDR } 0.82 \text{ [C]}$ 28 April 2026 $= \text{IDR } 200,000 \times 0.10\% \times 1 \text{ day} / 365 \text{ days}$ $= \text{IDR } 0.55 \text{ [D]}$ 29 April 2026 $= \text{IDR } 100,000 \times 0.10\% \times 1 \text{ day} / 365 \text{ days}$ $= \text{IDR } 0.27 \text{ [E]}$ 30 April 2026 $= \text{IDR } 400,000 \times 0.10\% \times 1 \text{ day} / 365 \text{ days}$ $= \text{IDR } 1.09 \text{ [F]}$		
Total Interest (Gross) for April 2026	$[\text{A}] + [\text{B}] + [\text{C}] + [\text{D}] + [\text{E}] + [\text{F}] = \text{IDR } 17.81$		
Tax 20% (PPh Final)	$\text{IDR } 17.81 \times 20\% = \text{IDR } 3.56$		
Total Interest (Nett) for April 2026	$[\text{Total Gross Interest}] - [\text{Tax}] = \text{IDR } 14.25$		
Average Balance Calculation for April 2026	Account Balance 16 April – 15 May 2026 $[(11 \text{ days} \times \text{IDR } 500,000) + (1 \text{ day} \times \text{IDR } 300,000) + (1 \text{ day} \times \text{IDR } 200,000) + (1 \text{ day} \times \text{IDR } 100,000) + (1 \text{ day} \times \text{IDR } 400,000) + (15 \text{ days} \times \text{IDR } 100,000)]$ divided by 30 days $= \text{IDR } 266,667$		
Penalty Charges Below the Minimum Balance	IDR 20,000 Because average balance \leq IDR 1,000,000		

Notes:

- Interest rates are subject to change upon prior notice to the Customer.
- Interest is calculated based on the average balance for the period from the 1st to the 30th/31st of the current month.
- The calculation of the minimum balance required to avoid a penalty charge for falling below the minimum balance is based on the average monthly balance of the Danamon LEBIH PRO account.
- The calculation of the average monthly balance to avoid a penalty charge for falling below the minimum balance is conducted from the 16th to the 15th of the following month.
- Details of the applicable interest rates can be accessed via bdi.co.id/sukubunga.

Additional Information

1. Withdrawals from a savings account can be made at branches and via ATMs.
2. Closure of a savings account can be carried out at a branch.
3. Interest on savings is paid on the last day of each month.
4. Instructions to the Bank or withdrawals from a joint account (joint account) "OR" may be made by any one of the joint account holders. For a "AND" joint account, such actions must be carried out jointly by all account holders.
5. The Bank is obliged to inform customers of any changes to the benefits, costs, risks, terms and conditions of this Product by letter or through other means in accordance with the applicable terms and conditions. Such notification will be provided 30 days prior to the changes taking effect.
6. Customers will receive offers for other products from Third Parties if they agree to share their personal data.
7. Further information regarding fees, benefits, and risks can be accessed via bdi.co.id/dlpro.
8. Customers may obtain transaction reporting media in the form of:
 - a. Passbook.
 - b. Electronic statement.
 - c. Printed statements are only available to customers who meet the criteria set by the bank.
9. Customers can access e-channel services via the D-Bank PRO app, ATMs and Hello Danamon.
10. Customers will receive a Bank Danamon Debit/ATM Card with the following details.
 - a. Danamon Debit/ATM Cards are only available to individual customers. Customers may hold both a Physical Debit Card and a Virtual Debit Card linked to their Danamon LEBIH PRO Savings Account.
 - b. The Danamon Virtual Debit Card is a virtual (non-physical) debit card issued by the Bank upon the customer's request via the D-Bank PRO app. Debit card details (card number, CVV, and expiry date) can be viewed in the D-Bank PRO app.
 - c. The Danamon Virtual Debit Card can be used for online or e-commerce debit transactions and is a separate product from the Physical Debit Card.
11. Physical Danamon Debit/ATM cards can be used to make transactions at:
 - a. Bank Danamon ATMs, ATM Bersama, ALTO, Prima and other ATMs displaying the Maestro or Cirrus logo.
 - b. Bank Danamon Cash Recycle Machines (CRMs).
 - c. Bank Danamon Digital Teller machines.
 - d. Merchants that have installed Electronic Data Capture (EDC) machines bearing the Maestro/Mastercard/Cirrus logo,
 - e. Hello Danamon Service on 1-500-090 to check balances and transaction history via the IVR service. Customers must be verified using their debit card number and t-PIN to carry out these transactions.
12. Exclusively for holders of the Danamon LEBIH PRO Savings Account, customers can obtain a Danamon Global Currency Card, which allows for overseas purchases without incurring any exchange rate conversion charges and debits the foreign currency account directly for the currencies held in the Danamon LEBIH PRO Savings Account.
13. Specifically for "AND" Joint Accounts, the Debit/ATM Card may only be used for balance inquiry functions or other functions designated by the Bank, which will be communicated to the Customer.
14. Points to note when the Customer carries out transactions using the Danamon Debit/ATM Card:
 - a. Customers must change the PIN provided by the Bank before using their Debit/ATM Card for the first time;
 - b. Debit/ATM Cards and PINs may only be used by the customer themselves and must not be transferred or lent to others;
 - c. Change your PIN regularly; avoid PINs that are easy to guess, such as your date of birth, wedding date or consecutive numbers;
 - d. Ensure you have sufficient funds when carrying out transactions such as cash withdrawals, account transfers, bill payments, purchases and so on;
 - e. Entering the PIN incorrectly three times in a row on the same day will result in the card being blocked;
 - f. Do not disclose your PIN to anyone as it is personal and confidential;
 - g. Never write your PIN on the Debit/ATM Card;
 - h. Before making a debit transaction at a merchant, ask first whether the merchant charges an additional fee;
 - i. Ensure that the PIN entered when making a debit transaction at a merchant is not visible to anyone;
 - j. Ensure the Debit/ATM Card is swiped once with the correct transaction amount on the merchant's EDC terminal;
 - k. Keep the transaction receipt from the merchant until you are certain the transaction is in order;
 - l. If the Debit/ATM Card is lost or swallowed, contact Hello Danamon on 1-500-090 or via the D-Bank PRO app immediately to have the card blocked.

Disclaimer (please read):

- a. Danamon may reject your application for the Product and/or Service if it does not meet the applicable terms and conditions.
- b. You must read this Product and/or Service Information Summary carefully and are entitled to ask Danamon staff any questions regarding this Product and/or Service Information Summary.
- c. This Product and/or Service Information Summary is a translation of the Indonesian language version of the Product and/or Service Information Summary. In the event of any discrepancy in provisions or interpretation between the Indonesian language and any other language, the Indonesian language version shall prevail.



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