

PRODUCT INFORMATION SUMMARY DANAMON SAVE iB Savings

QUICK DATA	
Product Description	Danamon Save iB Savings is a Rupiah (IDR)-denominated savings product based on Sharia principles, issued by PT Bank Danamon Indonesia Tbk ("Bank Danamon") through its digital channels. This product, offered under a mudharabah (profit-sharing) contract, is designed for individual customers and provides various transaction conveniences.
Product Type	Savings Plan
Publisher	PT Bank Danamon Indonesia Tbk

BENEFITS OF OPENING A DANAMON SAVE iB SAVINGS ACCOUNT:

1. Easy account opening process: Customers can open a Danamon Save iB savings account anytime and anywhere through the Danamon mobile banking application, D-Bank PRO, without visiting a branch.
2. No monthly administration fees.
3. Free cash withdrawals, balance checks, and interbank online transfers via ATMs on the PRIMA/Bersama/ALTO network (up to 20 transactions per month), provided the account balance before the transaction is at least IDR 1,000,000.
4. Access to convenient and modern transaction features, including mobile banking and internet banking through D-Bank PRO, Danamon SMS, ATMs, and Hello Danamon, enabling seamless transactions anytime and anywhere.

DANAMON SAVE iB SAVINGS FEATURES

Product Features				
Product Name	DANAMON SAVE iB			
Product Type	Transactional			
Contract	Mudharabah			
Customer Criteria	Individual customers (cannot be joint and/or)			
Currency	USD			
Initial Deposit	IDR 0			
Withholding Balance	IDR 0			
Minimum Balance	IDR 0			
Minimum Dormant balance to avoid Penalty/administration fees	IDR 0			
Mudharabah Contract (Revenue Sharing)	Tiering	Revenue Sharing/ Ratio	Indicative Ratio	
	IDR 0 - < IDR 1,000,000,000	1.00% p.a	0.10% p.a	R
	≥ IDR 1,000,000,000	2.50% p.a	0.25% p.a	R
Others				
Reporting media	e-statement			
ATM Card	Yes			

RISK

- Product features and fees are subject to change at any time in accordance with the Bank's policies and will be communicated through the Bank's available channels.
- Any costs incurred due to the Customer's negligence will be borne by the Customer.

FEE

Fees	
Monthly Administration Fee	None
Penalty/Dormant Administration Fee	None
Penalty/administration fees below the minimum balance	None
Account Closing Fee	None

SIMULATION

Danamon Save iB (Mudharabah) Profit Sharing Calculation

Danmon Save IB (Mudherbah)
<p>Profit sharing calculation formula:</p> $\text{Profit Sharing} = \frac{\text{Account average balance}}{\text{Average balance of product}} \times \text{Revenue allocation} \times \text{Nisbah Percentage}$ <p>So, the profit sharing is described in Rupiah (IDR) as follows:</p> <ul style="list-style-type: none"> Average savings balance of D-Save iB (Mudharabah): IDR 200,000,000 Average balance of D-Save iB (Mudharabah) product: IDR 50,000,000,000 Revenue allocation: IDR 400,000,000 Nisbah Percentage: 1% 5% <p>Profit Share (Gross)</p> $\frac{\text{IDR 200,000,000} \times \text{IDR 400,000,000} \times 1\%}{\text{IDR 500,000,000,000}} = \text{IDR 4,000 / Month for Customers}$

REQUIREMENTS AND PROCEDURES

Opening a Danamon Save iB Account is carried out through the following Bank Danamon channels:

Account Opening Channel	New Customer/ NTB	Existing Customers
D-Bank PRO	YES	NO
Branch	NO	NO

The closure of the Danamon Save iB Account is carried out through the following Bank Danamon

channels:

Account-Closing Channel	New Customer/ NTB	Existing Customers
D-Bank PRO	NO	NO
Branch	YES	YES

Document Requirements

Customers can prepare documents for opening a Danamon Save iB account, including:

1. Id card
2. TIN

In addition, the Customer must fill in and complete the requirements according to the steps requested when opening a Danamon Save iB account.

IMPORTANT NOTES:

1. The Bank reserves the right to reject the customer's application for opening products and services if the application does not meet the applicable requirements and regulations.
2. The Customer is advised to carefully read this Summary of Product and Service Information and has the right to seek clarification from the Bank's employees on any matters related to this Summary.

ADDITIONAL INFORMATION:

Other information regarding fees, benefits and risks can be accessed through the Bank's official website at <https://www.danamon.co.id/id>