

PRODUCT INFORMATION SUMMARY DANAMON SAVE iB Wadiah Savings

QUICK DATA	
Product Description	Danamon Save iB Savings is a Rupiah (Rp)-denominated savings product based on Sharia principles, issued by PT Bank Danamon Indonesia Tbk ("Bank Danamon") through its digital channels. Offered under a wadiah (deposit) contract, this product 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 WADIAH SAVINGS ACCOUNT:

1. Simple account opening process: Customers can open a Danamon Save iB Wadiah 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 transactions: Enjoy 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. Convenient transaction features: Access the latest transaction tools, including mobile banking and internet banking via D-Bank PRO, Danamon SMS, ATMs, and Hello Danamon, enabling hassle-free transactions anytime and anywhere.

DANAMON SAVE iB SAVINGS FEATURES

Product Features	
Product Name	DANAMON SAVE iB Wadiah
Product Type	Transactional
Contract	Wadiah
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
Others	
Reporting media	e-statement
ATM Card	Yes
General Terms and Conditions	The process of opening, maintaining and closing a savings account in accordance with the applicable procedures.

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 communication channels.
- Any costs incurred as a result of the Customer's negligence will be the Customer's responsibility.

FEE

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

REQUIREMENTS AND PROCEDURES

The opening of a Danamon Save iB Wadiah 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 Opening and 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 Wadiah 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 Wadiah account.

IMPORTANT NOTE:

1. The Bank may reject the customer's application for opening products and services if it does not meet the applicable requirements and regulations.
2. The Customer is required to carefully read this Summary of Product and Service Information and has the right to inquire with the Bank's employees about any matters related to it.

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>