

D-Point Terms and Condition

I. DEFINITIONS

Unless explicitly stated otherwise, the following terms shall have the meanings below:

1. **Bank** is PT Bank Danamon Indonesia Tbk, located in South Jakarta.
2. **CIF (Customer Identification File)** is a unique customer identification number issued by the Bank.
3. **Time Deposit** refers to a deposit that can only be withdrawn at a specific time and under certain conditions.
4. **D-Bank PRO** is a banking information and transaction service provided by the Bank to Customers, which can be accessed by Customers using their mobile phones.
5. **D-Point** is a Reward point earned by customers through banking transactions/activities, the amount of which is determined by the Bank.
6. **Current Account** refers to a Customer's deposit at the Bank that can be withdrawn using checks, demand deposit slips, and/or other payment instruments.
7. **Danamon Debit/ATM Card** is a card issued by the Bank functioning as ATM card, debit card, and/or other functions determined by the Bank.
8. **Danamon Credit Card** is a card issued by the Bank and provided to the Customer upon request, under the license of a Principal (including but not limited to Visa, Mastercard, and JCB) in cooperation with the Bank. It can be used as a payment instrument for obligations arising from economic activities, including purchases and/or cash withdrawals, where the payment obligation is initially fulfilled by the Issuer or the Bank, and the Customer is required to repay the obligation either in full or in installments by the due date each month or as otherwise agreed.
9. **Customer** refers to an individual who holds an account with the Bank and/or uses banking facilities/services provided by the Bank.
10. **Mutual Funds** are vehicles used to collect funds from investors for subsequent investment in securities portfolios by investment managers. In this case, customers can own mutual funds through the Bank in its capacity as a securities selling agent in the form of mutual funds (APERD) through channels available at the Bank.
11. **Savings** are one of the Bank's customer deposit products with types, terms and conditions in accordance with the provisions applicable at the Bank.
12. **OTP (One-Time Password)** is a secret code sent via text message (SMS) to the customer's mobile phone number registered in the Bank's system and listed on the Exchange Channel.
13. **Redemption Channel** refers to the D-Point redemption website at dpoint.id, used by Customers to redeem D-Points for various available rewards, or other channels provided by the Bank.
14. **"General Terms and Conditions for Accounts and Banking Services"** means the General Terms and Conditions for Accounts and Banking Services issued by the Bank, including any amendments, additions, and updates from time to time, which can be accessed on the Bank's official website at the following link: bdi.co.id/syartumbank.
15. **"General Terms and Conditions for Sharia Accounts and Banking Services"** means the General Terms and Conditions for Sharia Accounts and Banking Services issued by the Bank, including any amendments, additions, and updates from time to time, which can be accessed on the Bank's official website at the following link: bdi.co.id/layanansyariah.
16. **"General Terms and Conditions for Danamon Debit/ATM Card"** means the General Terms and Conditions for Danamon Debit/ATM Card issued by the Bank, including any amendments, additions, and updates from time to time, which can be accessed on the Bank's official website at the following link: bdi.co.id/syartumdebit.
17. **"General Terms and Conditions for Credit Cards"** means the General Terms and Conditions of Danamon Credit Card Membership (Danamon Visa, Mastercard®, and JCB Credit Cards) and the General Terms and Conditions for Danamon American Express® Card issued by the Bank, including any amendments, additions, and updates from time to time, which can be accessed on the Bank's official website at the following link: bdi.co.id/syartumkk.

18. **“General Terms and Conditions for D-Bank PRO”** means the General Terms and Conditions for D-Bank PRO issued by the Bank, including any amendments, additions, and updates from time to time, which can be accessed on the Bank’s official website at the following link: bdi.co.id/syartumdbp.
19. **“General Terms and Conditions for D-Point”** means these General Terms and Conditions for D-Point.

II. GENERAL PROVISIONS OF D-POINT

1. The Customer hereby acknowledges that the Bank has provided sufficient explanation regarding the characteristics of D-Point to be used by the Customer, and the Customer has understood and accepted all consequences of using D-Point, including its benefits, risks, and associated fees, which are also available through the Bank’s communication channels.
2. By redeeming D-Points through the Redemption Channel in accordance with these General Terms and Conditions, the Customer is deemed to have read, understood, agreed to, and accepted to be bound by these General Terms and Conditions.
3. Customer who has an account at the Bank and conducts transactions in accordance with these General Terms and Conditions as well as the Bank’s prevailing policies will earn D-Points.
4. Customers with Joint Account, both with AND or OR (AND/OR), the D-Points will be awarded to the primary account holder whose name appears first on the joint account.
5. Customers can access information reports regarding D-Point earnings on the Redemption Channel.

III. D-POINT VALIDITY PERIOD

1. The maximum validity period of D-Points of 3 (three) years from the date it is credited by the Bank.
2. D-Points earned by Customers cannot be used or claimed if:
 - a. If the Customer does not redeem the points within three (3) years of being credited, the points will expire.
 - b. If the Customer closes all Danamon Accounts and/or Credit Cards, all accumulated D-Points will expire, even if the three-year validity period has not yet elapsed.
3. The Customer’s right to D-Points shall automatically cease if the Account or Credit Card is closed and/or the Bank declares the Customer ineligible to collect or redeem D-Points due to fraudulent conduct in D-Point accumulation or violation of the Bank’s prevailing regulations or applicable laws and regulations in Indonesia. In such cases, the Bank reserves the full right to revoke the Customer’s ownership of D-Points.

IV. PRODUCT CRITERIA ELIGIBLE FOR D-POINTS

The following products are eligible for D-Points and serve as the basis for D-Point calculation:

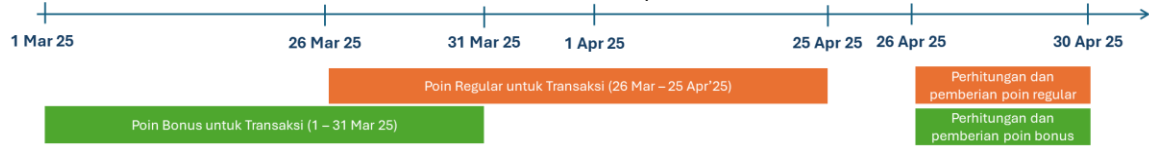
1. Danamon Debit/ATM Card
2. Danamon Credit Card
3. D-Bank PRO
4. Mutual Fund

V. D-POINT FULLFILLMENT MECHANISM

1. Bank will credit D-Points to the Customer’s D-Point account for certain transactions and/or banking activities conducted under 1 (one) CIF, in accordance with these General D-Point Terms and Conditions, at the end of each month based on the transactions.
2. Transactions that are canceled, corrected, or converted into installments are not eligible to receive D-Points. If the Bank has already credited D-Points for such transactions, the Bank reserves the right to debit (withdraw) the D-Points that were previously credited to the Customer’s D-Point account in connection with those transactions.
3. If at the time of withdrawal (as referred to in point 2 above) the Customer’s D-Point balance is insufficient, the Customer’s D-Point balance may become negative. This negative balance will be considered and will reduce the Customer’s future D-Point earnings.
4. Customer’s D-Point account consists of a D-Point account based on the Debit/ATM Card and a D-Point account based on the Credit Card. D-Points earned from Credit Card transactions and Debit/ATM Card transactions cannot be combined or accumulated.

5. D-Points earned from transactions using Debit/ATM Cards, D-Bank PRO, and/or Mutual Fund transactions will be credited by the Bank to the Customer's D-Point account based on the Debit/ATM Card at the end of each month.
6. Every transaction using a Credit Card (except for transactions excluded as stated in point VI. will earn D-Points and will be credited to the Customer's Credit Card D-Point account, calculated in accordance with the rules set out in point VI of the General Terms and Conditions of D-Point. Customers can earn additional D-Points ("**D-Point Bonus**") for certain types of Credit Cards through programs organized by the Bank from time to time.
7. D-Points earned from Credit Card transactions posted by the Bank from the 26th of the previous month to the 25th of the current month will be credited by the Bank to the Customer's Credit Card D-Point account at the end of each month, and D-Point Bonus (if any) is calculated based on transactions posted by the Bank from the 1st to the last day of the previous month.

Illustration of D-Point credits from credit card transactions in April 2025 is as follows:



- D-Point credits at the end of April 2025 will be made between 26 and 30 April 2025.
- D-Point credited are from transactions posted by the Bank from March 26 to April 25, 2025. If there is a specific program that provides D-Point Bonus benefits, then the D-Point Bonus credited is from transactions posted by the Bank from March 1 to March 31, 2025.

VI. BASIC D-POINT CALCULATION MATRIX

The following is the basic matrix for D-Point calculation:

Product	Type of Transaction/Activity	Total Point
Debit/ATM Card	Purchases at various merchants, either through EDC (payment transaction machines) or online payments, with a minimum transaction of IDR 7,500.00 (multiplication applied).	1 D-Point
Danamon Visa dan Mastercard®Platinum Credit Card	1. Minimum transactions of IDR 2.500 (multiplication applied)	1 D-Point
Danamon JCB Precious Credit Card	2. Not applicable for:	Detail information of D-Point earned can be accessed through Credit Card billing statement **)
Danamon Grab Credit Card	a) Cash advance transactions	
Danamon Mastercard® World Credit Card	b) Transactions converted into installments (My Own Installment)	
Danamon Mastercard® World Business Credit Card	c) Cancelled transactions	
Danamon VISA Infinite Credit CFard	d) Fund transfer transactions (Money Transfer)	
	e) Credit card bill conversion into installments (balance conversion)	
	f) QRIS transactions	
	g) Bill Payment transactions	

Danamon World Elite™ Mastercard® Credit Card	h) Insurance transactions		
	i) Transactions with the following MCC (Merchant Category Codes):		
	MCC Code		Description
	4900		Utilities – Electric, Gas, Water, and Sanitary
	5541 - 5542		Gas Stations
	6540		Funding Transactions (<i>Top Up E-Wallet</i>)
	9311		Tax Payments
	9399		Government Services
	6051	Forex Trading, Foreign Exchange Transactions, and Travelers Cheques – Non-Financial Institutions	
	7399	Business/Invoicing	
	8398	Donation/Charity Organizations	
D-Bank PRO	Payment transactions, purchases or transfers at least 5 times per month (not applicable to multiples).	250 D-Point	
Mutual Fund	<ol style="list-style-type: none"> Purchase of Mutual Fund products with a minimum amount of IDR 1,000,000 (multiplication applied). Not applicable to money market and bond mutual funds. For purchases of mutual funds in foreign currency, the amount will be converted into Indonesian Rupiah (IDR) using the applicable mid-rate exchange rate determined by the Bank as of the 26th day of the current month / the last working day prior to the 26th of the current month (if the 26th falls on a holiday). 	20 D-Point	

****)** There is a limit on the number of transactions for calculating D-point Bonuses (if any), which is a maximum of 1 (one) time the card limit (including if the card is undergoing a temporary limit increase) given by the Bank to the Customer.

Calculation simulation:

Simulation A		
Type of Transaction		D-Point
Transaction using Danamon Platinum Credit Card	IDR 1,299,500	= 519 D-Point
Total Point		= 519 D-Point

Simulation B		
Type of Transaction		D-Point
Transaction using Danamon Debit Card	IDR 2,500,000	= 333 D-Point
Total Point		= 333 D-Point

Simulation C	
Type of Transaction	D-Point
Payment, purchase, or transfer transactions with a minimum of 5 times in the same month via D-Bank PRO	= 250 D-Point
Mutual Fund Transaction of IDR 50,000,000	= 1,000 D-Point
Total Point	= 1,250 D-Point

Simulation D

Type of Transaction	D-Point
<p>Mutual Fund transaction with a nominal value of USD 5,000 on 22 April 2025</p> <p>Conversion of USD to IDR using the mid rate applied by the Bank on 25 April 2025 (26 April 2025 falls on a public holiday):</p> <p>Mid-rate used by the Bank as of 25 April 2025: IDR 16,830.00 IDR</p> <p>Amount: $5000 * IDR 16,830.00 = IDR 84,150,000.00$</p>	= 1,680 D-Point
<p>Mutual Fund transaction with a nominal value of USD 5,000 on 12 June 2025</p> <p>Conversion of USD to IDR using the mid-rate applied by the Bank on 26 June 2025</p> <p>Mid-rate used by the Bank as of 26 June 2025: IDR 16,204.00</p> <p>IDR Amount: $5000 * IDR 16,204.00 = IDR 81,020,000.00$</p>	= 1,620 D-Point
Total Point	= 3,300 D-Point

VII. D-POINT REDEMPTION TERMS AND CONDITIONS

1. D-Points may be redeemed for a variety of products/services (“**Rewards**”) through the Redemption Channels.
2. Redemption of D-Points through the Redemption Channels shall be subject to the following conditions:
 - a. Each redemption transaction requires the Customer to have a registered email address in the Bank’s system. If not registered, the Customer must first provide their personal email address to the Bank.
 - b. Customers must read, understand, and agree to these General Terms and Conditions for D-Point and the specific terms and conditions of the selected Reward.
 - c. When exchanging D-Points, Customers are required to log in to verify and authenticate their data, then Bank will send an OTP to the Customer’s mobile phone number registered in the Bank’s system. Customers must ensure that the mobile phone number registered in the Bank’s system is the Customer’s active and currently used phone number.
 - d. Customers may select rewards that can be redeemed with D-Points.
 - e. Customers may only redeem D-Points using their Name, Mobile Number, and/or Email address as registered in the Bank’s system.
 - f. After the D-Point redemption process is successful, customers will receive a notification regarding the successful D-Point redemption transaction to the email address registered in the Bank’s system.
3. The Bank works with third parties/vendors to exchange D-Points for Rewards and deliver the Rewards. These third parties/vendors will provide and deliver the Rewards to Customers.
4. D-Points that have been redeemed cannot be canceled by the Customer.
5. Rewards that have been selected to be exchanged for D-Points cannot be returned or exchanged for cash or any other items. This includes, but not limited to, changes of flight tickets (flight type, departure date, etc.), hotel bookings (room type, check-in date, etc.), mileage types, voucher types, and merchandise items.
6. In the event that the Bank or third party/vendor is unable to deliver the Reward, the Bank will refund the exchanged D-Points to the Customer within a maximum of 3 (three) working days from the Bank’s notification that the Reward delivery cannot be fulfilled.
7. There are no additional fees for exchanging D-Points for Rewards through the Redemption Channel.

VIII. REPRESENTATIONS AND WARRANTIES

1. The Customer hereby declares and guarantees that every instruction to exchange D-Points for Rewards selected by the Customer is made in good faith.

2. The Customer agrees that every instruction to exchange D-Points through the Customer's Exchange Facility that is received and executed by the Bank based on these General Terms and Conditions for D-Point is true, complete, accurate, correct, valid and binding on the Customer.
3. The Customer further declares and agrees that the Bank has the right to record or document every redemption instruction submitted by the Customer, and that such records and/or communications (including but not limited to video recordings, images, transaction logs, tapes/cartridges, or copies thereof) shall be accepted as valid and binding evidence.
4. The Customer affirms that the redemption of D-Points is initiated solely by the Customer, without coercion from any party.
5. In connection with the submission of D-Point redemption instructions, the Customer acknowledges:
 - a. The Bank has the absolute authority to accept or reject D-Point exchange instructions from Customers.
 - b. In the event that additional requirements/documents and/or information from the Customer are necessary for the execution of the D-Point exchange instruction, the Customer agrees to fulfil/complete the requirements at any time by signing the documents and/or providing the information required/specified by the Bank and/or applicable laws and regulations, and to accept all consequences arising from the failure to fulfil such requirements.
6. Customers acknowledge and understand that exchanging D-Points carries certain risks, including:
 - a. Transactions that are not carried out by the Customer or Customer data being used by other parties who are not authorised to do so as a result of negligence on the part of the Customer and/or data leaks;
 - b. Delays or failures in access, as well as delays or failures in the provision of D-Point-related information/data or the execution of transactions instructed by the Customer, may occur due to, among other things: force majeure events, misuse of D-Points contrary to the provisions established by the Bank under these General Terms and Conditions for D-Point, or other causes beyond the Bank's control.
 - c. Data/information presented by the Bank may be inaccurate or corrupted due to interference from parties attempting to infiltrate or damage the data, or other third parties acting in bad faith.
7. The Bank may, at its discretion, decide not to award D-Points or terminate the awarding of D-Points to Customers by giving prior notice to Customers in accordance with applicable regulations.

IX. PROHIBITIONS

1. The right to use D-Points may not be transferred, in whole or in part, temporarily or permanently, to any other party for any reason without prior written consent from the Bank. The Customer is fully responsible for any misuse of D-Points.
2. Customers are prohibited from disclosing to anyone and in any manner whatsoever any customer data/information used to access the Exchange Facility, including but not limited to account numbers, debit/ATM card numbers, credit card numbers and OTPs.
3. Customers acknowledge and agree that any violation of the provisions referred to in points 1 and 2 will pose a risk to the Customer and the Bank reserves the right to cancel or terminate the D-Points awarded to the Customer.

X. MISCELLANEOUS

1. These General Terms and Conditions for D-Point constitute an integral part of the "General Terms and Conditions for Accounts and Banking Services" or "General Terms and Conditions for Sharia Accounts and Banking Services", " General Terms and Conditions for Danamon Debit/ATM Card ", the " General Terms and Conditions for Credit Cards ", the "General Terms and Conditions for D-Bank PRO" and the general terms and conditions for related products or services. In the event of any discrepancy or conflict between these provisions and these General Terms and Conditions for D-Point, these General Terms and Conditions for D-Point shall prevail.
2. The Customer hereby agrees and acknowledges that the Bank reserves the right to revise, amend, or supplement these General Terms and Conditions for D-Point from time to time. Any changes, additions, or updates to these General Terms and Conditions for D-Point will be communicated through the Bank's available

communication channels. In the event of changes to the benefits, risks, fees, terms, or conditions under these General Terms and Conditions, the Customer has the right to submit a written objection to the Bank within thirty (30) business days from the date the Bank provides such notification through its communication channels. 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 or terminate the Bank's products or services, provided that all outstanding obligations to Bank Danamon (if any) are first settled.

3. The Customer declares that there are no and will not be any transactions suspected of money laundering and/or other prohibited activities under the applicable laws and regulations of Indonesia.
4. If there are indications of fraud, cheating, abuse, transaction irregularities, unusual transactions, money laundering and/or actions that do not comply with laws and regulations, the Bank reserves the right to cancel or terminate D-Points. Customers are still required to settle all their obligations to the Bank (if any).
5. If any provision in these General Terms and Conditions for D-Point is prohibited, unenforceable, or declared null and void by government regulation or court decision, such invalidity shall not affect the validity of the remaining provisions in these General Terms and Conditions for D-Point, which shall remain binding and enforceable as stipulated in these General Terms and Conditions for D-Point. With respect to any provision that is prohibited or unenforceable, the Bank will adjust and replace it with a provision that is enforceable in accordance with the Bank's policy.
6. The headings and terminology used in these General Terms and Conditions for D-Point are solely intended to facilitate understanding of the content.
7. PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan/OJK) and is a participant in the Deposit Insurance Corporation (Lembaga Penjamin Simpanan/LPS) guarantee program.
8. These General Terms and Conditions for D-Point have been adjusted to comply with applicable laws and regulations, including those issued by the Financial Services Authority.