

## GENERAL TERMS AND CONDITIONS

### REGULAR QRIS PROGRAM – GBI BASILEA CHRIST CATHEDRAL

General Terms and Conditions of the Regular QRIS Program – GBI Basilea Christ Cathedral (“**General Terms and Conditions of the Program**”) are the terms and conditions that apply to Customers who participate in the Regular QRIS Program – GBI Basilea Christ Cathedral (“**Program**”) organised by PT Bank Danamon Indonesia Tbk (“**Bank**”) in collaboration with Gereja Bethel Indonesia Basilea Christ Cathedral (“**Church**”) to be filled in if applicable.

By participating, the Customer agrees to and is bound by all provisions set forth in these General Terms and Conditions of the Program as follows:

#### I. Program Period

The Program shall be conducted during the period commencing on 30 November 2025 until 31 December 2025 (“**Program Period**”).

#### II. Customers Criteria

Eligible customers for this Program are as follows (“**Customers**”):

1. Danamon customers who have the latest version of the D-Bank PRO application and an active savings account during the Program Period;
2. Customers make QRIS transactions through D-Bank PRO using funds from their savings accounts to the Church, and;
3. The program does not apply to Bank Danamon employees.

#### III. Terms and Conditions Program

1. Customers are required to read and understand the General Terms and Conditions of this Program.
2. Bank Danamon reserves the right to reject or cancel the Customer’s participation in the Program if the Customer does not comply with the General Terms and Conditions of the Program.
3. 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 the Program.
4. Customers must have an account and be registered with the D-Bank PRO Mobile Banking Service.
5. By conducting Transactions in accordance with the General Terms and Conditions of the Program, the Customer is deemed to have read, understood, and agreed to comply with the Program and its General Terms and Conditions. Such Transactions shall serve as valid evidence of the Customer’s participation in the Program and their agreement to be bound by the General Terms and Conditions of the Program.
6. There is no charge for customers participating in this program.

#### IV. Reward Terms and Conditions

1. This program provides additional funds amounting to 100% of the transaction value, with a maximum of IDR 250,000 (two hundred and fifty thousand rupiah) per customer transactions, which will be transferred directly by the Bank to the Church for each Customer who is a customer of the Bank and makes a transaction using QRIS D-Bank PRO with funds sourced from a Savings account (“**Additional Reward**”)

2. Customers agree that the Additional Reward for their participation will be given and transferred to the Church.
3. The Church will receive the Additional Reward if participating Customers have fulfilled the General Terms and Conditions of the Program as long as the quota is still available.
4. The program quota is for the first 100 transactions to the Church's Danamon QRIS (GBI Basilea Christ Cathedral) ("**Program Quota**").
5. Each Customer is entitled to contribute to the receipt of Additional Reward to the Church for one transaction, without a minimum transaction amount requirement.
6. Additional Reward will be transferred to the Church's account no later than 30 (thirty) working days after the month in which the Transaction was made ends.

## V. Program Illustration

No	Illustration	Eligibility of Additional Reward
1	<p>In November 2025:</p> <ul style="list-style-type: none"> <li>Customer A made a QRIS transaction of IDR 250,000</li> <li>Customer B made a QRIS transaction of IDR 200,000</li> <li>Customer C made a QRIS transaction of IDR 200,000</li> </ul>	<p>All customers are eligible for the Additional Reward calculation, with the following contributions:</p> <ul style="list-style-type: none"> <li>Additional Reward from Customer A's participation amounting to IDR 250,000</li> <li>Additional Reward from Customer B's participation amounting to IDR 200,000</li> <li>Additional Reward from Customer C's participation amounting to IDR 200,000</li> </ul> <p>The total Additional Reward for the Church is IDR 650,000.</p>
2	<p>On December 2025:</p> <ul style="list-style-type: none"> <li>Customer A made a QRIS transaction of IDR 100,000</li> <li>Customer E made a QRIS transaction of IDR 500,000</li> <li>Customer D made a QRIS transaction of IDR 200,000</li> </ul>	<p>Customer Eligibility:</p> <ul style="list-style-type: none"> <li>Customer A is not eligible for the Additional Reward calculation because it has already been calculated in November 2025</li> <li>Additional Reward from Customer E's participation is IDR 250,000</li> <li>Additional Reward from Customer D's participation is IDR 200,000</li> </ul> <p>The total Additional Reward for the church is IDR 450,000.</p>

## **VI. Authorize**

1. The Customer hereby authorises the Bank to transfer Additional Reward to the Church in accordance with the General Terms and Conditions of the Program.
2. The authorisation granted by the Customer in the General Terms and Conditions of the Program is granted to the Bank with the right of substitution and as long as the Customer's obligations to the Bank have not been fully fulfilled, such authorisations cannot be revoked or terminated for any reason, including but not limited to the reasons stated in Article 1813 (termination of authority: by the revocation of the authority by the principal; by notification of termination of authority by the principal; by the death, incapacity or bankruptcy of the principal or the agent), 1814 (the principal may revoke the authority whenever he/she so desires, and if there are reasons for doing so, compel the attorney to return the power of attorney held by him) and 1816 (the appointment of a new attorney to carry out the same affairs shall result in the revocation of the first power of attorney, effective from the date of notification of the appointment to the latter) The Indonesian Civil Code and these powers are an integral part of the General Terms and Conditions of this Program.

## **VII. Customer Complaints**

1. Customers may submit complaints regarding banking products/services either verbally or in writing through the nearest Bank Danamon branch office, via Hello Danamon (1-500-090), or by email at [hellodanamon@danamon.co.id](mailto:hellodanamon@danamon.co.id).
2. The procedure for customer complaint services can be accessed through the website: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>.

## **VIII. Other Terms and Conditions**

1. General Terms and Conditions This Program is an integral part of the "General Terms and Conditions for Bank Danamon Accounts and Banking Services", "General Terms and Conditions Merchant QR Danamon Services" and the "General Terms and Conditions for D-Bank PRO". In the event of any discrepancy or conflict between these provisions and the General Terms and Conditions of the Program, the General Terms and Conditions of the Program shall prevail.
2. 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 the communication channels available at Bank Danamon. In the event of changes to benefits, risks, fees, terms, and conditions under these General Terms and Conditions, the Customer has the right to submit a written objection to Bank Danamon within 30 (thirty) business 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 their participation in the Program, provided that all obligations to Bank Danamon (if any) have been settled.
3. The Customer declares that there are no and will not be any Transactions that indicate money laundering or other Transactions prohibited under the prevailing laws and regulations in Indonesia.
4. In the event of any indication of fraud, misconduct and/or irregular Transactions, unreasonable Transactions money laundering, and/or actions that violate applicable laws and regulations,

Bank Danamon reserves the right to cancel the Transactions, cancel the Customer's participation in the Program, and/or cancel the Cashback distribution to the relevant Customer. The Customer remains obligated to settle all outstanding obligations to Bank Danamon.

5. The customer agrees that funds placed in savings accounts with returns/interest above the maximum interest rate guaranteed by the Deposit Insurance Corporation are not guaranteed by the Deposit Insurance Corporation. Customers can find out about changes to the maximum guaranteed interest rate through Bank branches or Hello Danamon.
6. If any provision in the General Terms and Conditions of this Program is prohibited or cannot be implemented or becomes invalid or is declared null and void by a government or court ruling, this shall not affect the validity of other provisions in the General Terms and Conditions of this Program, and the other provisions shall remain valid and binding and can be implemented as stipulated in the General Terms and Conditions of this Program.
7. If any irregularities related to this Program are found or if fraud is suspected, Customers are advised to immediately report it through Hello Danamon.
8. The Terms and Conditions of this Program are written in Indonesian and English. In the event of any discrepancy or difference in interpretation between the Indonesian and English versions, the Indonesian version shall prevail.
9. The titles and terms used in the General Terms and Conditions of this Programme are solely intended to facilitate understanding of the contents of the General Terms and Conditions of this Program.
10. These General Terms and Conditions of the Program have been adjusted in accordance with applicable laws and regulations, including regulations issued by the Financial Services Authority (OJK).
11. PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia (BI), and is a participant in the Deposit Insurance Corporation (LPS) guarantee program.

## **WARNING**

Customers must be cautious of fraud committed by individuals claiming to represent Bank Danamon and promising Cashback in any form. Any fraud or other criminal acts committed by third parties in connection with or claiming to represent the Program are beyond the authority of Bank Danamon.