

GENERAL TERMS AND CONDITIONS

MENABUNG SAMBIL MENABUR PROGRAM

General Terms and Conditions of the 'Menabung sambil Menabur' Program ("**General Terms and Conditions**") are the terms and conditions applicable to Customers participating in the 'Menabung sambil Menabur' Program ("**Program**") organized by PT Bank Danamon Indonesia Tbk ("**Bank Danamon**"). These terms and conditions is integral and inseparable from the 'Menabung sambil Menabur Program Participation Form ("**Program Participation Form**")'.

By participating, Customers is bound by all provisions stated in the General Terms and Conditions of the Program as follows:

I. Program Period

This program will be effective starting 30 November 2025 and will remain valid until 31 May 2026 ("**Program Period**").

II. Participant Criteria

This program is open to congregation members of GBI Basilea Christ Cathedral ("**Customers**") who meet the following criteria:

- a. NTB (New to Bank), NTP (New to Product), dan ETB (Nasabah existing Danamon LEBIH PRO)
- b. Tidak sedang mengikuti program lain dari Danamon untuk Gereja (sebagai contoh: TIUP, New-to-Optimal / Privilege, MGM Optimal/Privilege, dan lainnya).

III. General Terms and Conditions

1. Customers must read and understand the General Terms and Conditions of the Program.
2. Bank Danamon reserves the right to reject or cancel a Customer's participation in the Program if the Customer does not meet the General Terms and Conditions.
3. Customers are fully responsible for any risks, losses, claims, lawsuits, and/or demands related to their participation or cancellation of participation in this Program.
4. Customers are required to:
 - a) Open a Danamon LEBIH PRO account using the referral code **BASILEA**.
 - Customers who do not yet have a Danamon LEBIH PRO account may open one and enter the referral code if registering via D-Bank PRO, or enter a remarks code if opening the account through a Danamon Branch.
 - Customers who already have another Danamon account may only open a Danamon LEBIH PRO account and enter the remarks code through a Danamon Branch.
 - Customers who already have a Danamon LEBIH PRO account must enter the remarks code through a Danamon Branch.
 - b) Place fresh funds into the Danamon LEBIH PRO account
5. Fresh funds are defined as funds originating from cash deposits made at Danamon branches or transfers from accounts at other banks (excluding existing Danamon accounts) into the savings account opened by the Customer.
6. GBI Basilea Christ Cathedral is required to open an account with Bank Danamon
7. For fund placements made by Customers who meet the criteria outlined in point 4, GBI Basilea Christ Cathedral will receive cashback credited to the church's operational account no later than 30 working days after the last day of the previous month, subject to the following conditions:

Cashback Percentage from Danamon p.a.	Limit Budget (capped) p.a.
1%	Max 2.5 Billion

8. Cashback Calculation is as follows:
 - NTB Customers: 1% p.a. of the monthly average balance of congregation members in their DL-PRO accounts
 - NTP Customers divided into two phases:
 - For the first month, cashback will be calculated as 1% p.a. of O/S fresh fund balance

- in that month (M1) minus the O/S fresh fund balance in the previous month as a baseline (MO) in the DL-PRO account.
- For the next month until the end of the program period, cashback will be calculated as 1% p.a. of the average balance in that month (M (n+1)) minus the average balance in the baseline month (MO) in the DL-PRO account.
 - ETB Customer: divided into 2 phases, which are:
 - For the first month, cashback will be calculated as 1% p.a. of O/S fresh fund balance in that month (M1) minus the O/S fresh fund balance in the previous month as a baseline (MO) in the DL-PRO account.
 - For the next month until the end of the program period, cashback will be calculated as 1% p.a. of the average balance in that month (M (n+1)) minus the average balance in the baseline month (MO) in the DL-PRO account.
9. The calculation of average balance and outstanding balance includes Customer funds in foreign currency. Conversion of foreign currency will follow the applicable DL PRO exchange rate policy at Danamon (if the last day of the month falls on a public holiday, the conversion will use the IDR rate from the last working day of that month).
10. Average balance (avbal) is defined as the average amount of funds held in an account over the course of one month, calculated as follows:
- $$\text{Monthly avbal} = \frac{\sum (\text{Balance} \times \text{Number of Days the Balance is Held})}{\text{Number of Days in A Month}}$$
11. O/S Balance (outstanding balance) is defined as the balance position at the end of the month, which is the amount of money remaining in the account on the last day of the current month period
12. By conducting transactions in accordance with the General Terms and Conditions of this Program, the Customer is deemed to have read, understood, and agreed to participate in the Program and to comply with its General Terms and Conditions. Such transactions serve as valid proof of the Customer's participation and acceptance of the Program's terms.
13. Participation in this Program is free of charge.

IV. Cashback Terms

1. Customers agree that the cashback resulting from their participation in the Program will be transferred to GBI Basilea Christ Cathedral.
2. Bank Danamon will be responsible for any applicable tax obligations related to the cashback distribution. All matters related to the calculation and tax reporting for the cashback received by the Church are entirely the responsibility of GBI (self-assessment basis).

V. Program Illustration

No	Illustration	Eligibility Review
1	<ul style="list-style-type: none"> • Customer A does not yet have a Danamon account (NTB) • Customer A opens a Danamon LEBIH PRO (IDR) account and enters the remarks code BASILEA • Customer A makes a fund deposit into the DL-PRO account 	Eligible for cashback calculation
2	<ul style="list-style-type: none"> • Customer B has a Danamon LEBIH PRO account (ETB) • Customer B enters the remarks code BASILEA • Customer B did not deposit any funds into the DL-PRO account 	Not eligible for cashback calculation
3	<ul style="list-style-type: none"> • Customer C has a D-Save account, but does not have a DANAMON LEBIH PRO account (NTP) • Customer C opened a DANAMON LEBIH PRO account and deposited funds into an SGD 	Eligible for cashback calculation

	<p>currency account and enters the remarks code BASILEA</p> <ul style="list-style-type: none"> Customer C makes a fund deposit into the DL-PRO account 	
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VI. Cashback Calculation Simulation

Customer Status

Simulation

NTB

NTB (New to Bank)

1. Customer registers D-Bank PRO in 14 December 2025 and input remarks code

2. Customer makes a fresh fund deposit amounting IDR 10 Bio in 14 December 2025

3. Customer makes a fresh fund placement amounting IDR 2 Bio in 5 January 2026

4. Customer makes a fund withdrawal amounting IDR 5 Bio in 5 February 2026

	M0	M1	M2	M3
	Nov-25	Dec-25	Jan-26	Feb-26
Initial Outstanding Balance (Osbal)	-	-	10,000,000,000	12,000,000,000
Deposit (fresh fund)	-	10,000,000,000	2,000,000,000	-
Deposit (non-fresh fund)				
Fund Withdrawal	-	-	-	-5,000,000,000
Outstanding Balance (Osbal)	-	10,000,000,000	12,000,000,000	7,000,000,000
Average Balance (Avbal)	-	5,333,333,333	11,741,935,484	8,214,285,714
Baseline	-	-	-	-
Cashback for church	-	4,444,444	9,784,946	6,845,238

Explanation:

1. M0 (as baseline) is IDR 0 because the customer is a NTB.

2. In December 14, 2025 (M1), a fresh fund deposit of IDR 10 Bio was made. Thus, the calculation of avbal and cashback is as follows:

• Avbal:

$$10,000,000 \times \frac{16}{30} = 5,333,333,333$$

• Cashback:

$$5,333,333,333 \times \frac{1\%}{12} = 4,444,444$$

3. In 5 January 2026 (M2), a fresh fund deposit of IDR 2 Bio was made. Thus, the calculation of avbal and cashback is as follows:

• Avbal:

$$\frac{10,000,000,000 (4) + 12,000,000,000 (27)}{31} = 11,741,935,484$$

• Cashback:

$$11,733,333,333 \times \frac{1\%}{12} = 9,784,946$$

4. And so forth

NTP

NTP (New to Product)

1. Customer registers D-Bank PRO in 14 December 2025 dan input remarks code.

2. Customer makes a fresh fund deposit amounting IDR 5 Bio in 14 Desember 2026

3. Customer makes a non-fresh fund deposit from the D-Save account amounting IDR 5 Bio 14 December 2025

4. Customer makes a fresh fund deposit amounting IDR 2 Bio In 5 January 2026

5. Customer makes a fund withdrawal amounting IDR 5 Bio in 5 February 2026

	M0	M1	M2	M3
	Nov-25	Dec-25	Jan-26	Feb-26
Initial Outstanding Balance (Osbal)	-	-	10,000,000,000	12,000,000,000
Deposit (fresh fund)	-	5,000,000,000	2,000,000,000	-
Deposit (non-fresh fund)		5,000,000,000		
Fund Withdrawal	-	-	-	-5,000,000,000
Outstanding Balance (Osbal)	-	10,000,000,000	12,000,000,000	7,000,000,000
Average Balance (Avbal)	-	-	11,741,935,484	8,214,285,714
Baseline	-	-	-	-
Difference (delta)		5,000,000,000	11,741,935,484	8,214,285,714
Cashback for church	-	4,166,667	9,784,946	6,845,238

1% p.a. of IDR 5 Billion fresh fund that was deposited in 14 December 2025

Explanation:

1. M0 (as baseline) is IDR 0 because the customer is a NTP

2. In 14 December 2025 (M1), there is a fresh fund and non-fresh fund deposit amounting IDR 5 Bio.

Thus, the calculation of avbal and cashback is as follows:

• Osbal: 5,000,000,000 + 5,000,000,000 = 10,000,000,000

• Selisih: Osbal fresh fund – Osbal M0: 5,000,000,000 – 0 = 5,000,000,000

• Cashback:

5,000,000,000

×

1%

12

= 4,166,667

3. In M2, there is a fresh fund deposit amounting IDR 2 Bio.

Thus, the calculation of avbal and cashback is as follows:

• OsBal: 10,000,000,000 + 2,000,000,000 = 12,000,000,000

• Avbal:

10,000,000,000 (4)

+

12,000,000,000 (27)

31

= 11,741,935,484

• Difference: Avbal – Osbal M0:11,733,333,333 – 0 = 11,733,333,333

• Cashback:

11,733,333,333

×

1%

12

= 9,784,496

4. And so forth

ETB (Existing to Bank)

1. Customer inputs remarks code in 14 December 2025 with an existing fund amounting IDR 100 Bio

2. Customer makes a fresh fund deposit amounting IDR 10 Bio in 14 December 2025

3. Customer makes a fund withdrawal amounting IDR 2 Bio in 25 December 2025

4. Customer makes a fresh fund deposit amounting IDR 50 Bio in 2 January 2026

5. Customer makes a fund withdrawal amounting IDR 25 Bio in 28 January 2026

6. Customer makes a fresh fund deposit amounting IDR 10 Bio in 2 February 2026

	M0	M1	M2	M3
	Nov-25	Dec-25	Jan-26	Feb-26
Initial Outstanding Balance (Osbal)	100,000,000,000	100,000,000,000	108,000,000,000	133,000,000,000
Deposit (fresh fund)	-	10,000,000,000	50,000,000,000	10,000,000,000
Deposit (non-fresh fund)				
Fund Withdrawal	-	-2,000,000,000	-25,000,000,000	-
Outstanding Balance (Osbal)	100,000,000,000	108,000,000,000	133,000,000,000	143,000,000,000
Average Balance (Avbal)	-	-	153,967,741,935	152,857,142,857
Baseline	100,000,000,000	100,000,000,000	100,000,000,000	100,000,000,000
Difference (delta)	-	8,000,000,000	53,967,741,935	52,857,142,857
Cashback for church	-	6,666,667	44,973,118	44,047,619

Explanation:

1. M0 (as baseline) is IDR 100 Bio because the customer is an ETB customer that already has an existing fund in D-Bank PRO.

2. In M1, there is a fresh fund deposit amounting IDR 10 Bio in 14 December 2025 and a fund withdrawal amounting IDR 2 Bio in 25 December 2025

Thus, the calculation of avbal and cashback is as follows:

• Osbal: 100,000,000,000 + 10,000,000,000 – 2,000,000,000 = 108,000,000,000

• Difference: Osbal M1 – Osbal M0 = 108,000,000,000 – 100,000,000,000 = 8,000,000,000

• Cashback:

8,000,000,000

×

1%

12

= 6,666,667

3. In M2, there is a fresh fund deposit amounting IDR 50 Bio in 2 January 2026 and fund withdrawal amounting IDR 25 Bio in 28 January 2026.

Thus, the calculation of avbal and cashback is as follows:

• Osbal: 108,000,000,000 + 50,000,000,000 – 25,000,000,000 = 133,000,000,000

• Avbal:

108,000,000,000 (1)

+

158,000,000,000 (27)

+

133,000,000 (3)

31

= 153,967,741,935

	<ul style="list-style-type: none"> • Difference: Avbal M2 – Osbal M0 = 153,967,741,935 – 100,000,000,000 = 53,967,741,935 • Cashback: $53,967,741,935 \times \frac{1\%}{12} = 44,973,118$
	4. And so forth

VII. Authorization

1. The Customer hereby authorizes Bank Danamon to provide cashback under the "Saving While Sowing" Program to GBI Basilea Christ Cathedral in accordance with the General Terms and Conditions of the Program.
2. The authorization granted by the Customer under these General Terms and Conditions is given to Bank Danamon with the right to delegate. As long as the Customer's obligations to the Bank have not been fully fulfilled, this authorization cannot be revoked or terminated for any reason, including but not limited to those stated in Articles 1813 (termination due to withdrawal by the authorizer; notice of termination by the authorized party; death, guardianship, or bankruptcy of either party), 1814 (the authorizer may withdraw the authorization at will and, if necessary, compel the authorized party to return it), and 1816 (appointment of a new authorized party for the same matter revokes the previous authorization, effective upon notification) of the Indonesian Civil Code. This authorization forms an integral part of the General Terms and Conditions of the Program.

VIII. 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.
2. For complete procedures and mechanisms regarding customer complaint services, please refer to Bank Danamon's official website at the following link: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>

IX. Other Terms and Conditions

1. The General Terms and Conditions of this Program form an integral and inseparable part of the "General Terms and Conditions for Accounts and Banking Services of PT Bank Danamon Indonesia Tbk," the "General Terms and Conditions for Danamon LEBIH PRO Savings," and/or other terms and conditions related to banking products and/or services. In the event of any differences or conflicts 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 has the right to revise/amend/supplement the General Terms and Conditions of this Program from time to time. Any changes/additions/updates to the General Terms and Conditions of this Program will be communicated through the communication channels available at Bank Danamon. In the event of changes to the benefits, risks, fees, terms, and conditions under this Program, 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 this period, the Customer is deemed to have accepted the changes. If the Customer does not agree to the changes, they have the right to cancel their participation in the Program, provided that all obligations to Bank Danamon (if any) are settled beforehand.
3. If any provision in these General Terms and Conditions of the Program is prohibited, unenforceable, invalid, or declared null and void by government regulation or court decision, such condition shall not affect the validity of the other provisions, which shall remain in full force and effect and be enforceable as stipulated in these General Terms and Conditions of the Program.
4. The Customer declares that there are no transactions, and there will not be any transactions, that are indicated as money laundering and/or other transactions prohibited under the prevailing laws and regulations in Indonesia.
5. If there are indications of fraud, misconduct, transaction irregularities, suspicious transactions, money laundering, and/or actions that violate laws and regulations, Bank Danamon reserves the right to cancel the transaction, revoke participation in the Program, and withhold the prize offering to the relevant Customer. The Customer remains obligated to fulfill all of their obligations to Bank



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- Danamon (if any).
6. The Customer agrees that fund placements in savings accounts with returns exceeding the maximum guaranteed interest rate set by the Indonesia Deposit Insurance Corporation (LPS) are not covered by LPS. Any prizes received by the Customer are also considered part of the maximum guaranteed interest rate component. Customers can obtain updates on the maximum guaranteed interest rate through Bank Danamon branches or by contacting Hello Danamon.
 7. The General Terms and Conditions of this Program have been adjusted in accordance with applicable laws and regulations, including those issued by the Financial Services Authority (OJK) and the interest rate guarantee provisions set by LPS.
 8. PT Bank Danamon Indonesia Tbk is licensed and supervised by OJK and Bank Indonesia and is a participant in the deposit insurance program of LPS.

WARNING

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