GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY

Publisher Name	: PT Bank Danamon Indonesia Tbk Through Sharia Business Units	Product Type	: Consumer Financing
Product Name	: Pembiayaan Kavling Siap Bangun (PKSB)	Product Description	: Pembiayaan Kavling Siap Bangun (PKSB) is financing facilities provided by the Bank to non-developer individual customers is based on sharia principles used for the purchase of plots for the purpose of residential construction. The financing is conducted based on sharia principles using the Musyarakah Mutanaqisah (MMQ) and Ijarah Muntahiyah Bittamlik (IMBT) contracts.
Currency	: Indonesian Rupiah		

KEY FEATURES OF SHARIA FINANCING

Financing Principal	: IDR 100 million to IDR 15 billion		Financing Term/Tenor	: 1-7 years
Revenue sharing/ Ujrah*	: Starting from e.q 3.5%	Fixed 3 years**	Types of Collateral	: Plot Ready to Build
	: Starting from e.q 3.5%	Fixed 5 year**	Installments	: Starting from IDR1 million

**) valid on the date this document is issued*
***) Other fixed period options can be inquired with the bank officer*

BENEFITS

1. Customers can finance the purchase of plots/land for the purpose of building residential residences.
2. The Customer can repay the loan to the Bank according to their ability through monthly installments the amount of which is determined based on the term scheme and for the hasi / Ujrah determined based on the financing contract
3. Providing financing solutions that are in accordance with sharia principles and free from the element of usury

RISKS

1. The customer will be charged an accelerated repayment administration fee if the repayment is accelerated, either partially or fully, from the agreed schedule. The amount of the repayment administration fee is stated in the Financing Agreement signed by the Customer.
2. An increase in the profit sharing ratio / Ujrah after the fixed period is completed can result in the number of installments per month being larger than before
3. Late installment payment will be subject to a Fine (Ta'zir) which will be recorded as a Welfare Fund.
4. The Bank will report the Customer's financing history in the Financial Information Service System (SLIK). The Customer must pay for all facilities at Bank Danamon according to the predetermined maturity date. If the Customer does not make a payment, the Bank will equalize the collectibility according to the lowest collectibility in accordance with applicable regulations.
5. If the Customer defaults or defaults, the Bank has the right to withdraw/confiscate the assets collateralized at the Bank.

COST

A. Financing Application Fee

Provision/Commission Fees	: Not charged
Administration Fees	: 1.1% of the financing ceiling
Stamp Fee	: According to usage with a nominal stamp of @Rp10,000

REQUIREMENTS AND PROCEDURES

Requirements for Prospective Customers

- Indonesian Citizen
- Minimum age of 21 years old or married (evidenced by a legally valid marriage certificate).
- The maximum age at maturity is 70 years old for entrepreneurs or professionals
- The maximum age at maturity is 65 years old or the retirement age for employees (whichever is lower)
- Have a regular income of at least IDR 6 million per month

Notary Fees : According to the notary bill

B. Incidental Costs

Life Insurance Cost : In accordance with the calculation of premiums by the insurance company.

Tazir** : IDR 10,000 in multiples of IDR 1,000,000 (e.q 1% per month of the outstanding installment amount)

Ta'widh : The compensation fee imposed by the Bank in the context of collecting rights that should be paid by the customer

Accelerated Repayment Fees : E.q 4.00% or according to the amount stated in the Financing contract and must be paid by the Customer at the time of implementing the faster/earlier repayment

Storage of Guarantee Documents : Guarantee documents that are not taken within a period of 1 (one) month after the payment of the financing facility will be subject to a storage fee calculated on a monthly basis in accordance with applicable regulations, namely:

- 1-6 months: IDR 250,000
- 7-12 months: IDR 500,000
- >12 months: multiples of IDR 500,000 per year

Miscellaneous Costs : RTGS fee IDR 30,000*

The amount of fees as referred to above may change at any time in accordance with the Bank's stipulations.

*) Applicable only to customers who are financially capable but deliberately delay payment, and such funds shall be allocated and recorded as charitable funds (not as the Bank's income).
**) RTGS fee is only charged for disbursement to other banks outside Bank Danamon

- Profile of Prospective Debtor:
  a. Employees
  b. Entrepreneur / Self-Employed
  c. Professional (notary, doctor, dentist, etc.)

Document Requirements

Document Type	**Employee**	**Entrepreneurs**	**Professional.**
Financing Application Form signed by prospective customers and spouses (if married)	✓	✓	✓
Photocopy of the ID card of prospective customers and spouses	✓	✓	✓
Photocopy of Marriage Certificate / Divorce Certificate / Death Certificate / Prenuptial Agreement	✓	✓	✓
Photocopy of Family Card	✓	✓	✓
Copy of NPWP	✓	✓	✓
Last payslip and work certificate from the company	✓	-	-
Copy of bank statement / savings account for the last 3 months	✓	✓	✓
Copy of the Deed of Incorporation of the Company and its amendments, SIUP, TDP, NIB, NPWP Company	-	✓	-
Financial Statements for the last 2 years*	-	✓	-
Photocopy of Professional License or Practice License	-	-	✓
Statement letters/income details for professionals who have private practice	-	-	✓
Statement letter of prospective customers to erect a building	✓	✓	✓
Statement letter from prospective customers regarding property ownership financing facilities and property collateral consumption financing owned	✓	✓	✓
Proof of purchase advance (DP) and Order Letter	✓	✓	✓

*) specifically for prospective entrepreneur customers who have a legal entity business and apply for a loan ≥IDR 5 billion

You can submit questions and complaints to **Hello Danamon** via:
Call center : 1-500-090

E-mail : hellodanamon@danamon.co.id

SIMULATION

Akad Musyarakah Mutanaqisah (MMQ)

Example of a simulation of your total financing payment with a tenor of 7 years:

Total Capital Portion	1.000.000.000	
Bank Portion (Principal Financing)	800.000.000	
Customer Portion	200.000.000	
Term	84	Moon
Fixed Period	5	Year
Expected Profit Share Bank Eq. Rate Fixed	4,50%	
Expected Profit Share Bank Eq. Rate Floating	12,75%	

Instalment No	Lease Installment Amount	Profit-Sharing Ratio		Profit-Sharing		Purchase of the Bank's Ownership Portion	Portion	
		Customer	Bank	Customer	Bank		Customer	Bank
(1)	(2)	(3)	(4)	(5) = (3) x (2)	(6) = (4) x (2)	(7) = (5)	(8) = Initial Portion + (7)	(9) = Initial Portion - (7)
							200.000.000	800.000.000
1	11.120.129	73,0%	27,0%	8.120.129	3.000.000	8.120.129	208.120.129	791.879.871
2	11.120.129	73,0%	27,0%	8.150.580	2.969.550	8.150.580	216.270.709	783.729.291
Installment No 3 s/d 59								
60	11.120.129	73,0%	27,0%	10.126.768	993.361	10.126.768	745.230.548	254.769.452
61	12.082.309	77,6%	22,4%	9.375.384	2.706.925	9.375.384	754.605.931	245.394.069
Installment No 62 s/d 83								

84	12.082.309	77,6%	22,4%	11.955.284	127.025	11.955.284	1.000.000.000	0
Total	957.183.157			800.000.000	157.183.157	800.000.000		

Principal Amount of Financing	**Total Financing Costs**	**Total Profit Sharing According to Tenor**	**Total paid by Customer***
IDR800,000,000	IDR 10,132,000	IDR 157,183,157	Rp967315257

Akad Ijarah Muntahiyah Bittamlik (IMBT)

Total Capital Portion	1.000.000.000	
Bank Portion (Principal Financing)	800.000.000	
Customer Portion	200.000.000	
Term	84	Moon
Fixed Period	5	Year
Expected Ujrah Bank Eq. Rate Fixed	6,75%	
Expected Ujrah Bank Eq. Rate Floating	12,75%	

Instalment No	Principal	Ujrah	Installment	Outstanding Principal
1	9.523.810	4.500.000	14.023.810	790.476.190
2	9.523.810	4.446.429	13.970.238	780.952.381
Installment No 3 s/d 59				
60	9.523.810	1.339.286	10.863.095	228.571.429
61	9.523.810	2.428.571	11.952.381	219.047.619
Installment No 62 s/d 83				
84	9.523.810	101.190	9.625.000	- 0
Total	800.000.000	205.535.714	1.005.535.714	

Principal Amount of Financing	Total Financing Costs	Total Ujrah according to tenor	Total paid by Customer*
IDR800,000,000	IDR 10,132,000	IDR 205.535.714	IDR 1,015,667,714

The total funds paid in full, including principal financing, profit sharing, and costs as follows:

1. Administration : IDR 8,800,000 (1.1% of the financing ceiling)
2. *Appraisal*: IDR 1,332,000 (according to the collateral appraisal rate)

Excludes notary fees, sale and purchase fees, and certificate name changes.

Note:

- The calculation above is only a simulation/estimate and not a profit sharing/ujrah applies or an actual estimate.
- Changes in profit sharing/ujrah after the fixed period period will be informed in advance to the Customer within 30 working days before it takes effect.
- The determination of life insurance costs/premiums is influenced by several factors, namely the Customer's age, term and financing limit.
- The cost of the financing and guarantee contract is influenced by the financing limit and other costs, such as the Notary fee which will be informed/can be asked to the Notary who has partnered with Bank Danamon at the time of the financing contract.

ADDITIONAL INFORMATION

1. This product is in accordance with sharia principles in accordance with DSN-MUI Fatwa No. 73/DSN-MUI/XI/2008 concerning Musyarakah Mutanaqisah.
2. Musyarakah Mutanaqisah (MMQ) is a sharia financing facility based on a partnership (syirkah) agreement between the Bank and the Customer, whereby both the Bank and the Customer contribute capital to finance the acquisition of the MMQ asset. The MMQ asset shall be jointly owned by the Bank and the Customer based on the agreed ownership portions (*hishshah*). Over time, the Bank's ownership portion will be gradually purchased by the Customer until the Bank's ownership is fully transferred to the Customer.
3. Ijarah Muntahiyah Bittamlik (IMBT) is a sharia financing facility based on a lease agreement between the owner of the IMBT asset (the Bank) and the lessee (the Customer), for a lease period agreed upon by both parties. During the lease period, the Customer is obliged to pay rental fees (*ujrah*) to the Bank. At the end of the lease period, the Bank shall transfer ownership of the IMBT asset to the Customer through a sale contract or a grant (*hibah*).

4. If you receive any suspicious e-mails, WAs, SMS or information on behalf of Bank Danamon, please forward it to Hello Danamon.
5. In the context of the implementation of *Good Corporate Governance*, the Customer is requested not to provide any gift or reward in any form to Bank Danamon Officials and/or employees regarding the process of submitting, approving and disbursing financing.
6. In the event of a change in profit sharing/ujrah to the floating rate after the end of the fixed rate period, the Bank will notify and confirm to the Customer no later than 30 working days before the effective date of the change. In the event that the Customer does not agree to the change within that period, the Customer has the right to terminate the use of the product by first completing all of the Customer's obligations to Bank Danamon (if any).
7. Bank officers in the context of the Sharia PPR process do not receive cash, payment of fees related to the Sharia PPR process. The Prospective Customer makes a deposit to the Prospective Customer's Savings account at Bank Danamon and the bank will debit from the Customer's Savings account at Bank Danamon.
8. For detailed information related to the product, including the costs that will be charged before the financing contract is made to the prospective Customer, refer to the information mentioned in the Financing Offer Letter that is personally informed to the Prospective Customer.
9. The fees that will be charged after the financing contract refer to the information mentioned in the Financing Agreement.
10. The Customer can apply for accelerated repayment, either partially or fully, with the approval of the Bank. Partially accelerated repayment can be made a maximum of 1 (one) time in 1 (one) year or in accordance with the provisions stated in the Financing Agreement. Applications can be submitted through the nearest Bank Danamon branch office or by contacting the Hello Danamon call center at 1-500-090
11. Applications for accelerated repayment will be processed within a maximum of 10 working days from the time the written credit repayment application from the Debtor is received by Hello Danamon
12. Taking collateral/collateral can be done D+5 working days after the repayment of the financing facility.

Disclaimer *(important to read):*

1. The bank may reject your financing application if it does not meet the applicable requirements and regulations
2. You must carefully read this Product and/or Service Information Summary before approving your loan and have the right to ask the Bank's staff for all matters related to this Product and/or Service Information Summary
3. This Product and/or Service Information Summary is made in Bahasa Indonesia. If necessary, this Product and/or Service Information Summary may be translated into other languages. In the event that there is a difference in terms or interpretations between Bahasa Indonesia and other languages, the Indonesian version will prevail

Danamon Syariah

iB

Document print date
25/03/2026