GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY

Publisher Name	:	PT Bank Danamon Indonesia Tbk through its Sharia Business Unit	Product Type	:	Consumer Financing
Product Name	:	Pembiayaan Multi Guna (PMG)	Product Description	:	Financing provided by the Bank to individual customers based on sharia principles that can be used for multipurpose purposes, with guarantees in the form of Houses/Shophouses/Apartments/Apartments that are already owned by the Customer or are in the process of changing the name of the certificate. The contract uses Musyarakah Mutanaqisah (MMQ) and Ijarah Muntahiyah Bittamlik (IMBT).
Currency	:	Indinesian Rupiah			

KEY FEATURES OF SHARIA FINANCING

Financing Limit	:	IDR 100 million to IDR 15 billion		Financing Term/Tenor	:	1-10 years
Revenue sharing/ Ujrah*	:	Starting from 6.50%	Fixed 3 years**	Types of Collateral	:	House, shophouse, broth, apartment
	:	Starting from 7.50%	Fixed 5 years**	Installments	:	Starting from IDR700 thousand

**) valid on the date this document is issued*
***) other fixed period options can be inquired by the Bank officer*

BENEFITS

1. Customers can carry out multipurpose financing to meet various consumptive needs with property collateral already owned by the customer
2. Using a fixed profit sharing ratio scheme for a certain period with an effective financing calculation method for annuities that allows fixed installments for a certain period of time so as to help the Customer's financial planning.
3. Providing financing solutions based on sharia principles and free from 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 ujrah/profit sharing ratio after the fix 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. Loan Application Fee

Provisioning Fee / Commission	:	Not charged
Administration Fees	:	1.1% of the financing ceiling
Stamp Fee	:	According to usage with a nominal stamp of @Rp10,000
Notary Fees	:	According to the notary bill
Survey/Appraisal Fee	:	Starting from IDR 500 thousand or according to the rate from the

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

	Partner Public Valuation Service Office

B. Incidental Costs

Insurance Costs Soul	:	In accordance with the calculation of premiums by the insurance company
Collateral Insurance Costs	:	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 fee charged for the collection effort made by the Bank in the event of a default, is billed according to the real cost
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 credit 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

The amount of fees as referred to above may change at any time in accordance with the Bank's stipulations. The change will be notified in writing to the customer and refers to the financing Offer Letter and/or financing agreement.

*) is only imposed on Consumers who can afford but delay payment and the funds are used for grants / not as bank income

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	-	-	✓
A statement letter from prospective customers regarding property ownership financing facilities and insured consumption financing of owned property	✓	✓	✓
Proof of purchase advance (DP)	✓	✓	✓
Warranty Documents			
• Certificate (SHM/SHGB/SHMRS)	✓	✓	✓
• Building Permit (IMB)	✓	✓	✓
• The last Deed of Sale and Purchase (AJB), if any	✓	✓	✓
• The last Land and Building Tax (PBB), if any	✓	✓	✓

*) specifically for prospective business 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 10 years:

Total Capital Portion	1.000.000.000	
Bank Portion (Principal Financing)	800.000.000	
Customer Portion	200.000.000	
Term	120	Moon
Fixed Period	5	Year
Expected Profit Share Bank Eq. Rate Fixed	7,5%	
Expected Profit Share Bank Eq. Rate Floating	12.75%	

Month	Instalment	Bank Profit-Sharing Ratio		Profit-Sharing Portion		Purchase of 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) = porsi awal + (7)	(9) = porsi awal - (7)
0							200.000.000	800.000.000
1	9.496.142	47,3%	52,7%	4.496.142	5.000.000	4.496.142	204.496.142	795.503.858
2	9.496.142	47,3%	52,7%	4.524.242	4.971.899	4.524.242	209.020.384	790.979.616
Installment Number 2 s/d 59								
60	9.496.142	47,3%	52,7%	6.493.632	3.002.509	6.493.632	526.092.130	473.907.870
61	10.722.308	53,0%	47,0%	5.687.037	5.035.271	5.687.037	531.779.167	468.220.833
Installment Number 62 s/d 119								
120	10.722.308	77,6%	22,4%	10.609.581	112.727	10.609.581	1.000.000.000	0
Total	1.213.106.969			800.000.000	413.106.969	800.000.000		

Principal Amount of Financing	Total Financing Costs	Total Profit Sharing After Tenor	Total paid by Customer*
IDR800,000,000	IDR 10,132,000	IDR 413.106.969	IDR 1,213,106,969

Akad Ijarah Muntahiyah Bittamlik (IMBT)

Property Price	1.000.000.000	
Bank Portion (Principal Financing)	800.000.000	
Customer Portion (Down Payment)	200.000.000	
Term	120	Moon
Fixed Period	5	Year
Expected Ujrah Bank Eq. Rate Fixed	6,5%	
Expected Ujrah Bank Eq. Rate Floating	12,75%	

Instalment No	Principal	Ujrah	Installment	Outstanding Principal
1	6.666.667	4.333.333	11.000.000	793.333.333
2	6.666.667	4.297.222	10.963.889	786.666.667
Installment No 3 s/d 59				
60	6.666.667	2.202.778	8.869.444	400.000.000
61	6.666.667	4.250.000	10.916.667	393.333.333
Installment No 62 s/d 119				
120	6.666.667	70.833	6.737.500	0
Total	800.000.000	325.708.333	1.125.708.333	

Principal Amount of Financing	Total Financing Costs	Total Ujrah According to Tenor	Total paid by Customer*
IDR800,000,000	IDR 10,132,000	IDR 325.708.333	IDR 1,125,708,333

*) 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 above calculations are only simulations/estimates and are not profit sharing/ujrah applicable, or actual estimates.
- 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 determination of the cost of fire insurance is also influenced by several factors, namely the financing period, the type of property, and the value of the building.
- 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 Fatwa DSN-MUI No. 73/DSN-MUI/XI/2008 concerning Musyarakah Mutanaqisah, Fatwa DSN-MUI No. 09/DSN-MUI/IV/2000 concerning Ijarah financing and No. 112/DSN-MUI/IX/2017 concerning Ijarah contracts.
2. Musyarakah Mutanaqisah (MMQ) is a sharia financing facility based on a partnership (syirkah) agreement between the Bank and the Customer, in which both parties 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 entire 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 implementing Good Corporate Governance, the Customer is requested not to give any gift or reward in any form to Bank Danamon Officials and/or employees in connection with 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 PMG process do not receive cash, payment of fees related to the PMG 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 financing repayment request from the Customer 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

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