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 Pemilikan Rumah Danamon Lebih (PPRDL) Syariah	Product Description	: Pembiayaan Pemilikan Rumah Danamon Lebih (PPRDL) Syariah is a financing facilities provided by the Bank to individual customers based on sharia principles where this PPR Product is a PPR bundling package that is connected to the Danamon LebihiB savings account product. With this product, the Customer will get additional benefits based on the amount of funds available in savings account that will be used for the initial principal repayment outside the usual installment schedule.
Currency	: Indonesian Rupiah		

MAIN FEATURES OF SHARIA FINANCING

Financing Limit	: IDR100 million – IDR 15 billion		Term/Tenor	: In accordance with the term of the selected PPR / PPA / PKSB / PMG facility
Profit sharing*	: Starting from 3.88% equivalent	Fixed 3 years**	Types of Collateral	: In accordance with the type of collateral for the selected PPR / PPA / PKSB / PMG facility
	: Starting from 5.08% equivalent	Fixed 5 years**	Installments	: Starting from Rp 700 thousand

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

BENEFITS

1. Danamon More Syariah Home Ownership Financing (PPR) is a PPR product with a PPR bundling package that is connected to a savings account. With this product, customers will get additional profit sharing (benefits) based on the amount of funds available in their savings account which will be used for the initial principal repayment outside the usual installment schedule. The amount of benefit is calculated according to the bank's policy based on the average savings balance and the accuracy of installment payments.
2. Customers can finance the purchase of property, both new (*primary*) and used (*secondary*), carry out repairs and renovations, and get funds for multipurpose purposes.
3. Financing is available for ready-to-live and *indented*/uninhabited housing types.
4. The Customer can repay the financing to the Bank according to their ability through monthly installments the amount of which is determined based on the term and profit sharing scheme set based on the financing agreement.

RISKS

1. Financing payments before maturity, either partially or fully, may be subject to an accelerated repayment administration fee, the amount of which is stipulated in the Financing Agreement signed by the Customer.
2. An increase in profit sharing during *the floating* period can result in the number of installments per month being larger than before.
3. Late installment payments will be subject to a fine (Ta'zir) which will be booked 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 the Bank 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 on the Financing Agreement, the Bank has the right to execute the assets that are collateral for the repayment of the Customer's obligations.

COST

A. Financing 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

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.)

Survey/Appraisal Fee	:	Starting from IDR 500 thousand or according to the rate from the Associate 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 compensation fee charged by the Bank to the Customer is based on the real cost of late installment payment to the Bank
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.

Document Requirements

Document Type	Employee	Entrepreneurs	Professional.
Application Form Signed by the prospective client and spouse (if married)	✓	✓	✓
Photocopy of the prospective customer's ID card and spouse	✓	✓	✓
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 buildings**	✓	✓	✓
Statement letter of prospective customers regarding property ownership financing facilities and property collateral	✓	✓	✓

*) The fee is for the cost of binding the guarantee and the binding of the agreement
**)DüsselPrimary guarantee is not subject to appraisal fees
***)It is only charged to Consumers who have the financial ability but deliberately delay payment, and the funds will be allocated for charitable (benevolent) purposes.
) The RTGS fee is only charged for disbursement to other banks outside Bank Danamon

consumption financing owned			
Proof of purchase advance (DP) and Order Letter	✓	✓	✓
Cost Budget Plan (RAB), specifically for PPPRS facilities	✓	✓	✓

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

**) specifically for KSB (Ready-to-Build Plot) facilities

Warranty Documents		
Documents	**New Properties**	**Used Property**
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	-	✓
House Order Letter (EC)	✓	-

You can submit questions and complaints to **Hello Danamon** via:
Call Center : 1-500-090
E-mail : hellodanamon@danamon.co.id

SIMULATION

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	5,75%	
Expected Profit Share Bank Eq. Rate Floating	12,75%	
Average savings balance during a fixed rate	300.000.000	

Month	Installment	Bank Profit-Sharing Ratio	Profit-Sharing Portion	Customer Profit-Sharing Ratio	Principal Portion	Outstanding Financing Balance	Installment	Bank Profit-Sharing Ratio	Profit-Sharing Portion	Customer Profit-Sharing Ratio	Principal Portion	Outstanding Financing Balance
0						800.000.000						800.000.000
1	8.781.538	43,7%	3.833.333	56,3%	4.948.204	795.051.796	8.781.538	43,7%	3.833.333	56,3%	4.948.204	793.901.796
2	8.781.538	43,4%	3.809.623	56,6%	4.971.914	790.079.881	8.781.538	43,3%	3.804.113	56,7%	4.977.425	787.774.371
3	8.781.538	43,1%	3.785.799	56,9%	4.995.738	785.084.143	8.781.538	43,0%	3.774.752	57,0%	5.006.785	781.617.585

4	8.781.538	42,8%	3.761.862	57,2%	5.019.676	780.064.467	8.781.538	42,6%	3.745.251	57,4%	5.036.287	775.431.299
5	8.781.538	42,6%	3.737.809	57,4%	5.043.729	775.020.738	8.781.538	42,3%	3.715.608	57,7%	5.065.929	769.215.370
Installment no 6 s/d 60												
61	10.339.144	47,0%	4.855.334	53,0%	5.483.809	451.488.847	8.535.406	53,9%	4.602.812	46,1%	3.932.594	429.273.249
62	10.339.144	46,4%	4.797.069	53,6%	5.542.075	445.946.772	8.535.406	53,4%	4.561.028	46,6%	3.974.378	425.298.871
Installment no 63 s/d 119												
120	10.339.144	1,1%	108.698	98,9%	10.230.445	0	8.535.406	14,0%	1.198.866	86,0%	7.336.541	105.497.870
Total	1.147.240.875		347.240.875		800.000.000		1.039.016.630		413.514.500		625.502.130	
							Total Savings RP108 Million					

Principal Amount of Financing	Total Financing Costs	Total Profit Sharing After Tenor	Total paid by Customer*
IDR800,000,000	IDR 10,132,000	IDR 239.016.630	IDR 1,049,148,630

*)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 above calculations are only simulations/estimates and are not applicable profit sharing or actual estimates.
- Changes in profit sharing after the *fixed* period will be informed in advance to the Customer within 30 working days before it becomes effective.
- 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 affected by the financing limit and other costs, such as the Notary fee which will be informed/can be asked to the Notary who has become a partner with Bank Danamon at the time of the financing contract.
- Appraisal fees are not charged for indent properties.

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 financing contract based on the principle of *syirkah 'inan*, where the ownership portion (*hishshah*) of one partner (the Bank) gradually decreases due to periodic purchase or commercial transfer (*aqlul hishshah bil 'iwadh mutanaqishah*) to the other partner (the Customer)
3. If you receive any suspicious e-mails, WAs, SMS or information on behalf of Bank Danamon, please forward it to Hello Danamon.
4. In the context of implementing *Good Corporate Governance*, the Customer is requested not to provide 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.
5. 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).
6. Bank officers in the context of the Danamon More PPR process do not receive cash, payment of fees related to the Danamon More 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 Debtor's Savings account at Bank Danamon.
7. 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.
8. The fees that will be charged after the financing contract refer to the information mentioned in the Financing Agreement.
9. 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

10. Applications for accelerated repayment will be processed within a maximum of 10 working days from the time the written credit repayment request from the Customer is received by Hello Danamon
11. 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 the application for the Products and/or Services submitted by You, if it does not meet the applicable terms and conditions.
2. You must carefully read this Product and/or Service Information Summary and have the right to ask Bank employees 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

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